
**ENTREPRENEURIAL EMPOWERMENT OF WOMEN THROUGH
SELF-HELP GROUP**

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INTRODUCTION

Women have the key role in household at first then sharing role in agriculture industries and service sectors. She is not only a reproductive agent of civilization, but also a strong living supporter of sustainable development of any society. Since inception of the universe women's activities are basically linked with controlling food of the family and the money managed by men. The women have not yet fully gained liberty, equality, fraternity, education and health. In fact, historical lessons have proved that women are more rational in utilization of resources than men. An educated and disciplined women would serve as an honest friend, philosopher and guide to family and nation (Reddy,2002).

Self-Help Groups are the practical platforms wherein the men and women can develop their entrepreneurship. Entrepreneurship is the purposeful activity of an individual or a group of associated individuals, undertaken to initiate, maintain and enhance profit by production or distribution of economic goods and services (A. H. Cole). The basic mandate of self-help groups is saving. The self-help groups (SHGs) are voluntary association of people formed to attain a collective goal. People who are homogeneous with respect to social background, heritage, caste or traditional occupation come together for a common cause to raise and manage resources for the benefit of the group members.

The word 'Empowerment' is operationalised for the purpose of the present study that, it is an active multidimensional process which should enable the women to realize their power/ identity in the process of decision-making, social participation, economic independence, market intelligence, political participation, extension participation, information seeking behaviour, practicing science-based technologies, leadership quality, award won and maintenance of health status.

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The Self-Help Group is a unit of building self confidence and provider of relevant information and education for their psychological advantages. Therefore, an attempt is made to explore the role of SHGs in empowering women focusing specially on entrepreneurial empowerment of women.

METHODOLOGY:

The study was conducted in Saharanpur district of Uttar Pradesh which was selected purposively. Further easy accessible two villages were selected from the selected block i.e. Nagal Block. One SHG from each village was selected randomly. All the 64 women members of SHG were interviewed for the study. Total six independent variables were included i.e. age, education, caste, size of family, family occupation and family income. Dependent variable was the entrepreneurial empowerment of the respondents. Self structured interview schedule was used to collect the above information. The study was based on ex-post facto research design. The data were analyzed statistically to draw the conclusion.

RESULTS AND DISCUSSION

1. **Socio-economic profile of the respondents-** The data presented in table 1 revealed that majority (34.37%) of the respondents (members of SHG) were up to 30 years of age and similar percentage (31.25%) were between 31-40 years and 41-50 years respectively. Very less percentage (3.13%) of respondents were above 50 years of age. It means that younger generation was taking more initiative in formulating of SHGs, as they knew the benefits of SHG. Their education level was found very low. Majority of the respondents were illiterate (53.12%). The reason may be as majority of them belonged to low castes (54.69%) and middle caste (39.06%), therefore they were busy with their family occupation as pot preparing, washing and iron-smithy and could not pay attention to their education.

Table 1. Socio-Economic profile of the respondents

N=64

S.No.	CATEGORY	NUMBER	PERCENT
1.	<i>Age</i>		
	Up to 30 years	22	34.37
	31 to 40 years	20	31.25

	41 to 50 years	20	31.25
	Above 50 years	02	3.13
2.	Education		
	Illiterate	34	53.12
	Up to primary	20	31.25
	Up to intermediate	10	15.63
	Graduate & above	-	
3.	Caste		
	Lower Caste (SC/ST)	35	54.69
	Middle Caste (OBC)	25	39.06
	Higher Caste (General)	04	6.25
4.	Size of family		
	Small (up to 4 members)	14	21.88
	Medium (5-8 members)	38	59.37
	Large (above 8 members)	12	18.75
5	Family Occupation		
	Labourer (Without land)	10	15.62
	Agriculture	30	46.88
	Dairy	05	7.81
	Cottage Industries	15	23.43
	Livestock	03	4.69
	Business	01	1.57

	Service	-	
6.	Family Income (Annual)		
	Very poor (Up to Rs. 5000)	20	31.25
	Poor (Rs. 5001-Rs. 8000)	20	31.25
	Low (Rs. 8001-Rs. 10'000)	14	21.88
	Medium (Above 10,000)	10	15.62

Most of the respondents (59.37%) belonged to medium families followed by small families 21.88 per cent. The main occupation of the respondents was agriculture (46.88%) followed by cottage industries (23.43%) and landless labourers (15.62%). They were found poor and did not have regular income. Similar percentage (31.25%) were found about annual family income up to Rs 5000 and Rs 5001- Rs 8000 respectively.

