

WOMEN EMPOWERMENT AND ENTREPRENEURSHIP THROUGH SELF HELP GROUPS

PAULRAJ ARUNACHALAM*

ABSTRACT

Women empowerment in the context of women's development is a way of defining , challenging and overcoming barriers in a women's life through which she increases her ability to shape her life and environment. It is an active multidimensional process, which should enable women to realize their full identity and power in all spheres of life . India envisions a future in which Indian women are independent and self reliant. It is unfortunate that because of centuries of inertia, ignorance and conservatism, the actual and potential role of women in the society has been ignored, preventing them from making their rightful contribution to social progress.

Women entrepreneurship development is an essential part of human resource development. Entrepreneurship amongst women has been a recent concern. Women have become aware of their existence their rights and their work situation. However, women of middle class are not too eager to alter their role in fear of social backlash. The progress is more visible among upper class families in urban cities. However it is observed the development of women entrepreneurship is very low in India, especially in the rural areas.

The present paper is based on primary and secondary data collected from different sources and specially focus on women entrepreneurship. For collecting primary data the questionnaire has been used. The researcher also used observation and note making technique to complete primary data. The collected data has been analyzed through statistical techniques i.e. SPSS, EXCEL and conclusion were drawn

The present study has objectives, to know the Women Entrepreneurship Development in Kalyan Talukas in Thane District of Maharastra, to know the role played by SHGs in Women entrepreneurship Development, to find the answer for Women backwardness and to suggest measures on it. The study is limited to only one Taluka i.e. kalyan and samples are selected only 45 out of 100 from 15 SHGs of the Taluka.

* Associate Professor Of Commerce, Guru Nanak College Of Arts,Science And Commerce, G.T,B, Nagar,Sion (E), Mumbai-37

Introduction

During the Vedic and Mughal periods, women were exploited. However, during the medieval and post-second World War periods, women enjoyed greater freedom in the society and family. After independence, eminent women and other reformers in the society started massive campaigns for women's emancipation and liberation. These movements helped women to attain constitutional backing for assuring equality, dignity, justice, stability and prosperity.

Today, rural women have acquired a secondary status in social life, economic activities and decision making among their families. Their role in productive work, employment generation and income oriented activities is hindered by many socio-economic constraints. Hence, there is a need to formulate policies, which aims for the empowerment and entrepreneurship of women.

It is definite that if appropriate skills and opportunities of decision making are given to women, they are proving that they are, if not superior, at least equal to men. Women are considered to be good leaders in matters requiring collaboration, group integration and ability to listen and motivation. Recent trends in India and even at global level women are far more superior to men in various aspects of development. Only problem is that so far the society has given little chance to women to enter into the fields of various economic activities. Hence, it is necessary today to empower women by providing the facilities to enter into various economic activities to make themselves economically independent and socially confident in their endeavor.

When women move forward, the family moves, the village moves and the nation moves. Economic strength is the basis of social, political and psychological power in the society. A women entrepreneur is a recent phenomenon of late 1960's. Earlier women were involved in self employment mostly making home products like pickles or handicrafts items which could be produced on a very small scale at home to earn money to support the scanty family income. Entrepreneurship can help women's economic independence and improve their social status. Automatically, the women get empowered once they attain economic independence.

It is a process where one person getting himself self employed provide job to others also. The person is called "entrepreneurs". Women entrepreneurship is the process where women take lead and organize a business or industry and provide employment opportunities to others. Entrepreneurship development means all those activities that aims at stimulating the individual for becoming entrepreneurs.

Generally, in many cultures the role of women is to build and maintain the homely affairs like task of fetching water, cooking and rearing children. Since the turn of the century, the status of women in India has changed due to growing industrialization, globalization, urbanization, spatial mobility and social legislation. With the spread of education and awareness, activities. Entrepreneurship has been a male-dominated phenomenon from the very early age, but time has changed the situation and brought women as today's most memorable and inspirational entrepreneurs. In almost all the developed countries the world women are putting their steps in par with the men in the field of business.

in India have experimented with a large number of grants and subsidy based poverty alleviation programmes but these programmes have not been fully successful in meeting their economic objectives. At this juncture microfinance institutions (MFIs) in collaboration with the government, NGOs, and social organizations play a very significant role. Alleviation of poverty is the core of all developmental programmes. Since the 1950s, various governments have played a significant role. Microfinance is seen as provision of financial services to mostly low income people, especially the poor and very poor who are without tangible assets. Microfinance is also the idea that low income individuals are capable of lifting themselves out of poverty if given access to financial services. Some studies suggest that microfinance can play a role in the battle of poverty.

