

Entrepreneurship Development Paves Way For Women Empowerment

Authors

^{1*}Vasanthi MK, ^{2**}Dr. A. Jaya Kumar Shetty

Abstract: -Empowerment of women has emerged as an important issue in recent times. Entrepreneurship development and income generating activities are a feasible solution for empowering women. The Self Help Groups (SHGs) have paved the way for economic independence of rural women. Participation in income generating activities helps in the overall empowerment of women. The members of SHGs are involved in Micro Entrepreneurships with the help of Training given by NABARD through SHGs. Through that, they are becoming economically independent and providing employment opportunities to others. The main aim of this paper is to empower women. The objective of the study is to the various entrepreneurial training activities given through SHGs and advantages of micro entrepreneurship. The study also analyzes the challenges and opportunities of women entrepreneurs. The study is based on secondary data. Secondary data is collected mainly from the report of the NABARD, journals, articles, books and internet. Analysis showed that more than 9000 skill up gradation training programmes have been conducted since 2006. These initiatives covering about 2.41 lakh members of matured SHGs.

Introduction:

Women are treated as the second citizen or subordinate to men. In India, women particularly backward classes' women are victims of male terrorism. The emergence of liberalization and globalization in early 1990s aggravated the problem of women workers in unorganized sectors from bad to worse. Women contributed to the agriculture sector but their work is considered just as an extension of household domain and it remains neglected. The Indian women have not only to liberate her from this suffocation, but also have to fight the forces of rural and urban violence. Micro credit is best to those with entrepreneurial capacity.

Women constitute nearly sixty percent of the world's one billion poor. Of one third billion people living in absolute poverty, over seventy percent are women. Empowerment of women has emerged as an important issue in recent times, for the development of a county. The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The number of women entrepreneurs has grown over a period of time, especially in the 1990s. While women entrepreneurs have demonstrated their potential, the

fact remains that they are capable of contributing much more than what they already are. Women's entrepreneurship has been recognized during the last decade as an important untapped source of economic growth. Women entrepreneurs 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 the exploitation of entrepreneurial opportunities. Also the topic of women in entrepreneurship has been largely neglected both in society and in the social sciences. Not only have women lower participation rates in entrepreneurs but they also generally choose to start and manage firms in different industries.

Empowerment:

The dictionary meaning of the word 'empower' is to give power or authority to someone. The concept is extensively used in politics and psychology. Its modern use originated in the American civil rights movements during 1960 to 1980 which sought political empowerment for its followers. The

concept was then taken up by the women's movement and social reforms.

Empowerment is an intrinsic quality of a person that allows one to gain knowledge, power, skill-sets and attitude needed to cope up with the changing world and the circumstances in which he lives.

Women Empowerment:

Women bear almost all responsibility for meeting basic needs of the family, yet are systematically denied the resources and information. The vast majority of the world's poor are women. Two-thirds of the world's illiterate population is female. In 2000, the "national Policy for Empowerment of Women" was adopted in India, with the ultimate objective of ensuring women, their equitable place in the society by empowering them as catalyst of societal change and development. Studies shows that when women are supported and empowered, all of society benefits. Their families are healthier, more children go to school, agricultural productivity improves and incomes increase. In this direction, the main aim of microfinance is to empower women. It gives them confidence, improves their status and makes them more active in decision-making, thus encouraging gender equality. The most of the micro credit institutions and agencies all over the world focuses on women in developing countries.

Review of literature:

Vasanth Kumari (2008) study reveals that micro enterprises plays a significant role in developing and utilizing the entrepreneurial talent and potential of rural women below poverty line as they ensure women empowerment. The result shows that the average of average score was 1.31. Therefore women empowerment through micro enterprises development in Kerala is accepted or the development of micro enterprises had an impact on women empowerment in Kerala is accepted.

Hari Kumar P.N and Sushma D., (2008) study indicates that Kudumbashree a women based participatory poverty eradication programme envisages mobilizing micro finance through thrift and credit operations and set up micro enterprises

for the unemployed for additional income generation.

Somesh .G., Yathin Korachar and Vaikunthe L.D., (2010) study reveals that number of SHG members are being trained for undertaking various productive activities like making agarbathi, candle etc., which makes them economically independent.

Archana Sinha (2013) study highlights that rural women possess abundant resources to take up enterprises. She has the benefit of easy availability of support and livestock based raw materials and other resources. Hence she can effectively undertake both the production and processing oriented enterprises.

Statement of the problem:

Women are treated as the second citizen or subordinate to men. Women were constrained to join in any social activities and not given opportunities in decision making in her family. In India women particularly the backward classes' women are victims of male terrorism. The conditions of women in rural and remote areas are still worse. But now the situation has been changed. The Indian women have not only liberated herself from this suffocation, but also has the capacity to face the rural and urban violence. In today's scenario more women are engaged in income generating activities. This is because of NGO and other financial institution came forward to provide microfinance to poor women. They believe that micro entrepreneur helps the women to become economically independent and often benefits the whole family, the main aim of micro entrepreneurs is to empower women. This induced the researcher to focus more on the empowerment of rural women who participates in the micro entrepreneurship activity.

