

A Study on the Problems Faced by Women Entrepreneur Through Self Help Groups with Special Reference to Pondicherry

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ABSTRACT

Women entrepreneurs are increasing day by day as they face many struggles in the family and work life. The study finds out the problems faced by women entrepreneur in self help group with reference to Pondicherry region. The study uses sampling technique along with structured questioners with interview with sample size of 72. Further percentage analysis is used to study the samples collected. The study limits itself to women entrepreneurs with special reference to Pondicherry. The study finds out inefficiency in skill and educational level of the women and unawareness of the schemes available for their development.

KEYWORDS: Women Empowerment, Self Help Groups, Women entrepreneur problems.

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1. INTRODUCTION

Women play a vital role in leading financial and social components in India. The freedom of the women is the reason for country's financial advancement and community upliftment. Their role in economy is vital. Women empowerment equips them to develop their capacity to settle family economic problem particularly for poor families SHG group's helps in motivating women to take social responsibility relegated to women development. The important change that SHG has changed the gender dynamic power within the family and ultimately the society at large level.

Self Help Group

A Self help group is a village based financial foundation comprised of 10 or 20 needy individual women. These women meet up to share their issue through self help. The minimal quantity of SHG does not exceed 20 per group. The SHG group does not only satisfy their financial need it also in build entrepreneur quality in them. SHG falls under the category of village banking. In the initial stage the group members save and lend money among themselves for a period to build discipline. Later once the group stabilized it receives loan from the bank. SHG is a way to increase effectiveness of women owned business. The basic objectives of SHG is to nurture women in the habit of saving and using bank facility. SHG plays a major role in making them realize the importance of women empowerment.

Women Empowerment

Women empowerment strengthens and encourage feeble to achieve major role in the society. Women empowerment gives them power to control their own lives both within and outside. Women empowerment includes empowering women in accepting their view points, raising their status through education, awareness, training etc. It gives them opportunities to redefines gender roles. Poor family circumstances and neediness kept women away from participating in the advantages of improvement

hence their potential remains vein. Women empowerment helps women to manage risk and also improves women's well-being.

2. REVIEW OF THE LITERATURE

Dr. K. Saravanan and R. Hemalatha (2019) Problems faced by women entrepreneurs through self-help groups, the study classified the problems faced by women entrepreneur for personal problems, social problems and marketing problems the study concluded that the success of SHGs depends upon efficiency and effectiveness of groups.

Ms. Nillsha Desai and Ms. Anuradha Gaikwad (2013) A study of problems faced by women entrepreneurs with special reference to self-help groups in the city of Kolhapur, the study was carried out through a field survey collected 200 women entrepreneurs from shgs. The study conclude that it is necessary to educate rural women, upgrade and improve their skills, provide opportunity for them to express their potential abilities for the society.

3. OBJECTIVES FOR THE STUDY

- To analyse the Socio-economic status of selected women entrepreneurs in Pondicherry region.
- To examine problems faced by the women entrepreneurs in self-help groups in Pondicherry region.

4. SCOPE OF THE PROBLEM

The women empowerment through self help group had a hug effect on social and financial development in a country. Women entrepreneurs facing problems and challenge the current standards and culture to successfully achieving in our field. Today women entrepreneurs faces problem from their Personally, Family, work life, and mentally health . The study focuses on the problems of women entrepreneurs of Pondicherry region on their personal, Family, Work life and mental health.

5. METHODOLOGY

The present study is based on primary data. The primary data were collected from 76 SHGs women entrepreneurs through purposive sampling technique were used to selected Pondicherry region. Deliberate adopted proportionate stratified random sampling. Data were collected personally through interview technique with the help of pre-structured questionnaire. Collected data were tabulated and percentage analysed with descriptive with relational statistics.

6. FINDINGS OF THE STUDY

Table 1: Age of the Self Help Group members

Sl .No	Age	Respondent	Percentage
1	Below 20	14	18
2	20 - 30	27	36
3	30 - 40	23	30
4	above 40	12	16
	Total	76	100

Source: Primary data

Table -1 shows age group wise classification of sample respondents 18 per cent of respondents below 20, 36 per cent of respondent are from age group 20 -30, 30 per cent of respondents age group 30 – 40, and 16 per cent of respondents age group above 40. The results found that the majority of 36 per cent of age group belong to 20 – 30.

