ROLE OF NGOS IN WOMEN EMPOWERMENT: WITH SPECIAL REFERENCE TO WAYANAD DISTRICT, KERALA

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Abstract :

India has always been termed as a 'Developing Country' for a very long time. Studies have proved that for the development process to be successful and reach the next stage, development should be started from the lower level. India is the second largest Country in the World but not the second richest country. Most of our population is from the lower and the middle class community residing in rural areas. Out of the above said rural population the majority are women. Hence, for the nation to develop it is necessary to empower the women population of the country. Empowerment of women has emerged as an important issue in recent times. Empowerment of women facilitates for sustainable rural development by the uplifting the economic, social and political status of women in India. Empowering the women in these aspects is necessary to convert the idle society into self-sustainable society. Women empowerment can be achieved through provision of adequate education facilities, political support, and effective legislation system and employment generation for women. Here, NGO'S and the self-help groups (SHG) play a very pivotal role in women empowerment by providing basic education, vocational training, training for self-employment, legal aid, protection for women and self-awareness programme. Thus they are mainly concerned with the upliftment of the women in the society. This paper looks into the dynamism of the process through which women empowerment is achieved and the status of women is uplifted with the aid of NGO's and self-help groups. This paper deals with empowerment of rural women through NGOs and the advantages entrepreneurship among the rural women. This paper seeks to explore some measures that should be adopted in order to (re) position rural women as equal players in entrepreneurship and economic development.

Keywords: *Women Empowerment, sustainable rural development, NGOs, Self Help Groups (SHGs),*

Introduction

The term NGO is of recent origin and is commonly used in addressing issues related to poverty alleviation, financial support to micro entrepreneurs, gender development etc. There is, however, no statutory definition of NGO. The taskforce on supportive policy and Regulatory Framework for Microfinance has defined

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microfinance as "Provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi-urban or urban areas for enabling them to raise their income levels and improve living standards".

The mantra "Microfinance" is banking through groups. The essential features of the approach are to provide financial services through the groups of individuals, formed either in joint liability or co-obligation mode. The other dimensions of the microfinance approach are:

- Savings/Thrift precedes credit
- Credit is linked with savings/thrift
- Absence of subsidies
- Group plays an important role in credit appraisal, monitoring and recovery.

Basically groups can be of two types:

Self Help Groups (SHGs): The group in this case does financial intermediation on behalf of the formal institution. This is the predominant model followed in India.

Grameen Groups: In this model, financial assistance is provided to the individual in a group by the formal institution on the strength of group's assurance. In other words, individual loans are provided on the strength of joint liability/co obligation. This microfinance model was initiated by Bangladesh Grameen Bank and is being used by some of the NGO Institutions (MFIs) in our country Self Help Groups (SHGs) are becoming one of the important means for the empowerment of poor women in almost all the developing countries including India. Kerala is no exception as regards the role played by women's collectives, known by different names for emancipation and empowerment of poor women. The NGOs who are in the field of socio-economic development of the marginalized sections in the society since last four to five decades, had initially organised Credit Unions and Mahila Samajams for better participation of people in development initiatives and also for thrift and credit facilities. Since the emergence of SHG system,

As per the initiatives of National Bank for Agriculture and Rural Development (NABARD), and directives from Reserve Bank of India (RBI), from the beginning of 1990s, most of these Mahila Samajams and Credit Unions have been converted into SHGs, linked them to financial institutions for better credit facilities. In Kerala, since the middle of 1990s, the State Government also took initiatives in organizing the urban poor women into Neighbourhood Groups (NHGs). These NHGs are recognized as SHGs by NABARD, as far as SHG-Bank linkage and credit facilities are concerned.

Women Entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life. With the advent of media, women are aware of their own traits, rights and also the work situations. The challenges and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators. Many women start a business due to some traumatic event, such as divorce, discrimination due to pregnancy or the corporate glass ceiling, the health of a family member, or economic reasons such as a layoff. But a new talent pool of women entrepreneurs is forming today, as more women opt to leave corporate world to chart their own destinies. They are flourishing as designers, interior

decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation.

