

CHALLENGES AND OPPORTUNITIES FOR WOMEN SELF HELP GROUP ENTREPRENEURS

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Abstract

Women SHG Entrepreneurs are stimulating. An SHG entrepreneur is somebody that categorizes, handles, and thinks the risk of a business endeavour. At present, more women are come out free from the habitual, gender-specific jobs and undertaking into the business world. The training on selling and information technologies would decide the achievement of SHGs members. Government needs to help these groups in primary period of the business to defeat the teething trouble and provides support and training eventually to function separately as a successful business enterprise. This paper is determined on the Problems of Self Help Groups. Women represent almost half of the rural population in India and play an essential role in Rural Economy. It is required for programmes especially besieged for a woman has been highlighted. Not only are they holding elevated corporate position but they are also victorious women entrepreneurs. The stable rise in female entrepreneurs can be owed to many various reasons, most of which split the same logical as their male counterparts passion for their facts, the wish to become their own boss, and the require to address altruistic reasons. Self Help Group are doing a

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very vital role in the practice of economic addition and women empowerment. Empowerment of women has been accepted as a central problem in formative countries like India, women have been differentiated by the society. Although now SHGs have offers a opportunity to utter her views, participation in decision making and communication with each other with the help of micro credit. In despite of these women members of SHGs are now also facing some of the major problems.

Keywords: SHG, problems. Micro finance, entrepreneur, empowerment, marketing.

1. Introduction

SHG is the small group shaped by the women members (usually 20 members) occupying in a particular area, retaining the interior skill, ability of producing a product independently or in groups and have started business enterprise of their personal with the support of the government agency. Government of India among state governments are maintaining SHGs consisting of women members who are involved in taking up entrepreneurship to locate up their own business enterprises together as a group. The group encloses members are well-known through Magalir Mandrams of the rural regions by the government where the members are since families which are in under poverty line, not much skilled and jobless but young and brisk who are interested in becoming entrepreneurs. SHGs have attained significant success in empowering rural stacks, particularly women, communally and economically. In reality, the government has been heartening the micro-finance based model of poverty abolition. Traditionally, people lined jointly to improve their livelihoods for endurance by pooling their social and financial resources; though, modern groups are more likely to categorize around a topic or problem. Self Help Groups are opposite many problems similar to, to find the selling potential, poor product binding, require of materials, machines and equipments, triumph the loan from bank, settlement of the loan , stability, lack of consciousness and Marketing their products etc.,

2. Review of literature

The religious ideology and history of a nation have a great influence on the youth and the proof of the above arguments is validated by various studies which have been conducted on the attitude and perception of the youth towards entrepreneurship. In study conducted on youth

entrepreneurs in Orissa more than 50% of the respondents felt that entrepreneurship was perceived by the society as a risky career. (Manjusmita and Kulveen, 2012). The moral codes seem contrary to entrepreneurship which encourages passion and reward. In fact “passion is said to be secondary” and “being non-passionate is a superior state of being. Hence several beliefs and values run counter to capitalism and entrepreneurship explains Dana (2009). Another factor that has restricted the growth of entrepreneurship to certain communities is caste system. Though the rigidity of the caste system has been fast reducing, its impact on work culture has been very strong. It was once believed that business was the job of only the vaishyas (Elliot, 1998). Krishnaveni V and Haridas, R. (2013) this paper is focused on the “SHGs and its Marketing Problems”. Women constitute nearly half of the rural population in India and play a vital role in Rural Economy. It is necessary for programmes specially targeted for a woman has been emphasized. As a result of the poverty alleviation scheme, such Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self-employment (TRYSEM) and Development of Women and Children in Rural Areas (DWCRA) has been initiated.

Alexander, S and Selvaraj, R, “(2014) highlighted “arketing Strategies of Self Help groups Products, SHGs have become a significant factor to bring the rural masses into the main stream of National Life. It helps to reduction of poverty. The capacity building of micro-enterprises of Self Help Groups do not have market development strategies and they face a lot of difficulties in positioning their products in the market, relating to other competitor products and markets. Many women specific projects aimed at developing women’s human resources and capabilities are either ineffective or have failed because they lack access to sources of credit as well as adequate amounts of credit (Joyce, 2001). Vishal Gupta (2011) noted that the women entrepreneurs face work family conflicts which are not faced by women entrepreneurs in the developed countries which are vital points to be noted. R. Prabhavathy (2012) noted that SHGs started functioning all over Tamil Nadu, in some areas they are functioning effectively where as in some areas they face problems. Since SHGs help women to achieve economic empowerment, this policy measures can contribute a lot to the nation. Nowadays, the women in the SHGs are also respected by the others, because they are independent in earning the income and they are contributing to household income, expenditure and savings. L. Joseph (2005) stated that women are generally weak at marketing their products and findings customer’s products produced by

women are dependent on middleman for marketing their produce outside their local areas. This reduces the community's earnings even though their products are of very good quality.