Prof. [Muhammad Yunus](#), of Bangladesh developed and founded the concept of microfinance. He was awarded the Nobel Peace Prize in 2006 for his contribution to institutions like Microfinance and [Grameen Bank](#) system. Noble laureate Mr. Yunus founded the Grameen Banks in 1976 to make loans to poor Bangladeshis.

Microfinance can help the poor to increase income, build viable businesses and reduce their vulnerability to external shock. It can also be a powerful instrument for self-employment by enabling the poor, especially women, to become economic agents of change. Providing financial services to poor people is pretty expensive, especially in relation to the size of the transaction involved. This is one of the most important reasons why banks don't make small loans.

There are two major models under microfinance namely 1) Self Help Group-Bank Linkage (SHG-BL) and 2) Microfinance institution (MFIs)

Self Help Group is a voluntarily formed group with member size of 10-20. Basically Self Help Groups are homogeneous in nature. Members come together for addressing common problems. The amount of saving is within the range of Rs.20-150 per month. They rotate this common pooled resource within the members themselves with a very small rate of interest. The president or secretary of SHG usually maintains records of transactions on a daily basis. In India NABARD initiated SHGs in 1986-87. The SHG concept is to bring banking services to the doorsteps of the poor, especially the women who have been neglected by the formal financial agencies in the past.

There are very large numbers of institutions, both in the formal and non-formal sectors. They are providing a variety of financial services using different delivery mechanisms. Microfinance institutions include NGOs, federations of SHGs, Mutually Aided Cooperative Societies (MACS), state and national cooperatives which provide specified financial services targeted to the poor.

Empowering Women has become the key element in the development of any economy. 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-entrepreneurships 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. The rural women are engaged in small-

scale entrepreneurship programmed with the help of Self Help Groups. Through that they were economically empowered and attaining status in family and community.

Empowerment of rural women is an important aspect today and self- help group is an important tool. Self- help groups have successfully developed a system of revolving credit for the benefit of group members on their own savings. The linking of these self-help groups with formal financial institutions has further enhanced availability of micro-credit financing to the groups. The SHGs have successfully maintained a high rate of loan repayment and successfully generated income, jobs and small enterprises for their members.

Review of Literature:

Sarangi(2002) has revealed that SHG is a viable organized setup to disburse micro credit to the rural women and encouraging them to enter into entrepreneurial activities.

Gangi Reddy.Y (2002) conducted a study on the implementation of SGSY in Ludhiana district of Punjab revealed that SGSY has created a positive impact on various aspects of enterprise promotion.

Manimekalai N and Ganesan (2001) observed that women entrepreneurs who are emerging as a force in recent times associate through net working which must be encouraged and supported both by the Government and family)

The study has the following objectives.

1. To study the Women Entrepreneurs Development in Kalyan Taluka.
2. To know the Role played by SHGs in Women Entrepreneurship Development
3. To analyse income, expenditure and profit of women entrepreneurs.
4. To find the drawbacks and to instruct remedy for women Entrepreneurship Development.
5. To find the answer for women backwardness.
6. To suggest appropriate suggestion for women entrepreneurship.

Present Study and Methodology:

The present paper is based on primary and secondary data. Primary data is collected through questionnaire. The stratified random sampling technique is used for the study. Total 45 Women selected from 100 members of 15 SHGs in Kalyan Taluka of Thane District. The information collected from primary data and secondary sources has been tabulated in the excel and used SPSS for analysis purpose. The percentage and average are the main techniques used for simplifying and interpreting. The study has limited its scope to Kalyan taluka of Thane District and last five years data has been analysed.

Table no.1

Age	No. of Women Entrepreneurs	%
Upto 30	18	40.00
31 to 40	17	37.78
41 to 50	07	15.56
Above 51	03	6.66
Total	45	100

Age of Women Entrepreneurs Source: Field survey

Table no.1 shows general profile of women entrepreneurs in Kalyan Tahsil. 40 percent of women entrepreneurs belong to the age group up to 30 years. 37.78 percent women entrepreneurs belong to the age group of 31 to 40 years. 15.56 (7 women entrepreneurs) and 6.66 percent (3 women entrepreneurs) belong to the age 41 to 50 and above 51 years respectively..

