



Rural Women Empowerment and Entrepreneurship Development through Self Help Groups

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ABSTRACT

Empowerment of women has emerged as an important issue in recent times. The economic empowerment of women is being regarded these days as a Sine-quo-non of progress for a country; hence, the issue of economic empowerment of women is of paramount importance to political thinkers, social scientists and reformers. The Self Help Groups (SHGs) have paved the way for economic independence of rural women. The members of SHGs are involved in Micro –Entrepreneurships. Through that, they are becoming economically independent and providing employment opportunities to others. This article deals with empowerment of rural women through entrepreneurship and the advantages entrepreneurship among the rural women.

Keywords : Empowerment, SHG, Micro Entrepreneurship

1.Introduction

Women represent 50 percent of world population and receive 10 per cent of the world income and own even less than one per cent of the world's property. The forthcoming of women entrepreneurs and their involvement to the national economy is quite noticeable in India. The percentage of women entrepreneurs has been rapidly increasing over a period of time, especially from the 1990s. Women entrepreneurs need to be appreciated for their increased utilization of advanced technology, increased capital investments, finding a place in the export market, creating good employment opportunities for others and setting the trend for other women entrepreneurs in the organized sector. While women entrepreneurs have proved their potential and are capable of doing much more than what they already are. Women's entrepreneurship needs to be measured separately for two main reasons. The first reason is that women's entrepreneurship has been accepted as an important untapped resource of country growth because they create new jobs for themselves and others and also by being different. They also provide the society with different solutions to management, organization and business problems as well as to develop the entrepreneurial opportunities. The second reason is that the women entrepreneurship has been largely ignored both in society in general and in the social sciences and the women have lower participation in entrepreneurship than men but they also choose to start, manage and develop firms in different industries than men try to do.

Contrary to the common view, a large percent of women in India work. The National data collection agencies accept the fact that there is a serious under-estimation of women's contribution as workers. However, there are far fewer women in the paid workforce than there are men. In urban Indian Women have inspiring number in the workforce. As an example at software industry 30% of the workforce is female. They are at par with their male counter parts in terms of wages, position at the work place.

In rural India, agriculture and associated industrial sectors employ as much as 89.5% of the total female lab our. In overall farm production, women's average involvement is estimated at 55% to 66% of the total lab our. According to a 1991 World Bank report, women accounted for 94% of total em-

ployment in dairy production in India. Women constitute 51% of the total employed in forest-based small-scale enterprises.

Rural Women in India lived in virtual isolation, helpless to access even the most basic services. As world economic profile of women shows, women represent 50 per cent of the world population make up 30 per cent of the official labour force, perform 60 per cent of all working hours, receive 10 per cent of world income and own even less than one percent of the world's property (Sudhir et. all, 2007). There is an emerging need to improve women status which should start with economic empowerment.

Empowerment is a concept that is of equal important to both men and women, it is the idea of distribution of power, of truly giving it away. Empowerment is the process by which individuals gain competence, defined as the degree by (J. Peace Gen. Dev. Stud. 102) which an individual perceives their control over their environment. Karl (1995), opines that empowerment of women involves four interrelated and mutually reinforcing components: (1) collective awareness & capacity building and skills development, (2) participation and greater control, (3) decision making power and (4) action to bring about gender equality. But, with the establishment of Women's Self-Help Groups, these women are now achieving social and physical mobility.

Empowerment is a social action process that motivates the participation of people, organization and communities in gaining control over their lives in their society. Rural women play a vital role in farm and home system. She contributes largely in the physical aspect of farming, livestock management, post harvest and allied activities. Her direct and indirect involvement at the farm and home level along with livestock management operation has not only help to save their assets but also led to increase the family income. She performs various farm, livestock, post harvest and allied activities and possesses skills and indigenous knowledge in these areas. The women were empowering themselves technically to cope with the changing times and productively using their free time and existing skills for setting and sustaining enterprises. They were engaged in starting individual or collective income generation programme with the help of self-help group. This will not only generate income for them but also improve the decision-making capabilities that led to overall empowerment. The

SHG's are voluntary associations of people formed to attain some common goals

2. Micro Finance and Empowerment of Women

The importance of women to the economic development of India was first recognized during the country's struggle for independence. SHG is a suitable means for the empowerment of women. The impacts of SHGs on socio-economic status of women were found significant. Experience of NIRD action research projects reveal that, the operational aspects, such as the extent of enabling that goes into the community self help processes and sharpening the mind set of women.. The role of micro-credit is to, improve the socio and economic development of women and improve the status of women in households and communities. The micro entrepreneurs are strengthening the women empowerment and remove the gender inequalities. Self Help Group's micro credit mechanism makes the members to involve in other community development activities. Micro credit is promoting the small scale business enterprises and its major aim is to alleviate poverty by income generating activities among women and poor.

It has been identified that women gain a lot from micro-finance because it gives them an independent means of creating wealth and becoming self-sufficient in the society that offer them much scope for entrepreneurship. The success of micro credit initiatives has often been credited to their particular focus on empowering women and encouraging their self-reliance through developing their own means of income. And since it is women who administrate the household, a higher standard of living for women ensures good governance and a healthier and more prosperous future for the children and a better future for the nation. It is observed that majority of rural women who are associated with self-help group activity positively succeeded to gain them selves empowered.