Objectives of the study:

1. To analyze the challenges and opportunities of women entrepreneurs.
2. To study the areas of micro enterprise development.

- To study the year-wise number of skill development trainings conducted and the number of SHG clients covered.

Research methodology:

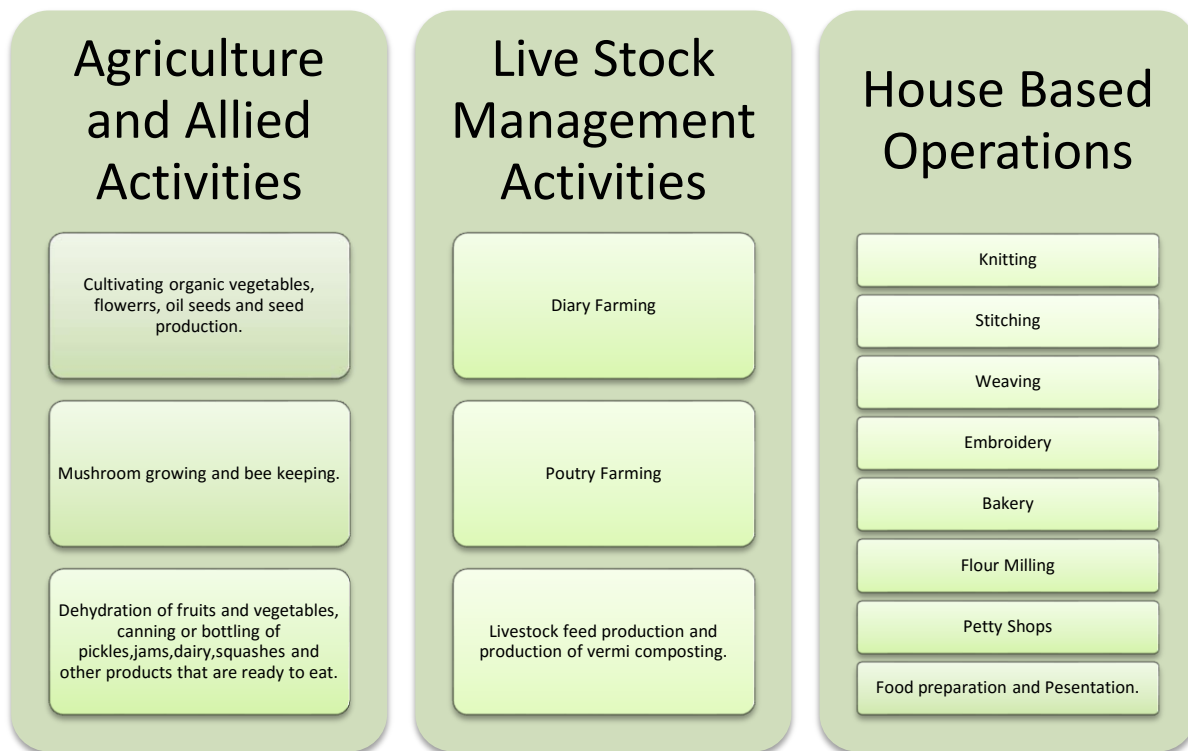
The study is based on secondary data. Secondary data is collected mainly from the report of the NABARD, journals, articles, books and related websites.

Data analysis:

Areas of Micro-enterprise Development:

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

Chart No. 1 Areas of Micro-enterprise Development



The above chart states that 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.

Role of Micro-Entrepreneurship in Rural Area:

Empowering women especially in rural area is a great challenge and micro enterprises in rural area can help to meet these all challenges. The role of micro-entrepreneurship is not only enhance national productivity, generate employment but also help to develop economic independence, personal and social capabilities among rural women like

- Increases social interaction
- Engagement in political activities
- Increases participation in different meetings and seminars
- Enhance awareness
- Sense of achievement
- Improves the leadership qualities
- Improves decision making capacity in family and community
- Expertness in problem solving matters related to women and community
- Participation in seminars and conferences

Micro-enterprise development Programme:

The micro-enterprise development programme was launched by NABARD in 2006 is intended to

- Economic empowerment
- Improves standard of living
- Self confidence

nurture the entrepreneurial talents of members of mature SHGs to set up and run micro-enterprise as a livelihood option either on individual or on group basis. NABARD has launched various promotional programmes in the areas of skill up gradation, market support and credit delivery on an experimental basis. Grant is provided to eligible

training institutions and SHPIs to provide skill development training in farm/non-farm/service sector activities leading to establishment of micro enterprises either on individual basis or on group basis. The following table shows the number of skill up gradation training programmes have been conducted by NABARD.

Table: No.1 year-wise No. of skill development trainings conducted and no. of SHG clients covered.

Year	No. of skill up gradation training programme	No. of SHG clients covered
2006-07	155	4244
2007-08	428	9741
2008-09	879	19220
2009-10	1530	38313
2010-11	1958	60160
2011-12	1914	56292
2012-13	2059	52875

Source: NABARD report

From the above table it is understood that nearly 9000 skill up gradation training programmes have been conducted. These initiatives covering about 2.41 lakh members of matured SHGs. Most of the trained SHG members have since started their journey to become promising entrepreneurs by availing loans from their SHGs (NABARD report).