Table No.2

Qualification	No. of Women Entrepreneurs	%
Primary	15	33.33
Secondary	17	37.78
Higher Secondary	10	22.22
Graduate	03	6.67
Total	45	100

:Qualification of Women Entrepreneurs Source:Field survey

Educational qualification among women entrepreneurs also highlights that 37.78 percent of women entrepreneurs are secondary and another 33.33 are educated primary and 22.22 percent and 6.67 percent women entrepreneurs has studied higher secondary and graduate respectively.

Table No.3

Types of Family	No. of Women Entrepreneurs	%
Separate Family	38	84.44
Joint Family	07	15.56

:Types of Family of Women Entrepreneurs Source: Field Survey

Type of familywomen entrepreneur reveals that 84.44 percent women entrepreneurs have separate families while only 15.56 percent have joint families.

Table no.4

Martial Status	No. of Women Entrepreneurs	%
Married	45	100
Unmarried	00	00
Total	45	100

:Martial Status of Women Entrepreneurs Source: Field Survey

Above table no.4 shows that, 100 percent of women entrepreneurs are married. This shows that married women are more involved in entrepreneurial activity.

Table No.5

Year	Established Business	
%		
2008-09	02	4.44
2009-10	06	13.33
2010-11	09	20.00
2011-12	12	26.67
2012-13	16	35.56

Establishment of Business Source: Field Survey

Table no.5 shows that out of 45 entrepreneurs 2 (4.44) were established business in the year 2008-09. 6 (13.33) were established business in 2009-10, and 9 (20), 12 (26.67) and 16(35.56), were established business in the 2010-11,2011-12and 2012-13 respectively.

Loan taken by women entrepreneur for business purpose:

At present this is new idea to starts business for women. With help of this source women can enter easily in business. Finance is main problem for women to start business. Now women can solve the problem with the help of SHGs. Self Help Groups were provided loan for women time to tome therefore they could start business. Women entrepreneurs had been received loan for Dairy-farming, Vegetable Business, Small Scale industries, Shop, Goat-Sheep Farming, Tailoring, Papad –pickle, Catering and Hotel by SHGs.

From table no.6 it is observed that 10 women entrepreneurs have taken loan Rs.161000 (27.47) for dairy farming. 7 women entrepreneurs have taken loan Rs.147000 (25.09) 4 women entrepreneurs have taken loan Rs.72000(12.28) to open shop. whereas 6 women entrepreneurs had taken loan Rs.64500 (11.00)5 women entrepreneurs Rs.58000 (9.90), 3 women entrepreneurs Rs.10000 (1.70)2 women entrepreneursRs.19000(3.24) 3 women entrepreneurs Rs.13000(2.21)3 women entrepreneurs Rs.27000(4.61)1 women entrepreneurs Rs.14000(2.38) for tailoring, goat-sheep, pickle, candles and incense stick, vegetable ,catering, hotel business respectively.

Table no.6

Business	No. of Women	Loan	%	Average
Entrepreneurs				
Dairy Farming	10	161000	27.47	16100.00
Candles, Incense-Stick	03	27000	4.61	9000.00
Vegetable Business	05	10000	1.71	2000.00
Small scale Industries	07	147000	25.09	21000.00
Shop	04	72000	12.28	18000.00
Goat-Sheep farming	05	58000	9.90	11600.00
Tailoring	06	64500	11.00	10750.00
Pickle	03	13500	2.30	4500.00
Catering	02	19000	3.24	9500.00
Hotel	01	14000	2.39	14000.00
Total	45	586000	100	

:Loan taken by women Entrepreneur Source: Field survey

Above table also shows that women entrepreneurs have taken per head loan for small scale industries(Rs.21000),shop(Rs.18000),dairyfarming(Rs.16100), candles, incense-stick(9000),goat sheep farming(Rs.11600),catering(Rs.9500),hotel (Rs.14000),tailoring (Rs.10750), papad pickle (Rs.4500), and vegetable business (Rs. 2000) respectively.

Income, Expenditure and Profit of Women Entrepreneurs:

Women start the business with the help of SHGs. They received income from the business they used for expenditure to purchase raw material and other necessary things.

