ABSTRACT

Women must be empowered by enhancing their awareness, knowledge, skills and technology uses efficiency, thereby, facilitating overall development of the society. The concept of Self Help Groups (SHGs) is proving to be a helpful instrument for the women empowerment. SHG is an organization of rural poor, particularly of women that deliver micro credit to undertake the entrepreneurial activity. Entrepreneurship development and income generating activities are a feasible solution for empowering women. It generates income and also provides flexible working hours according to the needs of homemakers. Economic independence is the need of the hour. Participation in income generating activities helps in the overall empowerment of women. Thus to investigate the empowerment of women through entrepreneurial activities of self help groups, this particular research was conducted with the specific objective to investigate the empowerment.

Keywords: Empowerment; Entrepreneur, Self-help groups, Entrepreneurship

INTRODUCTION

Just a bird could not fly with its one wing only; a nation would not march forward if women were left behind.

- Swami Vivekananda

Entrepreneurship is the only solution to the growing employment among rural youth. It helps to generate employment for a number of people within their own social system. This is more beneficial for women in rural areas as it enables them to add to the family income while taking care of their own home and livestock centered task. Rural women possess abundant resources to take up enterprises. She has the benefit of easy availability of arm and livestock based raw materials and other resources. Hence, she can effectively undertake both the production and processing oriented enterprises. Entrepreneurship development among rural women helps to enhance their personal capabilities and increase decision-making status in the family and society as a whole.

The contribution of women to the process of development is widely accepted. Women at present have broken the monopoly of men and proved themselves that they are not inferior to men. Today, the role of women is not confined to the traditional one as a mother/house wife. The role of modern women is much more than what it was previously. Women constitute almost half of the total population in the country. They play a positive and constructive role in the socio-economic development of the country. In case of rural areas, there is a significant change in the women’s role. The women have initiated a number of measures for women entrepreneurship development by way of granting a variety of special concessions, incentives, subsidies, rebates and assistance. The banking sector also has evolved a number of schemes of assistance to the benefit of women entrepreneurs. Several women’s organizations at national and regional level have sponsored a number of conferences and workshop in recent times. It gave a great moral support and inspiration for the women entrepreneurs.
Entrepreneurship development among women has picked-up momentum in recent years to uplift the status of women in economic and social field. The relationship between entrepreneurship and economic development is similar to the relationship between cause and effect. However, entrepreneurship is the key to rapid economic development, progress and prosperity of a community, region and nation. Because self help is the best help, self-employment is the best employment and entrepreneurship is the most existing mode of self-employment. Moreover, entrepreneurship serves as boon for women in countries like India.

The micro finance is agenda for empowering poor women. Micro enterprises are an integral part of planned strategy for securing balanced development of the economy of the poor women. Rural women’s participation in agro-based activities is much more than what statistics reveal. This is mainly due to the fact that most of the work done by the women at farm and home is disguised as daily chores. Mechanization and easy availability of labour provide more time to energetic women to engage themselves in self-employment or entrepreneur ventures. Rural women are having human and nonhuman resources to take up an enterprise need one an innovative mind and motivation.

**OBJECTIVES OF STUDY**

1. To find the awareness level of women entrepreneurship.
2. To know SHGs role in women entrepreneurship.
3. To find out the challenges and constraints in women entrepreneurship.

**Empowerment**

Empowerment is a social action process that promotes participation of people, organization & communities in gaining control over their lives in their community. The concept empowerment had been defined as the “process of challenging existing power relations & of gaining greater control over the sources of power”(Priyanka Basu & Pradeep Srivastava 1994). Empowerment has also been defined as a “range of activities, connective resistance, protest & mobilization that challenge basic power relations”(Sharma, Kumar 1991-92). While empowerment is generally described as a process, which enables individuals or groups to change balance of power in social economic & political relations in society. Education & employment is the key to women empowerment. An education & employment would improve the status of women enhance their price provide economic independence social mobility etc. further gender equality could achieved in course of time.