Kudumbashree was Launched by the Government of Kerala in 1998 for wiping out absolute poverty from the State through concerted community action under the leadership of Local Self Governments, Kudumbashree is today one of the largest women-empowering projects in the country. The programme has 41 lakh members and covers more than 50% of the households in Kerala. Built around three critical components, micro credit, entrepreneurship and empowerment, the Kudumbashree initiative has today succeeded in addressing the basic needs of the less privileged women, thus providing them a more dignified life and a better future.

Significance of the Study

Kerala is the only state in India where women outnumber men. Kerala has made significant progress in the field of social development and this reflected in the highest literacy among women. Hence the significance of the group approach through NGO system could be easily convinced among them. This helped them to venture into enterprises with skill and confidence. The present study is an attempt to find out the reasons for slow progress of women entrepreneurs in India. The two modes of functioning of SHG's are: one facilitated by government agencies by name Kudumbasree and the other- facilitated by Non-Government Organizations.

Objectives of the study

- Reasons for slow progress of women entrepreneurs in India
- Suggestions for the growth of women entrepreneurs
- Schemes for promotion & development of women entrepreneurship in India

Methodology of the study

The study is concentrated on women who are members of either Kudumbashree or SHGs in Kozhikode district of Kerala. Out of 165 groups formed in Farooq and Kallai Panchayat, in Kozhizhode district, 79 groups are engaging in some sort of income generating activity. Out of them 50 groups are selected at random. On an average each group consists of 18 members. A sample of 100 women who undertake small business activities are selected from them and data were collected using a questionnaire.

Both primary and secondary data were used for the study. Primary data are collected by using questionnaire, circulated among the selected sample. Secondary data were collected from books, journals and internet. Collected data were analyzed by using simple statistical tools like percentage, ranking and entrepreneurship development index.

Socio-Economic Profile of the Respondents

The analysis of data showed that those who were in the age group of 30-45 were mainly those who couldn't go for an white collared jobs and who looks out to support the family, above 45 constituted mainly widows and separated women, and they were most vulnerable who needed assistance in self-employment schemes, NGO and microcredit. In the case of religion, SHGs of both NGOs as well as of Kudumbasree upheld the secular nature of Kerala State.

Majority of the respondents has educational qualification above high school level. The rather high educational standard of the members have helped them to take up leadership positions and

lead the SHGs in a responsible manner. The loan availed by women from the SHGs that became a source of income for the entire family and due to this, men respects their women and encourage them to go out for the activities of SHG. This has improved the status of women in the family.

Analytical Presentation

Table 1. Age Wise Classification		
Age	**No of respondents**	**Percentage**
30-40	64	64
40-50	28	28
50-60	08	08
Total	100	100

Above 60% of the women entrepreneurs belong to the age category of 30-40. Above 25% of the women entrepreneurs belong to the age category of 40-50. Less than 10% are in the age group of 50-60. It shows that the middle aged women group has an urge for self-growth and earnings.

Table 2. Education Wise Classification

Educational Qualification	No of respondents	Percentage
Below SSLC	7	7
SSLC	53	53
Plus Two/PDC	31	31
Degree	9	9
Total	100	100

As compared to graduates and plus two respondents, the women who have completed SSLC are more interested and active^ participating in SHG's.

Table 3. Mode of Conducting the Activity

Mode of conducting the activity	No of respondents	Percentage
Individually	24	24
Group	76	76
Total	**100**	**100**

Above 70% of the respondents seeks to be in group rather than individually managing the unit, as the entrepreneurs lacked confidence in taking risk, capital pooling and decision making individually.