Table 2: Community of the Self Help Group members

Sl .No	Community	Respondent	Percentage
1	SCMST	18	24
2	OBC	22	29
3	MBC	29	38
4	General	07	09
	Total	76	100

Source: Primary data

Table – 2 show that community wise classification of respondent 24 per cent of them belong to the SC/ST, 29 per cent of them belong to OBC, 38 per cent belong MBC, and 9 per cent belonging to other community. It is found that the majority community belonging to MBC.

Table 3: Education of the Self-Help Group members

Sl .No	Education	Respondent	Percentage
1	Up to Middle	17	22
2	SSLC	21	28
3	HSC	25	33
4	Graduation and above	13	17
	Total	76	100

Source: Primary data

Table 3 expressed the education status of the SHGs members 22 per cent of respondent up to middle school, 28 percent of respondent belong SSLC, 33 per cent of respondent HSC, and 17 per cent of respondent graduation and above. Its result majority education status belong HSC.

Table 4: Marital Status of the Self Help Group members

Sl .No	Marital Status	Respondent	Percentage
1	Married	37	49
2	Un Married	23	30
3	Widow / Divorced	16	21
	Total	76	100

Source: Primary data

Table 4 indicate the marital status of self help group members 49 per cent of the people are married, 30 per cent of people un married and 21 per cent of respondent widow / divorced. The result that majority of the respondent get married.

Table 5: Type of Family of the Self Help Group members

Sl .No	Type of Family	Respondent	Percentage
1	Nuclear family	42	55
2	Joint family	34	45
	Total	76	100

Source: Primary data

Table 5 narrates the type of family majority of the respondent 55 per cent belong in the nuclear family and remaining 45 per cent of the respondent belongs joint family.

Table 6: Family income of the Self Help Group members

Sl .No	Family Income	Respondent	Percentage
1	Below 10,000	18	24
2	10,000 - 15,000	23	30

3	15,000 - 20,000	21	28
4	Above 20,000	14	18
	Total	76	100

Source: Primary data

Table 6 clearly show that family income of the households. 24 per cent respondent family income below 10,000, 30 per cent of the family income 10,000 - 15,000, 21 per cent respondent family income 15,000 – 20,000 and 14 per cent respondent family income above 20,000. The majority of family income group 10,000 – 15,000.

Problems facing by women entrepreneur from self help group Personal Problems

Table 7: Problem faced by women entrepreneurs

Sl.No	Problems	Respondent	Percentage
1	Lack education	10	13
2	Low risk bearing capacity	12	16
3	Raw materials	14	18
4	Financial	24	32
	Low faith of creditors	16	21
	Total	76	100

Source: Primary data

Table 7 clearly explain that personal problems faced by women entrepreneur 13 per cent of respondent faced by problem on lack of education, 16 per cent of respondent faced by the problem on low risk bearing capacity, 18 per cent of respondent faced by the problem on raw materials, 32 per cent of respondent faced by the problem on finance and 21 per cent of respondent faced by the problem on low faith of creditors. Majority of the persons are facing personal problem finance.

Marketing of problems

Table 8: Problem faced by women entrepreneurs

Sl.No	Problems	Respondent	Percentage
1	Lack of training from marketing products	10	13
2	Lack of experience about marketing	12	16
3	Lack of linkage with the marketing agencies	16	21
4	Lack of permanent market for the products of SHGs	23	30
5	Heavy competition	15	20
	Total	76	100

Source: Primary data

Table 8 shows that marketing problem faced by women entrepreneur. 13 per cent respondent facing marketing problem on lack of training from marketing products, 16 per cent respondent facing marketing problem on lack of experience about marketing, 21 per cent respondent facing marketing problem on lack of linkage with marketing agencies, 30 per cent respondent facing marketing problem on lack of permanent market for the products of SHGs, and 20 per cent respondent facing marketing problem on heavy competition. Finally majority of respondents are facing marketing problems on lack of permanent market for the products of SHGs.

7. CONCLUSION

The study concludes that women entrepreneurs face problem on the business because of the lack in marketing skills and knowledge. Illiterate women face more problems when compared to literate women. Women entrepreneurs struggles to bear the risk of the business. They are not properly guided by the financial institutions and family members. Adequate training programmes for women and financial guidance slightly decrease the problems of women entrepreneurs.

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