



INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION AND MANAGEMENT

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SELF HELP GROUPS: AN INTEGRATED APPROACH OF EMPOWERMENT FOR SHE ENTREPRENEURS**V. V. DESAI****ASST. PROFESSOR****INSTITUTE OF MANAGEMENT****BHARATI VIDYAPEETH DEEMED UNIVERSITY****KADAMWADI, KOLHAPUR - 416 003****ABSTRACT**

Women's empowerment is a full participation on the basis of equality in all spheres of society, including participation in the decision making process and access to power; of course these are fundamentals for achievement of equality, development and peace of nation. In India Self Help Group plays vital role in empowering women. Indian women have adequate potential sparks which can be well fanned into flames with necessary guidance and training. Women can be brought to live in par with men in all spheres of human life in our society. Therefore as group oriented model, SHG's in India can be evolved as mechanism for women's development and collective empowerment through improvement in both 'condition' and 'position' in India. This has developed many women entrepreneurs in India. These She entrepreneurs are engaged in food production, jewelry making, embroidery work, tailoring firms, play schools, sanskar varg and even small day care centers. Many of she entrepreneurs are become joint entrepreneurs and run grocery shop, garment shops, hotels. This conceptual study was undertaken to observe the empowerment of women to be an entrepreneur as she has main problem of funds and moral support. Self Help Group is an integrated approach for the women and by the women. Self Help Groups are currently being promoted as key strategy for simultaneously addressing both poverty alleviation and women empowerment where financial service provision leads to setting up expansion of micro enterprises, there are a range of potential impacts. It is in this context that this paper makes an attempt to underscore some experiences of women entrepreneurs in a country like India and to put forth challenges that women face in wake of globalization and role played by SHG's.

KEYWORDS

Women entrepreneurship, Self help groups, empowerment, integrated, globalization.

INTRODUCTION

Entrepreneurship is the act of being an entrepreneur, which can be defined as "one who takes over the world, innovations and finance and business acumen in an effort to transform innovations into economic goods." This may result in new organizations or may be part of revitalizing mature organizations in response to a perceived opportunity.

An entrepreneur is a person who has possession of a new enterprise, venture or idea and is accountable for the inherent risks and the outcome. When women enter into a business venture, she becomes a women entrepreneur.

In the words of President Dr. A.P.J. Abdul Kalam, "Empowering women is a prerequisite for creating a good nation, when women are empowered; society with stability is assured. Empowerment of women is essential because their thoughts and value systems lead to the development of a good family, good society and ultimately a good nation."

Of course unless she is empowered, she will not be an entrepreneur rather a successful entrepreneur. A woman in business is a recent phenomenon in India. Women entrepreneurs are a group of women who initiate, organize and operate a business enterprise. Women entrepreneurs engaged in business due to push and pull factors, which encourage women to have an independent occupation and stand on their own legs. The literacy and educational status of women improved considerably during the past few decades, Higher educational and research institutions are imparting knowledge and specialization in this respect. At this juncture effective steps are needed to provide entrepreneurial awareness, orientation and skill development programs to women. But here is the question mark to think, how? The answer for this question lies in the concept of SELF Help Groups for women. Any strategy aimed at Economic development will be imbalanced without involving women who constitute half of the world population. As a

Result of it, women entrepreneurship has gained momentum in the last three decades where women enterprises and their growth are increased.

STATUS OF WOMEN IN INDIA

The progress of a country involves not merely economic but social and institutional changes also. In India about 50% of total population constitutes women but women workers constitute only 16% of total population. Out of this 16%-18% remains employed in unorganized sectors. Unless women contribute economically, the country cannot progress. Development of any nation to a great extent depends on the successful organization of productive economic activities, a prerequisite for which is the presence of good quality entrepreneurs. In other words, in any nation the responsibility of pulling the tempo of economic development ahead falls ultimately on entrepreneurs. Many countries lag behind in the development race because of the absence of good quality entrepreneurs. In such countries, which lack sufficient number of entrepreneurs, women entrepreneurs, who due to some social reasons are not allowed to walk out and show their entrepreneurial and organizational qualities, represents an important untapped source of economic growth. No wonder, Self Help Groups have showed the way to walk out.

Given the importance to entrepreneurship in the process of economic development, women entrepreneurs can play an important role if they are providing with conducive environment to work within. Women, who are often called as a good household managers are believed to be well equipped for running any business. But now the trend is changed.

Though India houses eminent women entrepreneurs like Indra Nooyi, Anu Agra, Ekta Kapoor, Vidya Chabriya, Kiran Mujumdar, Chandda Kochhar their number is found to be relatively low. The above examples of women entrepreneurs from India make it crystal clear that Indian women are second to none when it comes to demonstrating entrepreneurial skills. However what is essential is supporting their initiatives through proper efforts/policies so as to realize the women empowerment in true sense. The liberal meaning of term empowerment is becoming powerful. The word empowerment is being used today in all spheres of life as a process to strengthen the elements of society.

