



PROBLEMS AND PROSPECTS OF WOMEN SELF HELP GROUPS IN INDIA

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Abstract:

In the process of social change and economic development, the thrift and the credit for women not only develop the production process of agriculture, industry and service sector of the economy of a country but also determine the change in socio-economic, political, cultural, philosophical, etc., activities of the thrift and the credit of women. The thrift and credit will deepen and widen the capital in the process of urbanization and industrialization and affect the internal and the external economy of a country. The government has taken up the theme of women empowerment as one of the main agenda items to tackle rural poverty and improve the socio-economic status of women. Self-Help movement through thrift and credit has been taken up as a mass movement by women, a path chosen by the women to shape their future destiny. "Self-Help movement had a greater vision of empowerment of rural women for overall human development. This movement developed thrift as a habit among the rural poor women and paved the way for decision making power for women". In the book the author has most successfully tried to display his skill to examine critically the impact of Self Help Groups in the overall development of the economy. The book deals with the empirical findings of the problems and prospects of women Self Help Groups. A number of meaningful and useful recommendations have been made for the effective implementation of the SHGs in rural areas and its positive impact on overall growth of the economy.

Introduction:

Pandit Jawaharlal Nehru the first Prime Minister of India has rightly pointed out that, to wakeful the people it is the women who should be awakened first. Once she is on the move the family moves... the nation moves". There is a need for changing the mindset towards women so as to give equal rights as enshrined in the constitution. SHG is the small group formed by the women members (normally 20 members) reside in a particular locality, possessing the core skill, capacity of producing a product individually or in groups and have started business venture of their own with the support of the government agencies. Government of India through state governments are developing SHGs consisting of women members who are interested in taking up entrepreneurship to set up their own business venture jointly as a group. The group containing members are identified through Magalir Mandrams of the rural areas by the government where the members are from families which are in below poverty line, not much educated and unemployed but young and energetic who are interested in becoming entrepreneurs. Government wants to help these groups during initial period of the business to overcome the teething problems and provides support and training ultimately to function independently as a successful business venture.

Origin and Concept of Self – Help Groups:

The origin of self Groups is the brain child of Grameen BANK OF Bangladesh, founded by Prof. Mohammed Yens in 1975, who tried out a new approach to rural credit in Bangladesh. Grameen gave loans without asking borrowers either to provide collateral or engage in paper work. In India NABARD initiated SHG's in the year 1986-87. But real effort was taken after 1991-92 from the linkage of SHG's with the banks. A SHG's is a small economically homogeneous affinity group of the rural poor voluntarily coming forward to save a small amount of money regularly, which is deposited in a common fund to meet the members emergency needs and to provide collateral free loans decided by the group. The SHG's have been recognized as useful tool to help the poor through thrift (N. Thalavai Pillai and S. Natarajan 2010).

Objectives:

- To raise the income level of the destitute women.
- To develop entrepreneurial culture among women.
- To create employment potential by encouraging self employed concept.
- To utilize the available resources more efficiently without wasting in transportation and storage.
- To raise the supply of the products at the lower cost to the consumers of the local area by minimizing the over need cost and distribution cost which is very high in MNC's products.

- To exhibit the technical and managerial skills of the women entrepreneurs.
- It promotes economic improvement and raising resources for development and freedom from abuse.
- Periodical meeting of members is held for solving their problems (economic and social) and they collect fixed savings of the members.

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 carrier. (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).

Various studies have been conducted to understand the attitude of Indian youth to entrepreneurship. In a study conducted on the youth of Orissa, Manjusmita Dash and Kulveen Kaur (2012), discuss the challenges that young entrepreneurs face. The entrepreneurs have stated their opinions on stigmas of the society, cultural problems and regulative barriers. 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.