Microfinance programmes are currently being promoted as a key strategy for simultaneously addressing both poverty alleviation and women's empowerment. Where financial service provision leads to the setting up or expansion of micro-enterprises there are a range of potential impacts including:

- ◆ Access to networks and markets giving wider experience of the world outside the home, access to information and possibilities for development of other social and political roles.
- ◆ Increasing women's income levels and control over income leading to greater levels of economic independence.
- ◆ More general improvements in attitudes to women's role in the household and community.
- ◆ Enhancing perceptions of women's contribution to household income and family welfare, increasing women's participation in household decisions about expenditure and other issues and leading to greater expenditure on women's welfare.

3. Advantages of Entrepreneurship among Rural Women

Empowering women particularly, rural women is a challenge. Micro enterprises in rural area 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 setting up an enterprise among rural women.

1. Improved standard of living
2. Economic empowerment
3. Self confidence
4. Sense of achievement
5. Increased social interaction
6. Enhance awareness
7. Improvement in leadership qualities
8. Decision making capacity in family and community
9. Engaged in political activities

10. Increased participation level in gram sabha meeting
11. Involvement in solving problems related to women and community.

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

4. Areas of Micro-Enterprise Development

Depending on number of factors ranging from landholdings, subsidiary occupations, agro climatic conditions and socio-personal characteristics of the rural women and her family member the areas of micro-enterprises also differ from place to place. The micro enterprises are classified under three major heads:

1. Micro-Enterprise development related to livestock management activities

like dairy farming, poultry farm, livestock feed production and production of vermi composting using the animal waste can be an important area in which women can utilize both her technical skills and raw materials from the farm and livestock to earn substantial income and small scale agro-processing units.

2. Micro – Enterprise development related to household based operations like knitting, stitching, weaving, embroidery, bakery and flour milling, petty shops, food preparation and preservation.

3. Micro Enterprise development related to agriculture and allied agricultural activities

like cultivating to organic vegetables, flowers, oil seeds and seed production are some of the areas besides taking up mushroom growing and bee-keeping. Some more areas can be like dehydration of fruits and vegetables, canning or bottling of pickles, chutneys, jams, squashes, dairy and other products that are ready to eat.

5. "Alone we can do so little; together we can do so much."

The Swarna Jyothi Mahila Samakhya, a self help group (SHG), which is formed in Dharmasagar mandal of Warangal district, has been attracting international concentration for its achievements in the SHG movement. Pakistan-based Shoib Sultan Khan, who was given the Ramon Mag-saysay award, has also visited Dharmasagar and interacted with SHG women to get an insight into their achievements. Now, the women of Andhra Pradesh are teaching their sisters in Uttar Pradesh the dynamics of empowerment through self-help groups. More than 100 women from the state are now in Amethi, imparting awareness on self-help initiatives to womenfolk there. From forming simple thrift groups to turning entrepreneurs using local resources, AP women are pioneers of the SHG movement. To make the SHGs organisationally sound and functionally effective, training is imparted on group formation, micro-credit planning, bank linkage, and maintenance of records through proper book keeping and creating awareness on social evils such as child marriages, child labour, illiteracy and superstitions. They were initially trained in Hindi for three weeks before being taken to UP for their tasks. Besides the Dharmasagar team, SHG women from the Orvakal in Kur-nool district are also taking part in the training programmes.

The strategy of weekly meetings introduced in the UP women's groups is apparently working wonders. Each training team comprises three senior women community resource persons, one community activist, and one book keeper. The Dharmasagar women are also getting good remuneration for their services. Each trainer is being paid Rs 700 a day and the Swarna Jyothi Samakhya collects Rs 50 per day as resource fee, which would be added to the corpus fund. Till now they have earned more than Rs 2 lakh. The SHG movement and the training programmes are being implemented under the aegis of the Rajiv Gandhi Mahila Pariyojana project sponsored by the Rajiv Gandhi Foundation

in the UP. As the bank linkage concept to the SHG women is also a new concept in UP, a total of 70 bank managers from the Amethi and Rai Bareilly have also visited Warangal district and have interacted with the bank officials here. After hearing about their unfolding success story in UP, the Bihar government too has invited the AP women to build up the SHG movement in villages of the state. Already, women from the Pragathi Mahila Samakhyia in Geesukonda mandal of the Warangal district are training Bihar women under the Rural Livelihood Promotion Project sponsored by the World Bank. It seems AP women are showing the way to the entire nation.

6. Conclusion

Rural women can do miracles by their efficiency and competent involvement in entrepreneurial activities. The rural women are having basic home-grown knowledge, skills, potential and resources to establish and manage an enterprise. But Formation and strengthening of rural women Entrepreneurs network must be encouraged. Women entrepreneur networks are major sources of knowledge about women's en-

trepreneurship and they are increasingly accepted as a valuable tool for its development and promotion. This network helps them to give lectures, printed material imparting first hand technical knowledge in production, processing, procurement, management and marketing among the other women. This will motivate other rural women to engage in micro entrepreneurship with the right assistance and they can strengthen their capacities besides adding to the family income and national productivity. As a supplementary source of family income the SHGs proved to be a boom to the rural woman folk not only in enhancing their financial status but also promoting entrepreneurship among them. The SHG members have started the business with a good intention even though low educated members have availed group loans from bank and doing traditional business like., Powders and Pickles, Garments, Dairy, Kirana and Tea Stalls and Handicraft activities and to earn money to supplement the family income.

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