Table 4. Generating Type of Income Activity

Type of Activity	No of respondents	Percentage
Food processing unit	34	34
Catering	09	09
Poultry farming	07	07
Dairy farming	04	04
Tailoring unit	24	24
Handicrafts	04	04
Coir making	03	03
Fish farming	08	08
Horticulture	03	03
Mushroom farming	01	01
Others	03	03
Total	**100**	**100**

More than 30% of the respondents are indulged in food processing units like pickle making, masala powders, jam, salted vegetables, snacks, papads, etc. Above 20% are involved in tailoring units. Then follows the rest of the activities.

Table 5. Reasons for Taking up the Activities

Reasons	Respondents	Preferential Ranking
Less Risk	38	1
Less Capital	22	3
Less Skill	32	2
Others	08	4

Risk is the major factor which attracts women to this field. Above 20 respondents are in this venture as they require less capital. Though women are educated, they have a fear of starting up a new venture with a huge investment. More than 30 respondents are attracted towards SHG's as the ventures don't require sound technical knowledge.

Table 6. Marketing of the Products or Services

Distribution system	No. of respondents	Preferential ranking
Door to Door	45	1
Wholesalers	12	4
Retailers	29	2
Others	14	3

Majority of the products and services of these SHG's are moving into the market through door to door delivery. Approximate^ 29% of the respondents sell their goods through retail outlets in and around the areas of the unit.

Table 7: Statement Showing the Authority that Gives Training

Institutions	No. of respondents	Percentage
NABARD	10	12
NGO	12	15
Panchayat	58	73
Total	**80**	**100**

Table 8: Types of Training

Types of training	No: of respondents	Percentage
EDP Training	54	67.5
Leadership Training	06	7.5
Others(general Training)	20	25
Total	**80**	**100**

Panchayats are the highest promoters of SHG's they involve in training the women in the areas of EDP training and general training. Whereas NABARD mainly looks into building of leadership

Table 9. Statement Showing the Scores of Skill Development Factors

Statements	Agree	Disagree	No opinion	No Index
Self-confidence increased	89	4	7	1.75
Communication skill increased	85	5	10	1.80
Ability to deal with others increased	88	5	7	1.83
Capacity to take decision	79	12	9	1.67
Ability to manage the risk	62	13	25	1.49
Marketing skill increased	61	15	24	1.46
Courage to visit the banks	94	02	4	1.92
Capacity to make financial dealings	95	02	3	1.93
Courage to express opinion	77	17	6	1.60
Mobility freedom	71	11	18	1.60
Total				**17.05**

Entrepreneurship Development Index = 17.05/10 = 1702

Entrepreneurship Development Index is calculated by assigning values 2, 0, &1 for the opinion of respondents. Calculated value of the Index (i.e. 1.702) indicating that majority of the respondents agrees with the statements and shows their improvement in skill and competence after joining the group.

Suggestions and Conclusion

The emergence of SHG's has led to a new era in the field of women entrepreneurship. Formation of groups and the resultant establishment of micro enterprises give the indication that

SHGs could bring in a positive impact in the society, Though SHG's could bring a positive impact, the growth is very slow as majority of the group belong to matriculation and are not aware of the business techniques, policies and government initiatives. The major factor which discouraged them to take an initiative is capital investment, less risk bearing ability. As they follow traditional marketing strategies and lack with innovative ideas, the expected return is less. To overcome these weaknesses they always wish to survive in a group.

The local panchayats plays a major role in developing women entrepreneurs by supporting them with training and development activities. Due to the training given by the Local Panchayats there have been a tremendous change in confidence level, communication skill and other related areas (like banking). The graph is still showing a decline in areas like decision making, expressing their views and mobility, even though the government and non-government organizations are encouraging them with many supporting activities like Extension Training Centres.

Rather than focusing on including new schemes in promoting women entrepreneurs, the government should focus on strength and expertise of rural women folk, which would help them in identifying their role in the society. Above all an effective monitoring and follow up system should be there at the appropriate level to ensure effective utilization of available resources and to strengthen group work, These efforts of women should be continued to upgrade themselves and to participate in the development process of the economy which will lead to a change in the outlook of the women themselves.

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