Challenges and opportunities rural entrepreneurs:

The main challenges faced by rural women in business are lack of technical knowledge and skills and to make balance their time between work and family. Some of the challenges faced by rural entrepreneurs are as follows:-

1. **Less risk bearing capacity:** - Decision making power related to business activities is less due to lack of finance and domination of male in the society.
2. **Male dominated society:** - the male-female competition is another factor, which develop hurdles to women entrepreneurs in the business management process. Due to lack of organizational skills compared to male entrepreneurs women have to face constraints from competition. The confidence to travel across day and night and even different regions and states are less in women compared

to male entrepreneurs. This shows that low level freedom of expression and freedom of mobility of the women entrepreneurs.

3. **Obstacles for women having family in maintaining a business. :-** as the boundaries between the businesses and the family tend to be indistinct, in a family a women face a unique set of issues related to personal identity, loyalties, family relationships and attitudes. Additionally, family businesses owned by women are at a disadvantage financially and are forced to rely on internal resources of funding rather than outside sources.
4. **Illiteracy among the rural women:** - The literacy rate of women in India is low it is just 69 %(2011) when compared to male literacy of 82 %(2011). The illiteracy of women is high in rural area. They are often unable to do research and gain the necessary training. The uneducated women do not have the knowledge of measurement and basic accounting.
5. **Problem of finance:** - There are several bottlenecks in the availability of credit for women. Clients approaching one institution are not made aware of the best option for their requirements.
6. **Lack of visibility in leadership qualities:** - Success of women-owned businesses depends

on increasing women's visibility in leadership positions within the greater business community.

7. **Lack of information and assistance:** - Another significant need of many women business owners is obtaining the appropriate assistance and information needed to take the business to the next level of growth.
8. **Mobility Constraints:** - Rural women in Indian society have got restricted mobility. The carrier of women is limited in four walls of kitchen. There are hardly any opportunities to cross this boundary. The mobility problem has been solved to certain extent by the explosion of information technology and telecommunication facilities.
9. **Problem of marketing:** - there are also the other problems for the rural women entrepreneurs. They have to depend on office staffs and intermediaries, especially the marketing and sale of products. Rural women are greatly challenged by a lack of business management, marketing and technical skills.
10. **Need for training and development:** - rural women lack training and advisory services on managerial and technical skills to solve production problems.

Opportunities for rural women entrepreneurs:

There are several schemes and plans both by centre and state government at different levels for the promotion of rural entrepreneurs in India. In 1999-2000, the government of India launched "Swarna Jayanthi Grama Swarozgar Yojana" programme for promoting poverty alleviation through self-employment and the organization of poor into Self-Help Groups. Loans sanctioned under this scheme have given a new life to the women in villages for their social and economic empowerment. There is a policy for creating an environment through positive economic and social policies for full development of women to enable them to realize their full potential. These policies provide opportunities of equal access to participation and decision making of women in social, political and participation in economic progress of the nation. There are diversified vocational training programmes for

women by ministry of labour and employment; they have established regional vocational training institutes for development of entrepreneurial skills.

Following are the major programs for development entrepreneurship in India:-

- Integrated Rural Development Programme (IRDP) and its allied programmes i.e. Training Rural Youth for Self Employment and Development of Women and Children in Rural Areas):- they impart technical and entrepreneurial skills and raise the income level of the poor.
- Jawahar Rozgar Yojana (JRY):- it is wage employment programme implemented by Panchayaths at village, block and district level in the ratio of 70:15:15.
- Support, Training and Employment Programme for Women (STEP)

By Ministry of Rural Development:

- Swarna Jayanthi Gram Swarozgar Yojana (SGSY)
- Sampurna Grameena Rozgar Yojana (SGRY)
- National Social Assistance Programme (NSAP)
- National Rural Employment Gurantee Act (NREGA)
- National Food for Work Programme(NFWP)
- National Common Minimum Programme(NCMP)

By Ministry of Micro, Small and Medium Enterprises:

- Credit Support Programme
- Rajiv Gandhi Udyami Mitra Yojana
- Prime Minister's Employment Generation Programme
- Workshed Scheme for Khadi Artisans.

Suggestions:

Women entrepreneurs are contributing a lot in the rural development but still their potential is still untapped. It is required to develop women entrepreneurs. The following suggestion helps to develop women entrepreneurs:-

- Schemes and plans of government to promote women entrepreneurs should reach the unreached.
- Government should give supportive prices for their products.
- Encouragement for personality development programme by governmental and nongovernmental agencies’.
- Government should increase not only the number of training programmes but also it should make an effort to enhance the number of beneficiaries of SHG clients.
- Monetary incentives, Rewards and award must be offered for best women entrepreneurs.

Conclusion:

Micro finance is playing a vital role in the success of SHGs by providing a micro credit but also encouraged the micro enterprises particularly the women entrepreneurs. Thus Women entrepreneurs play a significant role both in social and economic development of the country leading to the inclusive growth of the economy.

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