**Self-Help-Groups (Shgs)**

SHGs are of recent origin in rural India, helping more than 17 million women from villages to improve their incomes, educate their children & buy assets. SHGs have also helped women to campaign against oppressive social practices & become a force of development in their villages. Studies have shown that the delivery of micro finance to the poor is productive, effective & less costly, if they are organized into self help groups. SHGs in India represent a unique approach to financial intermediation, which combines access to low cost financial services with a process of self management and development for women, who are SHG members. SHGs are formed & supported usually by NGOs or increasingly by government agencies, linked not only to the banks but also to wider development programmes. SHGs are seen to confer many benefits both economic & social. SHGs can also be community platforms from which women become active in village affairs, stand for local election or take action to address social community issues.

**Characteristics of an Ideal SHG**

According to Myrada [2000] well functioning SHG should have following structural features:

- An ideal SHG comprises 15-20 members.
- All the members should belong to the same socio-economic strata of society.
Rotational leadership should be encouraged for the distribution of power and to provide leadership opportunities to all the members.

Member should regularly attend meetings, save money and participate in all activities voluntarily.

The procedure of decision-making in SHG should democratic in nature.

The group frames rules and regulations, which are required in its effective functioning.

Transparency in account keeping and accounts should be maintained and updated regularly.

An SHG should be socially viable institution.

Role of Self Help Groups In Empowering Women

The self-help groups empower women and train them to take active part in the socio-economic progress of the nation and make them sensitized, self-made and self disciplined. The SHGs have inculcated great confidence in the minds of rural women to succeed in their day-to-day life. SHGs enhance the quality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The SHGs bring out the capacity of women in moulding the community in right perspective and explore the initiative of women in taking the entrepreneurial ventures. SHGs also organize women to cope with immediate purposes depending on the situation and need.

Participation of women in SHGs makes a significant impact on the empowerment in social aspect also. Participation helps women come out in open and discuss their problems. It also helps to bring about awareness among rural women about savings, education, health, environment, cleanliness, family welfare, social forestry, etc. Researches also reveal that increased participation of women in decision making at all level will help to adjust the goals pursued through development.

Self-help group should be developed as an institution for financial intermediation as well as people’s network rather than a vehicle for credit disbursal only. Self Help Group is able to overcome most of the practical problems encountered in the implementation of the various income generating programmes for the economic empowerment of women. SHGs have also been organized during last decade under various programmes of the government, e.g.- District Poverty Eradication Programme, Aapni Yojana, Development of Women and Children in Rural Areas, Krishi Vigyan Kendra, etc.

3E’s Model of Entrepreneurship Development through SHGs:

At Emerging Stage

Identification Of Common Interest Area Of SHG Members- For the successful implementation of any enterprise it is necessary that entrepreneurial activity should be accepted by all the SHG members with interest. So they will work as volunteers, otherwise it becomes boredom that may be the cause of failure.

Identification Of Indigenous Entrepreneurs- Indigenous as a part of culture which is being necessarily followed by society and expressed in form of oral, social and physical behaviour. Such knowledge or experiences have been passed on from one generation to another by word of mouth, which are commonly known as indigenous knowledge. Indigenous Entrepreneurs that are based on the experience of people for generations together cannot be discarded just because they are being practiced from old age. Hence it is necessary to identify area specific indigenous enterprises before establishing the new venture

Blending With Latest Technology- Now a day, with the advent of science and technology, development taking place is being expanded. Indigenous practices, if integrated with scientific knowledge, will help in developing enterprises, which are more suitable, better problem solving, need
Technical Guidance- Technical guidance at every step is required for success of any enterprise. The Government and Non Government Organizations are giving emphasis on women entrepreneurship. Special financial assistance is provided and training programs are organized for women to start their enterprise. There is a big list of Government and Non Govt. agencies and programs helping for the promotion of women entrepreneurship as below:

- Women’s corporate finance corporation [WCFC]
- Federation of societies of women entrepreneur [FSWE]
- Small entrepreneurship development institute of India [SEDII]
- District industrial center [DIC]
- Development of women and children in rural areas [DWCRA]
- Integrated rural development programme [IRDP]
- Prime Minister’s RozgarYojana [PMRY]
- Training of rural youth for self-employment [TRYSEM] etc.

