

PSYCHOSOCIAL PROBLEM FACED BY SHGS' WOMEN ENTREPRENEURS – A STUDY

DR.R.BALA SARASWATHI*

**Assistant Professor, Dept. of Business Administration, Shrimati Indira Gandhi College, Tiruchirappalli,
Tamil Nadu*

ABSTRACT

Indian women give more emphasis to family ties and relationships. Married women have make a fine balance between business and family. The business success also depends on the support of the family members extended to women in the business process and management. Entrepreneurship is considered as one of the most important factors contributing to the economic development of the society. Entrepreneurs have been considered instrumental in initiating and sustaining socio-economic development. This study sample size consists of 50. Chi-Square analysis found that there is statistically significant association between type of entrepreneur, nativity and age and their overall DASS. Women have become aware about their rights and situations and entered in different fields of business. They have established their own successful business empires. They are contributing towards the growth of economy and improvement of their socio-economic conditions. But the SHG women entrepreneurs affect from psychosocial problem.

Keywords: *Self Help Group (SHG), Entrepreneur, SHG women entrepreneur, Psychological problem.*

INTRODUCTION

Always women 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. 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. Women lack courage and self confidence in starting a new venture. They even do not have access to entrepreneurial training and lack confidence from within. Moreover they lack role model and experience, thus being a problem for lower confidence of finances and suppliers.

Entrepreneurship is a very crucial factor for the acceleration of economic growth of any country and women entrepreneurship development is an essential part of human resource development. Women entrepreneurs have started show more interest because it provides them an opportunity to be one's own boss, the challenges they want to face and the chances of making more money, which outweigh their family duties. Moreover, technological development empowers women to acquire more relevant qualifications and values to meet the demands of entrepreneurship. To fill the gap in the implementation of this erstwhile self-employment must be designed to development of entrepreneurship among women, through which possible to develop the women empowerment. India has made tremendous spheres of life during the last five and half decades. Its economy has expanded and diversified. Society has become cohesive and polity democratized. It has also been facing many problems, some of which have successfully been solved, but many others still remain unsolved. Poverty is one such challenge India has been facing today.

'Women in Business' are a recent phenomenon in India, commencing from 1970s onwards. Only 5% of the businesses are owned and operated by women in India though they constitute almost half of its population. This is indicative of gender inequality prevalent in India. According to United Nations Human Development Report out of 186 countries, India ranks 132nd in gender inequality index. The present state of Indian women is an index of social, cultural as well as economic distortions that have seeped in the Indian culture over the centuries – demeaning the status enjoyed by women in ancient India. Women have enjoyed very high status in ancient Indian culture, enjoying the status and rights equivalent to or sometimes even superior to her male counterpart.

REVIEWS OF LITERATURE

Surti and Sarupriya (1983) investigated the psychological factors affecting women entrepreneurs. The results indicated that unmarried women experienced less stress and fewer dependents than married women. The women from joint families tended to experience less role stress than subjects from nuclear families, probably because they share their problems with other family members. Sivaloganathan (2002) in his paper, "Women Entrepreneurs: Problems and Prospects" highlights the major problems faced by women entrepreneurs which are gender rooted and some of the prospects they enjoy. The paper emphasized that large number of women are now seeking gainful employment in various fields, which were once dominated by male. Yet they have to go a long way to be on par with male partners. Indian women enjoy a disadvantaged status in the society and face certain problems such as inequality, low wages, exploitation by middleman, lack of finance, education and also socio-economic constrains which are mainly gender-rooted. Though the government has introduced several measures, still it has to play a great role in encouraging women entrepreneurship in different activities by imparting

education with skills and traits required for successful management. Natarajan et al., (2003), in their study “Competencies of the women Entrepreneurs” emphasized the competencies of women entrepreneurs in carrying out their business activities. The study has made an attempt to examine the competencies of women entrepreneurs in Erode district. The study highlights that personal variables such as age, education, experience, location status and nature of operation do not have any influence on the competency level of women entrepreneurs. The authors suggested that there is an urgent need for improvement in the competency levels of women entrepreneurs through proper training and entrepreneurship development programmes. Monika Tushir, Sumita and Pankaj (2007), have stated in an articles that, the micro credit is emerging as a powerful instrument for poverty alleviation in the new economy. It is a powerful instrument and has improved access of rural poor specially women. The SHG-Bank linkage program had offered greater opportunities for closer interaction between bank and group members. There is significant improvement in the recent years and the concept has picked up with the constant support of the state Government and NGO’s.

