



Problems Faced by Women Self-Help Group Members

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Abstract

Self-help groups in India are silently creating a new revolution in rural India. It is helping the women of villages and backward areas specially to fight against the anti-social elements that women have faced for generations to come. The main aim of SHS is to create a common fund from where the woman can take a loan in times of her dire economic, social, or medical needs. SHGs are an invisible backbone to the millions of Indian women spread across the length and breadth of the country to create a society where women are treated at par with the male counterparts. Establishing an SHG is easy. The tough part is to make it run smoothly in a society like India. Women want to sustain the SHG, but the constraints and the barriers that they have to face in running it sometimes make it unfeasible to operate. The SHGs are facing everyday problems related to education, marketing, product quality, training, the anti-feminine milieu of society. This paper throws light on such matters that women face while being a member of SHG.

Keywords: self-help group, constraint, women, problems, sustainability

Introduction

Self-help groups also called mutual help or mutual aid groups are composed of peers who share a similar mental, emotional or physical problem or who are interested in a local issue such as education or parenting.”

Literature review

1. Suguna B (2006)

All over the world there is a realization that the best way to tackle poverty and enable the community to improve its quality of life is through social mobilization of poor, especially women into Self Help Groups. Ever since Independence a number of innovative schemes have been launched for the upliftment of women in our country. Indian Government has taken a lot of initiatives to strengthen the institutional rural credit system and development programs.

2. Sheena Jose (2020)

The researcher says that the problems arise in self-help groups due to the high illiteracy rate. only government alone cannot eradicate illiteracy among the rural SHG members. NGOs, educational institutions should also take part actively

Problems faced by SHG are:

1. Poor marketing strategies – The women are new to the area of selling and running a business. They do not know the nuances of how to sell the product to the consumers. They are unaware of which marketing strategy to adopt and use it on their gullible customer. So, they use the wrong method to hit the product in the market or use no strategy at all. Thus, the product fails to click with the market and it fails. This results in huge losses to the already poor SHG.
2. Unprofessional behavior of the members – The women come from varied backgrounds with diversity in their education, socio-economic backgrounds, and behavior. They are not trained in handling meetings, books, money, or how to work in a team. Thus, it might be possible that at the initial stage of group formation the women might have differences amongst them. They might not co-operate with each other and with the chairman of the group. They may show irregularity in attendance and in handling money.
3. Lack of product uniformity – As the products of the SHG are hand-made, the products are usually of different variety every time they are produced. Since the SHGs do not have huge working capital to buy machinery so products are mostly mad made and not machine

manufactured. Though hand-made products could be USP (Unique Selling point) for some SHG if the uniformity is not maintained for a very batch that is produced then consumers will stop buying the product.

