



## Empowering self-help group through women empowerment cell SKUAST-Kashmir: A case study

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### Abstract

Micro enterprise is an effective instrument of social and economic development. The rural women are engaged in small scale entrepreneurship programs with the help of self help groups and through that they were economically empowered and attaining status in family and community. Rural women play a significant role by their effectual and competent involvement in entrepreneurial activities as they possess abundant resources to take up the enterprise. Most of the rural girls/women after training were doing the tailoring job for them or working in nearby boutique to earn stitching charges as wages. In this context after discussing with women and telling them about the concept of SHG, several women were convinced and a SHG of 12 women members started a boutique. Besides tailoring they started several other entrepreneurial activities. Thus Self-help group resulted in improving socio-economic status, leadership skills, inculcated greater confidence and encouraged women to continue being the member of the self-help group.

**Keywords:** women empowerment, self-help groups, micro-enterprise and schemes

### Introduction

Women entrepreneurs may be defined as the women or a group of women who initiate, organize and operate business enterprise. Women in business are a recent phenomenon and one of the most important factors contributing in the economic development of the society. It is a major step to increase women participation in the process of decision making and securing them a place in the society.

When a woman move forward, the families moves, the village moves. In India from the very beginning women have been managers in traditional and non-traditional enterprises. Women are now conscious of their existence, their rights and their work situations. With a view to encourage women in setting up their own ventures Government of India had launched scheme namely TREAD (Trade related Entrepreneurship Assistance and Development) scheme during the 11<sup>th</sup> Plan. Another scheme named micro and small enterprise cluster development programme provides assistance for capacity building, common facilities, marketing etc. and several others. Federation of Indian Women Entrepreneurs (FIWE), a National level organization founded in 1993, is today one of India's Premier Institution for women thoroughly devoted towards entrepreneurship development in the country. A self-help group (SHG) is a village based financial intermediary usually composed of 10-20 local women. The main thrust of microfinance in medium and long term perspective is to empower the SHG members to enable them to undertake income generating microenterprises on a viable and sustainable basis. Keeping in view, a case study on woman entrepreneurs through self-help group and economic activities was undertaken

### Methodology

Srinagar block was selected purposively due to higher number of agriculture and allied training programs organized by women empowerment cell in this block. Out of them 3 villages were purposely selected and a total of 60 rural women were trained by the women empowerment cell at Directorate of Extension, SKUAST-Kashmir during 2014- 2017 for setting up of micro enterprise. The study aimed at the journey of woman entrepreneurs and the challenges faced by them to start up self-help groups. For the purpose of study data was collected through personal interview and secondary data from information from neighbours, relatives, articles and concerned organization have been used.

### Result and discussion

Entrepreneurship is the strategy to solve the problem of rural and urban unemployment of Kashmiri youth. Women are showing keen interest to be economically independent. After the formation of SHG, the members of the group started a boutique and various entrepreneurial activities were undertaken. They made ladies suits, designing, embroidery, laces, knitting socks and bridal mehndi and upholstery like stitching of curtains, cushions etc. Low cost food warmer and putting exhibits at farmer's fair and working together resulted in an improved economic status of the members. The members of the SHG also organize meeting to discuss each other concerns and tried to solve their problems collectively. They were utilizing their income on school education and social obligations and economically independent.

**Table 1:** Formation of Self Help Group and Enterprise taken

S No.	Name of the SHG	No. of members	Year Start of the group	Enterprise taken	Saving/Year	Credit By any agency
1	Arbal Self Help Group	12	2015-17	Boutique Bridal Mendi Embroidery Knitting Low cost food warmer Upholstery unstitched suits Training course in tailoring	5,35,000	Nil

**Table 2:** Income generation through entrepreneurial activities

S No.	Enterprise taken	Operational expenditure(Rs)	Total Output(Rs)	Net Profit(Rs)
1.	Boutique Bridal Mendi Embroidery Knitting Low cost food warmer Upholstery unstitched suits Training course in tailoring	50,000(for3years)=1,50,000	6,85,000	5,35,000

The data in the Table 1 and 2 showed that self-help group started under the boutique and a number of entrepreneurial activities were undertaken to supplement their income. The operational cost was Rs 50,000 only and net profit earned is equally distributed in the members monthly. Each year they were spending Rs 50,000/- for maintenance of the boutique and growth of their business out of their earnings of Rs 5,35,000/annum. They have started training course in tailoring to other girls of their areas. Now the leader of the group received progressive farmer award and this motivated other women of the village who also followed the suit. The results of the study revealed that the SHGs have had greater impact on both economic and social aspects of the beneficiaries.

Narasimha *et al.* (2016) <sup>[2]</sup> reported that out of 98 women 62.1% were literate, 65.2% received economic help through self-help groups. Self-help group is a useful platform to enhance women health through increased knowledge and awareness on health issues and financial security during health emergency etc. and it's very active in providing income generating activities.

### Conclusion

Self-help group plays an important role in strengthening and bringing together of the women for taking up entrepreneurial ventures for income generation. It enables the rural people to earn their livelihood besides participating in the process of development. It can be concluded from the study that the economic activities of the self-help group were quite successful and develop women empowerment in rural areas. It a powerful tool to enrich the savings activities and community as a whole had gained by organization of the self-help groups. Central and state government schemes are also launched for capacity building of women and others for entrepreneurship development.

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