STATEMENT OF THE PROBLEM

Rural and Urban entrepreneurs are playing an important role in the economic development of underdeveloped country. Women’s skills and knowledge, their talents and abilities in business and a compelling desire of wanting to do something positive are some of the reasons for the women entrepreneurs to organize industries. According to World Bank, investing more in business of women rather in men leads to greater development of a nation. Empowering women in entrepreneurship leads to break the inequalities and reduces the poverty. Entrepreneurship plays an important role in developing society of a fast developing country like India. Nowadays it has been realized that enterprising women have cast entrepreneurial talents which could be harnessed so as to convert them from the position of “Jobseekers” to “Job givers”. The government has realized the importance of women entrepreneurship. As a result, it offers a variety of programmes for women entrepreneurs. The state of Tamilnadu is the industrially developing area in which some of the entrepreneurs excel in small scale industry. Even though the government organizes women by various associations, they are not ready to undertake the business. As compared to men, women are less motivated to start business units due to some unwanted fear, lack of motivation and kind of activities. Rural and urban SHG women entrepreneurs face different challenges. Thus, the study aims at undertaking the prospects and challenges among rural and urban women highlights their motivational forces and relationship between psycho-social background of SHG women entrepreneurs.

OBJECTIVES

The present study has been carried out with the following objectives:

- To study the socio-economic background of SHG women entrepreneurs in Tiruchirappalli District.
- To analyze the Psycho-social problem faced by the rural and urban SHG women entrepreneurs.
- To offer suitable suggestions and reduce the psychological barriers for SHG women entrepreneurs.

RESEARCH METHODOLOGY

Research Methodology Conducted here is descriptive technique in nature. The technique of sampling used Judgmental sampling and interview schedule designed with help of secondary data and respondents' interview and opinion. The primary data collected from rural and urban women entrepreneurs in Tiruchirappalli district of Tamilnadu. The researcher selects 50 sample respondents from urban and rural area. The present study covers the period of five months from June 2017 to October 2017.

Sources of Data and Sample Size

The Primary data will be collected using survey as a mode of data collection. To conduct surveys separate sets of structured interview schedule and Depression, Anxiety and Stress Scale (DASS-42). The secondary data shall be collected from various Books, Journals, Magazines and websites. The study is based on secondary as well primary data. An Interview schedule was administered in five villages and five urban areas are from Tiruchirappalli district. From each village and urban areas, 10 entrepreneurs are selected. Totally 50 samples selected. The samples from Retail stores, vegetable sellers, Tailors, small eateries and beauticians are the samples.

DATA ANALYSIS AND INTERPRETATION

Association between age, nativity and nature of entrepreneur and their overall Depression, Anxiety and Stress Scale (DASS)

Variables	Sample		Overall DASS		Statistical inference
	n	%	Low	High	
Nature of entrepreneur					
Retail stores	6	12	2	4	$X^2=13.246$ Df=4 $0.012 < 0.05$ Significant
Vegetable sellers	12	24	5	7	
Tailors	10	20	2	8	
Small Tiffin shops	13	26	4	9	
Beauticians	9	18	2	7	

Nativity					
Rural	25	50	13	12	X ² =6.204 Df=1 0.023<0.05 Significant
Urban	25	50	11	14	
Age					
Below 30yrs	16	32	13	2	X ² =9.418 Df=1 0.037<0.05 Significant
Above 30yrs	34	68	8	26	

Statistical test: Percentage analysis and Chi-square test was used the above table

The above table reveals that 12 per cent of the respondents are retail business area, 24 per cent were vegetable sellers, 20 per cent were tailoring, 26 per cent were small Tiffin shops and remaining 18 per cent were beauticians. Majority of small Tiffin shops entrepreneurs are high level psychological problem. At the same time vegetable sellers are low level Depression, Anxiety and Stress Scale (DASS). The chi-square value is 13.246 and the degrees of freedom level is 4. Therefore there is a significant association between nature of business and their overall DASS. Hence, the calculated value less than table value (0.012<0.05). Urban SHG women entrepreneur are higher the DASS when compared to rural SHG women entrepreneur. The chi-square value is 6.204 and the degrees of freedom level is 1. Therefore there is a significant association between rural and urban SHG women entrepreneur and their overall DASS. Hence, the calculated value less than table value (0.023<0.05). Above 30yrs of age group SHG women entrepreneur are higher the DASS when compared to below 30yrs SHG women entrepreneur. The chi-square value is 9.418 and the degrees of freedom level is 1. Therefore there is a significant association between age group of SHG women entrepreneur and their overall DASS. Hence, the calculated value less than table value (0.037<0.05). So there is statistically significant association between nature of entrepreneur, nativity and age of SHG women entrepreneur and their overall Depression, Anxiety and Stress Scale (DASS).

SUGGESTIONS AND CONCLUSION

Rural SHGs women entrepreneurs face minimum legal procedure to get the financial assistance from government but urban women entrepreneurs face lot of legal procedure to get the financial assistance, so the government may minimize the legal procedure of at the time of issuing financial assistance to urban women entrepreneurs. At the district level, a separate rural and urban women's organization can be formed so as to help women entrepreneurs in fulfilling their requirements of financial assistance, marketing aid, obtaining subsidies, concessions, technical know-how, raw material assistance, conduct of market surveys to assess the feasibility psychological business counseling and follow up guidance.

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