4. Quality issues – The women are not trained in product manufacturing or handling machines. The quality of the product can differ largely because of the lack of experience in the technicality of the product. Also, the women are not so keen on leaving their homes and going to a new place to learn something. The government also fails to launch training programs from time to time to hone the skills of the SHG members. Thus, the quality of the product gets a hit.
5. Lack of knowledge in handling finance – Most of the women in SHG are dependent on their husbands as to the only source of finance. So, from the beginning itself, they do not have much knowledge as to how to earn or invest and handle money. After joining SHG when they start earning money of their own, they do not have any basic familiarity as to the bank systems, cheques, cash withdrawals, etc. Thus, there a high chance that there is misappropriation of funds of the group corpus.
6. Repayment of the loan - The hidden motto behind most of the rural women joining an SHG is to get a loan from the group corpus or the bank. Once they get a loan, they use it eagerly for their household consumption needs. Thus, the funds get used up fast. Now the member is unable to repay it. Thus, she not only disturbs the smooth functioning of cash flow in the group, but her debt also increases day by day. This is one of the biggest hurdles faced by most of the SHGs of today.
7. The nonavailability of working capital – While starting a business, one generally required a large amount of capital to buy raw materials, machinery and tools. But SHG does not have this privilege since their savings and group corpus is a small amount. So, in absence of this capital, the SHG is not left with many options for income generation. Thus, void in capital leaves very few opportunities for the SHG to grow.
8. Interference from mediator / external agency - Most of the rural SHGs in India take the help of external agencies such as microfinance institutions, NGOs, or any Government body. Such agencies sometimes put undue pressure on SHGs. They also continuously interfere and dominate the SHGs once they are formed. Thus, the SHGs have to compulsorily follow the rules and regulations put by these agencies.
9. Complicated bank procedures – The uneducated rural woman who has never stepped into a bank or handled a cash transaction, finds the world of banking and finance to be complicated and out of her limits. She is unable to understand the bank rules. She is unable to comprehend the language of the bank officer which might not be her local language. Also, sometimes in the government schemes that are meant for these SHG members the term used on it might appear alienated to them. Thus, they may do not know which scheme is beneficial to them and which is not. So, the SHG member avoids doing the business in order to avoid the bank procedures and paper formalities.
10. Risk-averse nature of women –By virtue of nature it has been seen that women do not take risks as much as men do. If women do take risks they are calculated. For any business to start off, even if it is small, the first step is always risky. Higher the risk, higher the reward. Women are hesitant in stepping out of the comfort zone of their homes and start a new venture. They are happy with their meagre savings and do not try to expand their horizon for better income opportunities. Thus, this is one of the main reasons why SHGs grow at a snail speed.
11. Lack of incentives - The members put in a lot of efforts and hours in the work related to their SHG. If there is no SHG there is no motivation. The members then feel reluctant in continuing with the work. The retrenchment rate of the group increases. If a member is told that she is going to get incentives for the hours she puts in the SHG, then she also feels motivated to work harder. Her absenteeism and tardiness also reduce. Thus, incentive could be a good option if the chairman wants the members to work harder, smarter and longer.
12. Interference of local leaders – SHGs are made with the sole purpose of helping the under privileged women of the villages. But in a politically influenced country like India, even the villages and towns are not left by the greedy leaders. They interfere in the working of the groups and create groupism, casteism and follow a divide and rule policy with the members of the SHG. They apply their prejudices on the formation and functioning of the SHG. Thus, this leads to tension in the groups.
13. Caste dominance – In a caste believer country like India, even SHGs are made on caste basis in most of the areas. In the higher caste-based groups, the members of minority and the backward sections are treated partially. They are given indifferent behaviors many times. In such cases the members feel discriminated and may discontinue with the group. Thus, the base of SHG gets weak.
14. Lack of awareness about the various government programs – The women are uneducated, poor and have no idea as to what is happening around the world. they are unaware as to the financial schemes, plans and programs that the Government launches for them from time to time. They are those women who are dependent on their male members of their family for informing them what is happening around the world. This oblivious nature of women leads to many untimely losses. Thus, the SHG fails as the economic independence of the women is not achieved.
15. Religious shackles – According to Indian mythology women are epitome of power and considered as religious goddess especially in our Indian scriptures. But the Indian society is just the opposite. They women are shackled in the chains of male patriarchy, family responsibility and household duties. Thus, women seldom get a chance to step out of their house and earn a money in her own name. sometime the women join the SHG on the pressure of her husband, so that they may get the loan from the group after joining it.
16. Orthodox society – Women are at the epitome in creating this world. but still when it comes to treating her with respect and dignity, the Indian mentality takes a back seat. At the human pyramid women are the nethermost level. If a woman earns on her own or in extreme cases earns

more than her husband does, she is insulted and treated inhumanely. This narrow outlook at the reason of female feticide in India and when female education is at such a low percentage. Thus, women are SHG also do not get the required support from her husband, family and society at large. So, they are hesitant in joining and do not take active part in the working of the group.

17. Poor decision-making skills – The women are not born leader or business men. But if they are trained properly, they can be one. Women since they have inadequate experience in handling the business or no prior involvement in family businesses, they lack the expertise in taking the right decision at the right time and at right place. As women deal with money for the first time and handling huge savings corpus, they do not know how to utilize it.
18. Language barrier – The officers appointed by the Government, sometimes are not averse to the local language. Thus, there exists a communication gap between the members and them. The external agencies such as credit offices, banks, grading officers, etc., might use terminology that appears Greek to the members. Thus, the message might reach distorted to the members. This language barrier can be a big hindrance to the growth of SHG.
19. Lack of guidance and motivation – the women have a drive in them to perform and make a mark for themselves. But for this all they need is a guiding hand to show them the nuances of the trade. This guiding hand could be a family member of any SHG member, a local village member who is not part of the SHG, an external officer, etc.
20. Responsibility of dual role – the foremost role of women is that of a creator and nurture. Thus, her top priority becomes to take care of her family and children first. Even if she joins a SHG she is unable to regularly attend the meetings of the SHG. She has to take

Thus, we can see a lot needs to be done on resolving the various issues faced by women in self help groups across our country. The Government should step up and help them.

References

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