Table no.7

Business	No. of Women	Per monthly (Rs.)			Per Head Monthly(Rs.)		
		Income	Expenditure	Profit	Income	Expenditure	profit
Dairy –farming	10	42500	16500	25500	4250.00	1650.00	2550.00
Candle	03	15500	8000	7500	5500.00	2666.67	2833.33
Vegetable	05	13500	6000	7500	2700.00	1200.00	1500.00
Small Scale I	07	43500	27000	16500	6214.28	3857.14	2357.13
Shop	04	30000	21000	9000	7500.00	5250.00	2250.00
Goat	05	14500	11000	4500	2900.00	2200.00	700.00
Tailor	06	15500	4000	11500	2583.33	666.67	1916.67
Papad,Pickle	03	14000	6000	8000	4666.67	2000.00	2666.67
Catering	02	8000	4000	4000	4000.00	2000.00	2000.00
Hotel	01	9000	6000	3000	9000.00	6000.00	3000.00
Total	45	206000	109500	96500			

Income, Expenditure and Profit of Women Entrepreneurs

Source:Field Survey

Table no.7 depicts monthly income, expenditure and profit of the women entrepreneurs in kalyan taluka. From the above table it is found that highest income (Rs. 43500) is generated in Small scale industries followed by dairy farming (Rs. 42500) and Tailor (Rs. 15500) respectively. Whereas the women entrepreneurs working in catering and hotel are generated income is small amount.

When we seen the expenditure side we observed that the women entrepreneurs who are working in small scale made more (Rs.27000) expenditure followed by shop (Rs. 21000)and

dairy farming (Rs.16000)respectively. Whereas the catering and tailoring business made less expenses.

Per head income generate shows that the Hotel more (Rs.3000.00) per head income followed candle by (Rs.2833.33), papad-pickle (Rs. 2666.67) and dairy farming (Rs.2550) respectively. Whereas per head income is goat is very less i.e. (Rs.700) Per head expenditure analysis shows that Candle making business made more per head expenditure (Rs.2666.67) followed by small scale industries (Rs. 3857.14) shop (Rs.5250) and hotel (Rs.6000) whereas per head expenditure in Tailor found less.

Problems and Suggestions:

Researchers were found many problems in women entrepreneurs development. Some of which are discussed as follows and the relevant measures to overcome these problems are also discussed herewith.

1. Women have many restrictions and social taboos, they are not supported much to undertake entrepreneurship by their family members.
2. Women entrepreneurs are always seen with suspicious eyes, particularly in rural areas, they face more social barriers.
3. Women lack self-confidence and always feel that they may not be successful and hence hesitate to take risks. Their risk-bearing capacity is always less.
4. Low-level risk taking attitude is another factor affecting women folk decision to get into business.
5. Women entrepreneurs have low-level management skills but they have less achievement motivations.
6. Women entrepreneurs have lack of knowledge about availability of raw material, financial facilities and Government help and subsidy etc., they have lack knowledge of advanced technology also.
7. Women entrepreneurs business growth strategies are mostly affected by household Responsibilities.
8. They usually have small business-Women start business with less business knowledge and experienced compared to male counterparts-They use traditional technologies-they are engaged in family related business.

Suggestions:

The above problems can be solved by undertaking following measures:

1. With increasing educational opportunity among women.
2. Giving financial assistance and market facilities.
3. Developing self employment programmes and training .
4. New schemes and subsidies .
5. Organizing workshops, conducting research programme etc.

Conclusion:

Women entrepreneurship is important factor to empower the women in the country. They need to be promoted and motivated for further growth. The SHG is playing such great role but at central level some major step should need to take. It is also observed that the motivating factor such as utilization of own experience knowledge, interest, family support, economic needs, personal ego satisfaction and desire to become independent are helping to further growth, but it is flexible. It may affect to the entrepreneurs to their psychological nature. Any how the women entrepreneurship has many advantages that are creates more employment and can be stated in small investment. We feel it is major activity to economic development of nation.

Women don't have in-depth knowledge about SHGs. Hence, it is very important to develop such programme that can give them complete knowledge about these schemes so that they can take maximum benefit out of them. The Self Help Groups(SHG)s have paved the way for economic independence of rural women. The members of SHGs are involved in Micro-Entrepreneurships. Throught that, they are becoming economically independent and providing employment opportunities to others. The participation of women entrepreneurship from rural areas is very low. Therefore, there is a need to formulate such policies that can increase the participation of women from these areas.

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