NEED OF WOMEN EMPOWERMENT: SPACE FOR DEVELOPMENT AND GOVERNMENT'S ROLE

The potential contribution of micro finance programmes to women entrepreneurship and empowerment, realizing this contribution is depending on, rather than a substitute for, adequate welfare provision and feminist mobilization. What is particularly worrying about the current situation in India is financially sustainable minimalist microfinance is being promoted as the key strategy for poverty alleviation, empowerment and entrepreneurship in response to ever decreasing official development assistance budgets. Unless micro finance is conceived as part of broader strategy for transformation of gender inequality, it risks becoming one more means of shifting the costs and responsibilities for development of very poor women. Women and laws guaranteeing for their equal rights of participation in political process and equal opportunities and rights in education and employment were enacted. But unfortunately, the government sponsored development activities have benefited only a small section of women. The large majority of them are still unaffected by change and development activities have benefited only a small section of women i.e. the urban middle class women. The large majority of them are still unaffected by change and development.

The Self Help Groups have paved the way for economic independence of women. The members of SHG's are involved in Micro-Entrepreneurships. Through that they are becoming economically independent and providing employment opportunities to others. Women comprise half of human resources. They have been identified as key agents of sustainable development and women equality is as central to a more holistic approach towards stabilizing new patterns and process of development that is sustainable.

According to human development reports of International Labor Organization and United Nations Organisation, the problems of unemployment, poverty, inequality, terrorism, criminality, corruption and exploitation are spreading everywhere. Women are suffering from its direct and indirect effects Sexual harassment and violence are daily matters. Government of India has liberalized labor laws under free economic policy. It also affects on employment of a women. Education, health and public welfare are important means of human development, but till now majority of rural women is deprived from these basic amenities. In India, the proportion of girls is 927 per thousands, while in Maharashtra it is 917. So it is become essential to empower women. Involvement of women in self help group movement is one of the best measures of women empowerment.

The empowerment approach was first clearly articulated in 1985 by Development Alternatives for Women with a New era.(DAWN). This term received prominence in early nineties in western countries. In India the central government in its welfare programmes shifted the concept of development to empowerment only in Ninth plan and observed the year as "Women Empowerment Year". Empowerment in its simplest form means the manifestation of redistribution of power that challenges patriarchal ideology and the male dominance. Micro finance through SHG's has reached the unreached the poor rural women. There is need to evolve an informal micro financing through formal financial institutions. The massive growth of micro finance has proved the way for immediate financial accessibility for the poor who are far away from this accessibility and micro finance. Micro Finance through SHG's is an alternative system of credit delivery for the poorest of the poor groups. It would help in improving the quality of life of women in India. The state level organization and NGO should come forward and extend facilities especially in empowering rural women by providing education, motivation, training, financial help and so on. SHG's bring utility and integrity among the members. It improves general welfare of family and community. SHG assists the women to perform traditional roles better and to take up micro entrepreneurship.

SELF HELP GROUP: AN INTEGRATED APPROACH BY THE WOMEN AND FOR THE WOMEN

"Self Help group is a trust, Belief, and Conviction that the Community, no matter how backward, has resources that can be mobilized for meeting individual's local needs and that of the community for making local improvements and bringing about social change." Self Help Group movement is affecting the social dynamics of village life and urban life as seen never before. It is observed that that after women's participation in SHG's they are more respected in their own families and society in general. Their contribution to the family is valued and the family in turn supports them to undertake activities like these. These women also now voice their opinions in family decisions and get heard. Men are now encouraging the women to step out of the household to earn income and women are being given increasing say in the way in which the household income is spent. Women themselves are more empowered by the SHG movement.

SHG is a group of rural poor who have volunteered to organize themselves into a group for eradication of poverty of their members. They agree to save regularly and convert their savings into a Common Fund known as Group Corpus. The members of the group agree to use this common fund and such other funds that they may receive as a

Group through a common management. The group formation takes place keeping following broad guidelines:

Generally a Self Help Group may consist of 10-20 persons. However in difficult areas like deserts, hills and areas with scattered and sparse population and in case of minor irrigation and disabled persons, this number may be from 5-20. The difficult areas have to be identified by the State Level SGSY committee and the above relaxation in membership will be permitted only in such areas. All members of the group should belong to families below the poverty line. However, if necessary, a maximum of 20% and in exceptional cases, where essentially required, upto a maximum of 30% of the members in a group maybe taken from families marginally above the poverty line living contiguously with BPL (Below Poverty Line) families and if they are acceptable to BPL members of the group. This will help the families of occupational groups like agricultural labours, marginal farmers, and artisans marginally above the poverty line, or who may have been excluded from the BPL list to become members of Self Help Group. However the APL (Above Poverty Line) members will not be eligible for the subsidy under the scheme. The group shall not consist of more than one member from the same family. A person should not be a member of more than one group. The families must actively participate in the management and decision making, which should not ordinarily be entirely in the hands of APL families. Further, APL members of the Self Help Group, shall not become office bearers (Group leader, Assistant group leader, Treasurer) of the group.

The group should devise a code of conduct (Group Management Norms) to bind itself. This should be in the form of regular meetings (Weekly or fortnightly), functioning in a democratic manner, allowing free exchange of views, participation by the members in the decision making process. The group should be able to draw agenda for each meeting and take up discussions as per the agenda.