3. Self help groups

A self-help group (SHGs) is village-based economic conciliator committee generally composed of 10-20 local women and men. The key idea of the SHGs is to care for poor people by provided that micro-finance, as they are exciting by higher interest rates by his landlords. Nevertheless, while Women SHGs (WSHGs) has got notable success in carrying both social and economic empowerment of women, but there are following troubles countered by WSHGs.

1. Regulating the savings.
2. Maintain of co-ordinator manner.
3. Efficient implementation of office bearers.
4. Differentiating between customer credits and production credits.
5. Setting feasible rules for interest rates, refund schedule, development period, books keeping and writing bad liability.
6. Ensuring settlement and stability.

3.1. Major areas of women SHG:

Many of the women SHG members are appealing in agriculture, horticulture, sericulture, dairying and animal farming, fisheries, home base industries like handcrafts, beedi manufacturing, Agarbati making, tailoring and article of clothing industry, ceramic & black smith production doll making, cosmetic items, bee keeping, beauty parlour, printing, fabric, electronic, chemicals, food processing, day nursery, baby playschool centre and stationery etc. therefore women self help group can obtain a direct in both organized and unorganized regions.

3.2. Micro finance in SHG:

Microfinance is one of the sensible development schemes and approach that has been exposed and implemented for sustainable growth and has been used as a way to promote

complete growth in the Indian financial system. It has been established as a resource for satisfying the small financial requirements of the poor section of the society. It is seen as a best activity in given that enough and problem free finance to the poor and satisfying the gap existed in the official institutional network of giving small finance. Self Help Group acts as a very significant role in the practice of monetary inclusion and women empowerment. Self Help Groups is a small group of poor people 15-20, who willingly come jointly to address their scarcity and other social factors. It is produced willingly and representatively without any political involvement and relationship. It should be all women or all men group neither even mixed group. Yet, over 95% of all SHGs have merely women members. The interior activity is recruitment of small savings from group members and group providing from collect savings as well as bank loans. A great mainstream of the poor are women owing to socio-economic issues, firmness of gender role, uneducated, etc. Micro credit has plays a vital role in arrange these women into Self Help Groups. Though these social and micro finance models has number of troubles:

1. Domination of male-controlled culture in Rural Areas: This difficulty frequently creates hurdles to take part in this micro finance model and lacking of many benefit of this model.
2. Geologically Isolation Areas: Due to environmental separation of many rural areas the fiscal institutes can get to that area and those rural areas void of the financial benefit provided by that institution. Due to require of finance people are not able to form SHGs.
3. Inequity by Government from former social programmes: Some time govt. not pass to give equal consideration towards schedule of spreading the courage of these SHGs along with other income generating methods as MGNREGA, BHARAT NIRAMAN, NRHM etc.

3.3. Marketing Activities by SHGs

The marketing performance of the SHGs is distant below the new values set by globalization. They only connect in direct marketing. They market their products only nearby. They don't imagine of mass production and huge marketing internationally. The stuffing of the finished goods does not attract the crowd as other manufactured products do. The SHGs don't yet connect in marketing their products. They don't want to sell their products to unknown

persons. They aim only well-known people, relatives and other SHG members as their consumers. They don't attempt to sell their products by the nearby shops.

4. Major problems of women SHGs:

Women as balanced to men have constantly been overpowering and so they have to face many troubles when they move out of the house to work with men. Women in developed financial system do not look the trouble which is faced by the Indian women. Even though many accomplishment, women get seduced by many problems. Some being regular for both male and female and some is the nuisance only to the women. There are several psycho-social issues which delay the path of women empowerment and her step towards entrepreneurship. Women have forever been criticize by the male leading society for their out of home activities.

4.1. Problems faced by women SHGs:

1. Women have tiny monetary freedom at home. Consequently, women SHGs frequently fail to supplement their guarantee amount sufficiently. This makes banks unwilling to finance projects direct by such SHGs.
2. Specified the male-controlled concept of the Indian society, women SHGs are supposed with derision and mistrust.
3. Low education levels in rural areas, particularly so between women, proves to be a major obstacle. Makes it hard for them to not only collect information but also sell their product successfully.
4. Above-notified reasons compel many women SHGs to middlemen, top to their abuse.
5. Huge workload on women, in particular on account of their family responsibility, results in poor efficiency of women SHGs.

5. Challenges in the formation of Self Help Group

After interrelate with the rural women, it was establish that originally most of them became the members of SHG without taking into self-assurance their families members moreover their husbands or in-laws presumptuous that they would not permit them to join SHG.