Major Area of Women SHG:

Most of the women SHG members are charming in agriculture, horticulture, sericulture, dairying and animal husbandry, fisheries, home based industries like handicrafts, beady industry, Aggravate marking, tailoring and garment industry, pottery & black smith industry, doll making, fancy items, bee keeping, beauty parlour, printing, textile, electronic, chemicals, food processing, nursery, baby crèche centre and stationery etc. Thus women self help group can take a lead in both organized an unorganized sectors.

Major Problems of Women SHGs:

Women as compare to men have always been insubstantial and therefore they have to face many problems when they come out of the house to work with men. Women in developed economy do not face the problems which are faced by the Indian women. Despite many achievements, women get trifled by many difficulties. Some being common for both male and female and some are the curse only to the women.

- As women in India have to work amidst social taboos, restrictions etc., they are not supported much to undertake entrepreneurship by their family members.
- Women lack self confidence and always feel that they may not be successful and hence hesitate to take risks.
- Women Always feel that she is ‘women’ and less efficient than men and hesitates to take risks. She has to play a dual role if she is employed or engaged in work. She has to strive hard to balance her family life with care hence feels better to be housewife.
- Though women may be educated and have qualified knowledge, she lacks practical knowledge and hence hesitates to establish her own venture.
- Women entrepreneurs lack property in their own name and hence banks and financial institutions may hesitate to finance women based projects.
- Women SHG lack knowledge of availability of raw materials, finance facilities and government help and subsidy etc; they lack knowledge of advanced technology also and hence cannot widen their markets.
- Indian SHG women also lack a moral support from their family members including parents, husband etc. (i.e., mother, wife, daughter, etc.).
- Loan facilities, though extended by banks and other financial intermediaries, quite often there is delay in getting the loan sanctions and receiving the disbursement of such facilities.
- Most of the Indian families treat female child as a curse. There is biasness in case of promoting education and business opportunities for a girl. Although a girl is well in studies, she is not given an opportunity for higher studies.
- Indian women also fight, with the perception of the society. They are not so easily accepted as a business organizer by the people in the society.
- Lack of self confidence, will-power, strong mental outlook and optimistic attitude amongst women creates a fear from committing mistakes while during their piece of work.
- Women are not fully aware about market uncertainties and they also lack the skill of boldly facing the market risks.
- Male members think it is a big risk financing the ventures run by women.

- Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations.

Opportunities to Women SHG Entrepreneurs:

Business opportunities that are recently approaching for women SHG entrepreneurs are:

- Tourism industry
- Telecommunication
- Plastic materials
- Mineral water
- Eco-friendly technology
- Herbal and health care
- Food, fruits, & Vegetable processing
- Bio-technology
- Event management

Measures to Take Out Obstacles:

- It is imperative to design programmes that will address to attitudinal changes, training, supportive services.
- Adopting a structured skill training package can pave the way for development of women SHG entrepreneurship.
- The basic requirement in development of women entrepreneurship is to make aware the women regarding her existence, her unique identify and her contribution towards the economic growth and development of country.
- The basic instinct of entrepreneurship should be tried to be reaped into the minds of the women from their childhood.
- To design should focus on imparting input on profitability, marketability and practical management Lessons.
- To achieved by carefully designing the curriculum that will import the basic knowledge along with its practical implication regarding management (financial, legal etc.) of an enterprise.
- Such programmes can train, motivate and assist the upcoming women SHG entrepreneurship is achieving their ultimate goals. Various schemes like the World Bank sponsored programmes can be undertaken for such purposes.

Conclusion:

Hence, it becomes essential for the society and government to find remedy for the problems of women SHG. Already the central and state governments, non-governmental organizations banks, NABARD and various micro finance institution have taken so many steps to solve the problems of women SHG by the way of providing training to impact various marketing related skills, communication skills, leadership skills and team building skills etc., apart from providing various types of incentives and subsidy. Therefore more and more SHG's should be encouraged so that they provide development funds to the neglected target groups which in turn lead to socio economic development of the nation in general.

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