At Establishment Stage

Linkage with Bank- Small-scale enterprise development cannot be ensured without arrangement for financing. Adequate and timely supply of credit is essential for new entrepreneur’s development. Financial problems are being solved by National Bank for Agriculture and Rural Development [NABARD] through providing credit facilities to SHG’s on the basis of 5 principles of development through credit:

- Credit must be used in accordance with the most suitable methods of science and technology.
- The terms and conditions of credit must be fully respected.
- Work must be done with skill so as to increase production and productivity.
- A part of the additional income generated by using credit must be saved.
- Loan instalments must be repaid in time and regularly so as to ensure timely recycling of credit.

Micro Entrepreneurship Establishment- In the present scenario, everywhere the cost of living has increased. Now time is demanding from women to undertake economic activity and utilize her inherent talents to support her family. Now the attitude of the society has also changed and working women is not seen with suspicious eyes like earlier. Self help group’s women can engage in various traditional and non traditional income generating activities e.g. value addition of crops, dairying, medicinal plants, nursery, bee keeping, domestic industries like, preservation of locally available fruits and vegetables, papad making, masala making, handicrafts, embroidery, quilting, knitting, soft toy making, doll making, pottery, fancy items, candle making, chalk making, agarbatti making, tailoring and garment industry, dari weaving, soap and surf making, beauty parlour, baby crèche centres, etc. such activity should be started which can be easily accepted by all the group members.

Explore The Consumers- One cannot imagine about enterprise without its consumers. The existence and survival of any enterprise depends on consumers. To achieve consumer satisfaction, products must be made available in the right form, on the right time at the right place and in the right manner that would tempt the consumer to obtain their possession. An entrepreneur may have two options before him like either to respond to market demand or create demand. Hence, an entrepreneur should explore
and identify the consumers for their produce before production because without knowing the demand and attitude of consumers towards the produce, production is useless.

**At expansion Stage**

**Marketing**- Marketing as a process or a function originated and developed along with human civilization. Generally women entrepreneurs will have small-scale business they have to strive hard to sell their products in the modern competitive world. Thus, women entrepreneur should enhance her knowledge and skills regarding marketing strategy. Success of a small-scale enterprise mainly depends on the local and nearby market.

**Identification of Problems**- Problems and constraints facing by women entrepreneurs should be identified and enlisted. Group discussion should be made on the existing problems for solution.

**Sort out Problems by Group Dynamics**- Possible solutions and alternates should be identified and enlisted to solve the burning problems. Problem should be sort out by the group decisions. The frequent interaction among the members creates an atmosphere of mutual trust and encourages the members to participate in decision-making. Always keeping in mind the welfare is all of the group members.

**Embodies New Ideas and Innovations**- Old practices are always replaced by new ones due to some external or internal factors. However, societies are changing through time constantly by adopting new practices, it is necessary to embodies new ideas, innovations and appropriate technologies in the existing enterprise for its sustainable development. Technological advances in the environment create new needs for the small entrepreneur as far as adaptation and adjustment is concerned. She may need to learn how to adjust to the new technological environment surrounding her, or she may need to take a set of advance technologies and bring these to her own level in the small enterprise. Either way constant re examination is needed for possible utilization and improvement of existing technologies.

**An advantage of Entrepreneurship among Rural Women**

Empowering women particularly rural women is a challenge. Micro enterprises in rural area can help to meet these challenges. Micro – enterprises not only enhance national productivity, generate employment but also help to develop economic independence, personal and social capabilities among rural women. Following are some of the personal and social capabilities, which were developed as result of taking up enterprise among rural women.

- Economic empowerment
- Improved standard of living
- Self confidence
- Enhance awareness
- Sense of achievement
- Increased social interaction
- Engaged in political activities
- Increased participation level in gram sabha meeting
- Improvement in leadership qualities
- Involvement in solving problems related to women and community
- Decision making capacity in family and community

Economic empowerment of women by micro entrepreneurship led to the empowerment of women in many things such as socio-economic opportunity, property rights, political representation, social
equality, personal right, family development, market development, community development and at last the nation development.