2. Status of Entrepreneurial Empowerment of the respondents-

Self Help Groups are considered very crucial for women empowerment. It helped confidence building, dissemination of information & services and promotion of economic activities among women. In rural areas, still women have less entrepreneurial skills. They did not get opportunities for economic participation due to social injustice and social handicaps. People did not encourage their initiation in economic activities as they fear that chronic unemployment might result if women entered in the employment and entrepreneurial development. But the recent efforts show that now a days women were also equally participating in the business, small industries and social organizations. Table 2 depicts the status of entrepreneurial empowerment of women before and after joining SHGs. Only 15.63 per cent respondents had entrepreneurial desire before joining SHG. But after joining SHG, it increased (78.12%). 15.62 per cent women had entrepreneurial skills, knowledge of innovative skills (7.81%) and professional attitude (7.81%). 23.43 per cent women felt joyful working, interest in learning (31.25%) and active involvement

(23.43%). 15.62 per cent respondents knew innovative agricultural/ household techniques, knowledge of small scale industries/ work (15.62%) and cottage industries 23.43 per cent. But after joining SHG, the respondents had excelled better in every field of entrepreneurial empowerment in spite of household workload (Table 2).

Therefore, the maximum results were in favour of empowerment through SHGs. It had been also observed that although the respondents were of low and medium castes, low education status, poor occupation and income, but large family size, yet the results of SHGs unexpectedly contributed in entrepreneurial empowerment of women. SHG also promoted them economically by increasing their small efforts of income generation as- pot making, operating beauty parlors, making handicrafts and handlooms, stitching etc. It was also tried to co-ordinate or link the members of SHG to banks and financial institutions so that they could be financially assisted.

Table 2. Status of Entrepreneurial Empowerment of the respondents

N=64

S . N o .	FEATURES*	BEFORE JOINING SHG		AFTER JOINING SHG	
		Nu mbe r	%	Nu mbe r	%
1	Entrepreneurial Desire	10	15.62	50	78.12
2	Entrepreneurial Skill	10	15.62	40	62.5
3	Knowledge of Innovation	05	7.81	30	47.06

			1		8
					8
4	Active Involvement	15	2	60	9
			3.		3.
			4		7
			3		5
5	Joyful Working	15	2	60	9
			3.		3.
			4		7
			3		5
6	Interest in Learning	20	3	50	7
			1.		8.
			2		1
			5		2
7	Innovative Agriculture/Household Technique	10	1	40	6
			5.		2.
			6		5
			2		
8	Small Scale Industries/Work	10	1	50	7
			5.		8.
			6		1
			2		2
9	Cottage Industries	15	2	60	9
			3.		3.
			4		7
			3		5
10	Professional attitude	05	7.	30	4
			8		6.
			1		8
					8

*Multiple responses were given by the respondents.

CONCLUSION

On the basis of above findings, it can be concluded that rural women still had lack of entrepreneurial skills. Women working as agricultural labourers and engaged in agricultural activities got small income, but the members of SHG had developed new agriculture techniques as farming of medicinal plants, floriculture, multi-crops etc. They also saved their time through systematic home management skills and utilized their leisure time in entrepreneurial activities. Through SHGs, they got special training about cottage industries, small enterprise through subject experts. Therefore, it can be said that SHGs have proved its significant role in empowering women economically, arranging funds for their enterprise, supporting them in marketing & transporting and enhancing their risk taking capabilities to attain their goals and improve their standard of living.

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