In addition, there are also social habits existing in rural areas which remain women in the four walls of the house. A huge number of the respondents face problems from Administration, Banks and others.

SHG is the method for realising the vision of employment creation with empowerment of the inferior section of people beside with sustainable development. The modern plan for women empowerment from being measured as independent to inexpensively creative asset has been plaguing with sequence of challenges. Some of them are:

1. Peer group scheme has been reducing and women from diverse socio-economic backgrounds joining the SHG which has troubled the holiness of equal opportunity among all. This has eventually crash the cooperation and productivity.
2. The ability development among the SHG has been inadequate and uneducated labour in the SHG has spoil the ultimate business interest.
3. Economics and credit assurance has also been inadequate and banks are not eager to grant credit on account of SHG breakdown to pay back.
4. Loan waiver method by Government has crash SHG. The SHG groups became self-satisfied eager that government would give up their loan.
5. Viability of SHG has been in query due to collapse in proper planning and consideration along with support scheme for Government and experts.
6. SHG has not been able to go through until now unreached rural areas owed to lack of means of monetary and limited banking and technological restriction.
7. Acquaintance of products and relationship including both backward and forward has been the dispute.

6. Opportunities to women SHG entrepreneurs:

Highly educated, officially sound and efficiently qualified women should be optimistic for controlling their own business, slightly than reliant on wage employment channels. The unknown talents of young women can be recognized, educated and used for different types of industries to enlarge the output in the industrial sector. An attractive environment is essential for every woman to inspire entrepreneurial ethics and engage greatly in business transactions. The other business opportunities that are freshly similar to for women SHG entrepreneurs are:

1. Tourism
2. Telecommunication
3. Plastic material
4. Mineral water
5. Environmental technology
6. Herbal and health care
7. Food, fruits, & Vegetable dispensation
8. Bio-technology
9. Event management

7. Measures to remove obstacles:

Adopting a planned skill training package can cover the way for expansion of women SHG entrepreneurship. Such plan can train, encourage and help the upcoming women SHG entrepreneurship in achieving their final goals. Different schemes like the World Bank sponsored schemes can be take on for such purposes. The route plan should focus on informing input on productivity, marketability and realistic management lessons.

The established model of SHGs should try to develop upon the following:

- 1) Training: grounding of suitable teaching modules for women and employ the farmer physical and social communications in villages to impart training.
- 2) Focus more on encourages entrepreneurial performance fairly than use credit for consumptive actions.
- 3) Mass media movement like Clean India for supporting women SHGs in the country. Self-Help-Group (SHG) is a top form of micro-finance for promoting micro entrepreneurship to groups which usually barred from formal monetary services.

8. Analysis

The abolition of problems for women entrepreneurship needs a most important change in traditional thoughts and mindsets of people in society fairly than being imperfect to only formation of opportunities for women. Therefore it is very important to plan programmes that will speak to attitudinal changes, teaching, helpful services. The essential obligation in growth of

women entrepreneurship is to construct conscious the women concerning her subsistence, her single identify and her payment towards the financial growth and growth of country. The basic quality of entrepreneurship should be tried to be gathered into the minds of the women from their early days. This could be realizing by suspiciously designing the prospectus that will bring in the basic information along with its sensible allegation regarding management (financial, legal etc.) of an venture.

9. Findings and recommendations

Self Help Groups (SHGs) support micro-finance model has attained outstanding successes is distribute both social and basic economic empowerment of women in various developing nations cannot be doubtful. Though, the existing model, particularly in the government lead micro-finance system, undergo from important limits that come in the method of achieving goals that go past the modest early objectives. All SHG women members should be specified essential knowledge about SHGs and its significance: trouble faced by SHG members should be frequently attended to and given solutions. Enough insurance exposure should be given to the business unit's help by SHG next to the monetary losses to preserve the interest of the entrepreneurs. There should be a nonstop flow of resources to Self Help Groups and loan amount should be enlarged. Follow up should be improved and union should be enhanced and also in sequence on banking and marketing features should be given.

10. Conclusions

Women as an important human resource can participate their role efficiently if they offer equal opportunity and position as those of the men. They require to be enabled to use enhanced technology in their everyday actions for which significant education and training are to be communicate to them in the same process as they are available to men. Therefore, it becomes essential for the society and government to discover remedy for the trouble of women SHG. Previously the central and state governments, non-governmental associations banks, NABARD and different micro business institution have taken so numerous steps to resolve the problems of women SHG by the way of giving training to blow various marketing related ability communication and leadership skills and team building skills etc., separately from giving different types of incentives and financial support. The achievement of SHGs based upon

effectiveness and efficiency of groups. The government require focusing on major problems faced by SHGs as to build their resource recruitment meaningful and financial enlargement of members of SHGs.

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