YAMUNA SELF HELP GROUP, UTTARANCHAL - HOW MEETINGS ARE CONDUCTED



HOW THE FUNDS ARE MADE AVAILABLE?



The primary focus of self help group is to provide emotional and practical support and an exchange of information. Such groups use participatory processes to provide opportunities for people to share knowledge, common experiences and problems. Through their participation, members help themselves and others by

gaining knowledge and information by obtaining and providing emotional and practical support. These groups are useful in helping the people with chronic health conditions and physical and mental disabilities. Self help group is a non-professional organization formed by people with a common problem or situation, for the purpose of pooling resources, gathering information and offering mutual support, services or care.

SHG AND EMPOWERMENT OF WOMEN

Empowerment refers to increasing spiritual, political, social or economic strength of individuals and communities. It often involves the empowered to develop their confidence in own capacities (Wikipedia). It is the process of enhancing competence of individuals or groups to make choices and to transform those choices into preferred actions and outcomes. Vital to this practice are actions, which both build collective and individual assets, and improve the competence and fairness of the organizational and socio institutional context which govern the use of these assets.

Empowerment that is enhancing an individual's or group's capacity to make choices and transform those choices into desired actions and outcomes, is an increasingly familiar term within the World Bank and many other development agencies. Targeting practitioners engaged in the analysis of projects and policies that have empowerment components, to provide guidance on how to unpack the concept in order to measure empowerment (World Bank).

The term Empowerment has various aspects which are as follows:

- Social Empowerment

Sociological empowerment often addresses members of groups that social discrimination processes have excluded from decision making processes through for example, discrimination based on race, ethnicity, religion, and gender.

- Managerial empowerment

In the sphere of management and organizational theory "Empowerment" often refers loosely to processes for giving subordinates (or workers generally) greater discretion and resources: distributing control in order to better to serve both customers and the interest of employing organizations. It is any process that provides greater autonomy to employees through the sharing of relevant information and the provision of control over factors affecting job performance.

- Economic empowerment

In economic development, the empowerment approach focuses on mobilizing the self help efforts of the poor, rather than providing them with social welfare.

These are all the various aspects of women empowerment which is become possible because of Self Help Groups.

WOMEN ENTREPRENEURSHIP THROUGH SELF HELP GROUPS: SOME CASES AND EXPERIENCES

Entrepreneurship Development 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 in 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 the women, through which possible to develop the women empowerment.

India has made tremendous progress in various 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. To fill these gaps the Government of India announced a holistic programme called Swarna Jayanti, Gram Swarozgar Yojana, which is based on group approach to rural poor were organized into Self-Help Groups (SHGs) provided micro-credit and look up viable economic activities on their own.

ACTIVITIES PERFORMED UNDER SEWA-SELF EMPLOYED WOMEN'S ASSOCIATION



EMPLOYMENT GENERATION THROUGH SELF HELP GROUPS



Let us look at some of the examples as case studies and experiences from India, specifically from Maharashtra..

The Bhimthadi Jatra', a platform for women self-help groups (SHGs) to market their produce, has entered the fifth year with several success stories to its credit. Over 162 selected SHGs from all over the country participated in this year's Jatra, held at the SSPMS ground near the RTO office, pune, from October 21 to

24. Women's groups from Mizoram, West Bengal, Karnataka, Himachal Pradesh, Orissa, Andhra Pradesh and Maharashtra have taken part in displaying a range of handicrafts and handlooms, besides a plethora of food items.

Vidya Mhatre, a part of the city-based Shri Swami Samarth Mahila Bachat Gat, has created a reputation for serving the best Alibaug Special Fish', besides other exotic seafood items. She said that she had taken a risk of offering not so famous dish at Jatra and her earnings actually took off well. It had helped her to start her own catering business and she will be opening Sea-Food Eatery in Baner-Pune.

The Bahinabai-Purnache Mande self-help group is known for its mouth-watering Khandeshi recipes, especially the mande' (or large puran-poli'). Today, the SHG supplies its specialities to outlets in Pune, Satara and Kolhapur.

The Ambika Mahila Bachat Gat from Khutgaon in Daund has written one of the biggest success stories of the event so far. Known for formulating and manufacturing over 30 varieties of household masalas', the group of over 100 women worked as farm labourers over five years ago. Ambika, today, has clients as far as in Germany and Australia. Ambika Bachat Gat headed by, Kamaltai Pardeshi have been granted Rs.7 Crore from State Government, the money is used for pouch-packing, building facility in Khutgaon on a piece of land approved to them and on other marketing initiatives,"

Special laddoos' made from groundnut and sabudana' by members of the **Gayatri Mahila Bachat Gat from Baramati**, are a hit at the Bhimthadi. They are selling their products to all sweet marts and major malls in and around Baramati. Over the years, these SHGs have significantly improved packaging of products. Sunanda Pawar, a trustee of the Agriculture Development Trust opined that the women now have year-long orders and have become financially self-sufficient.

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. 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-government organizations.

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