Problems and Constraints

Women entrepreneurs are facing so many problems at every stage in all over the country. The major problems are:

Social Barriers- In our man dominating society women entrepreneurs are always seen with suspicious eyes, situation in rural areas is too worse. Though India is a secular country, so many castes and religions dominate with one another and it restricts women entrepreneurship.

Lack of Self-Confidence and Risk Bearing Capacity- Women have lack of self-confidence and always feel that they may not be successful and hence hesitate to take risk. Their risk bearing capacity is always less than man.

Psychological Factors and Lack of Family Support- Mostly women feel that she is ‘women’ and less effective than man. Secondly, Family and home maintenance is her moral duty if she is engaged in work than how can she manage both or play dual role? She has to strive hard to balance her family life with care and hence feels better to be housewife. Due to some taboos and restriction, which are still prevalent in our society woman is not getting enough support by her husband and family members to undertake any entrepreneurship.

Lack of Technical and Practical Knowledge and Financial Problems- Women have lack of technical and practical knowledge, as they mostly live inside the four walls of home. Hence they hesitate to establish her own enterprise. Women entrepreneurs have lack of property in her name so bank and other financial institution may hesitate to render big amount. Mostly women didn’t have knowledge about credit facilities.

Middle Man Exploitation- Women entrepreneurs have to face the problem of middleman more, as they generally depend on them. Middleman plays a role of bridge between the entrepreneur and consumer.

Marketing Problem- Market for a small enterprise in a developing country can be quite a problem considered that the small entrepreneur will be in competition not only with locally mass-produced goods but even imports. Small enterprises must therefore prove that in quality and price of their product they are comparable. Small enterprises can brand together and sell their products as one body through closely-knit associations or organizations. The Government too can take an active part in marketing specific products or assisting small groups of entrepreneurs in selling their products. Sometimes market is far away from their resident so they couldn’t directly connected with market; this problem is mostly facing in rural and remote areas.

Lack Of Information- Women entrepreneurs have lack of information regarding advance and innovative technology. Even they lack of knowledge regarding govt. policies and subsidy to promote women entrepreneur. Hence, they can’t widen their market.

SUGGESTIONS

- The Banks and other voluntarily organizations should show keen interest to improve these schemes and should decrease the outreach gradually.
- The Government as well as some well established organizations should arrange Entrepreneurship development programmes and vocational training for SHG members. Further the training programme should design in such a way, that it should fulfil the requirements of utilizing and encouraging traditional and local industries.
- Women entrepreneurs should give more and more training regarding marketing skills.
 Women entrepreneurs should be more and more educated. More loans should be given to educated women, so that, it increases their confidence and even they get encouragement from family level.

 As the repayment rate is 100% guaranteed, and it will be repaid once in a week, fortnight etc. The bankers and other organizations can offer loans to them at little lesser rates of interest.

 Loans should be given on the basis of their actual requirement and not on the basis of their savings.

 Loans for productive purposes should be encouraged more and more. Here it is appropriate to quote that a hungry man should be trained for how to fish rather than giving a fish to him.

 Government and other NGOs should create more and more awareness programmes regarding various schemes of government for self-employment, poverty reduction and women empowerment.

CONCLUSION

The enhancement of entrepreneurship qualities among the members of self-help groups is an important step in the social and economic empowerment of women. The SHGs have improved the quality of status of women as participants, decision makers and beneficiaries in the democratic, economic and socio-cultural life. Women’s entrepreneurship is both about women’s position in society and about the role of entrepreneurship in the same society. Women entrepreneurs faced many obstacles specifically in market their product (including family responsibilities) that have to be overcome in order to give them access to the same opportunities as men. In addition, in some countries, women may experience obstacles with respect to holding property and entering contracts. Increased participation of women in the labour force is a prerequisite for improving the position of women in society and self-employed women. Particularly the entry of rural women in micro enterprises will be encouraged and aggravated. Rural women can do wonders by their effactual and competent involvement in entrepreneurial activities. The rural women are having basic indigenous knowledge, skill, potential and resources to establish and manage enterprise. The important suggestions for improvement are the development of skill oriented training programmes, encouragement of good leadership in the group and constant guidance and support through the government and non-govt. programmes.

REFERENCES


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