



ISSN Print: 2394-7500  
ISSN Online: 2394-5869  
Impact Factor: 5.2  
IJAR 2019; 5(2): 167-172  
www.allresearchjournal.com  
Received: 04-12-2018  
Accepted: 09-01-2019

**Dr. Chandravathi**  
HOD & Coordinator of PG  
Studies, Department of  
Commerce & Management,  
Government First Grade  
College, Belthangady,  
Dakshina Kannada,  
Karnataka, India

## Promotion of social inclusion through women group entrepreneurship

**Dr. Chandravathi**

### Abstract

Human resources are one of the most strategic and critical determinants of growth. In spite of abundant physical resources a country cannot make rapid economic and social advancement unless it has enterprising people with necessary knowledge skills and attitude. In most of the developing countries greater emphasis is being laid on need for empowering rural women and their active involvement in the main stream of development. Women constitute around half of the total world population. They are therefore; treated as the better half of the society. So women empowerment is an inevitable part of development of nation. Self-employment through group entrepreneurship provided opportunities for women participated in economic prosperity. Entrepreneurship development among women may be looked at from two angles, one is to create the involvement needed for healthy and sound entrepreneurship and other is to organize more and more rational motivated campaigns for the women entrepreneurs when they take on a challenging role and want to adjust their personality needs, family and social life. Provision of employment opportunities and income to rural women is one way to improve their nutrition, health, education and social status. The main objective of the government is encouraging more enterprise in disadvantaged communities. All Self Help Groups are promoting micro enterprise. 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 Economic empowerment Improves standard of living, Self-confidence 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. Enterprises development among women can be considered a possible approach to economic empowerment of women. Female work participation not on increases their family income but also brings economic independence among women in the households. Through SHG enterprises women not only generate income for her but also will generate employment for other women in other society. In the initial stage women started SHG enterprises at their home and produce goods with the help of available resources. In the present scenario what women need is economic independence in all spheres in order to be identified as human being and to gain their due rights in the society and live their life with self confidence and dignity on par with men. SHG's plays an important role in social transformation and socio economic betterment of rural women. In DK district in Karnataka SKDRDP promoted the SHG enterprise through SIRI Gramodyoga Samste. The need for the present study is to understand how the social inclusion of women through enterprise development in Belthangady Taluk. The objective of the study is to understand the role of SIRI Gramodyoga Samste for the empowerment of the women in rural areas.

**Keywords:** social inclusion, enterprise development, self-help groups, women empowerment, rural women

### 1. Introduction

India is a developing country with highest percentage of woman population. From the time immemorial women have been considered as a weaker section of the society and they were oppressed in several ways, from enjoying the rights on a par with men. The inherent nature of the society in general is to keep women away from active involvement in the participation of political, economic and social activities because women were considered as resource less in terms of money, material and managerial ability and as such women were incapable of managing trade and other activities. Single women cannot come out of the house due to social reasons and to be entrepreneurs. Women are in need of skill development, managerial empowerment and leadership qualities. So, a social movement in the form of self-help group

### Correspondence

**Dr. Chandravathi**  
HOD & Coordinator of PG  
Studies, Department of  
Commerce & Management,  
Government First Grade  
College, Belthangady,  
Dakshina Kannada,  
Karnataka, India

were sponsored and promoted by the government at the grass root level. All women are given opportunities to join self-help groups in their choice in a group irrespective of the caste, region, educational status and other discrimination. The exclusion sociologically is happening on the grounds of caste, community, and economic inequality and gender. Thereby, the most excluded ones in the Indian society include, schedule castes, schedule tribes, other backward communities and people from minorities. Women are the most marginalized among the excluded community. This paper discusses the concept of inclusion of rural women through enterprise development.

### 1.1 Social exclusion and enterprise development

The potential of small business contribute to reducing social exclusion and increasing productivity and economic growth. In most of the developing countries greater emphasis is being laid on need for empowering rural women and their active involvement in the main stream of development. Provision of employment opportunities and income to rural women is one way to improve their nutrition, health, education and social status. The aim of the government is to encouraging more enterprise in disadvantaged communities. In Dakshina Kannada district in Karnataka SKDRDP promoted the SHG enterprise through SIRI Gramodyoga Samste. Empowerment is a central pillar of the social inclusion. India is a country of many contrasts and the most glaring contrast is the imbalance between women and men. Girls and women face discrimination at all stages of their lives, starting even before birth though sex-selective abortion. Women from socially excluded groups face double the discrimination - for their social identity and for being women. Women belonging to socially excluded groups face greater challenges. Women from socially excluded groups suffer oppression and exploitation on multiple levels. The rural women are engaged in small scale entrepreneurship programs with the help of Self Help Groups. Through that they were economically empowered and attaining very good status in family and community.

Entrepreneurship on small scale is the only solution to the problems of unemployment and socially excluded groups. The delivery of micro finance to the poor is smooth, effective and less expensive if they are organized into Self Help Groups. All Self Help Groups are promoting micro enterprise. 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 Economic empowerment Improves standard of living, Self confidence 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. Social exclusion include young and older people, women, ethnic minorities and people with a disability the notion of 'enterprise' has been positioned as a key means of helping to overcome social exclusion. Social enterprises are being increasingly encouraged as a solution to social problems concerning social exclusion, women empowerment, economic problems within both developed and developing countries.

### 1.2 Social Inclusion of Women through Enterprise Development

Women suffer from many disadvantages in terms of literacy, labour participation, participation in decision-making process and income. Poverty is particularly acute for women living in rural households. Women's poverty is directly related to absence of economic opportunities and autonomy, lack of access to economic resources, and lack of access to education and support services resulting in poor participation in the decision-making process. Social Exclusion of women from development is a very critical issue of economic development. Lower wages for women, failed social safety nets, fewer educational opportunities, substandard health care and lack of employee protections and benefits such as paid maternity leave indicated the social exclusion.

Women exclusion is most pronounced in countries that are extremely poor and those where women have been historically marginalized. Discrimination in public and political life as well failure to take into account gender perspectives in development planning and resource allocation was the main factors for social exclusion. Women are affected not only due to social exclusion but also by the financial exclusion. One of the solutions to reduce social and financial exclusion pertaining to women was the introduction of self help group enterprises. Membership of the Self Help Group enterprises has contributed to significant changes in the lives of women. The financial inclusion through Self Help Group enterprises could lead to social inclusion.

Enterprises development among women can be considered a possible approach to economic empowerment of women. Due to exposure to programmes of entrepreneurial development and availability of credit facilities, many of the women and their families have now ventured into pursuing income generation activities. This has allowed for an increase in the household income which has resulted in changing the consumption pattern, thereby improving the quality of life. The family is able to address their basic needs better than before. Women constitute the backbone of any nation. Prosperity of the nation depends upon the prosperity of its women.

### 1.3 Need for the study

The purpose of this article is to provide the opportunities for citizens to earn their own livelihood and provide for themselves and their families through enterprise. The Government is already committed to promoting entrepreneurship amongst disadvantaged groups. The Government is already committed to promoting enterprise across society, and particularly in under-represented communities and deprived neighbourhoods. In DK district women are socially excluded group. To empower the women SKDRDP promoted SHG enterprise through siri gramodyoga samste. More recently, the Social Exclusion Unit Report is more explicit by pointing out: Increasing levels of enterprise and economic activity go hand in hand with tackling poverty, unemployment and social exclusion. Starting or running a business is difficult enough, but there are additional barriers to enterprise faced by those in the most deprived areas of the country. Women are considered as a weaker section of the society as they are considered as if they are not resourceful financially, managerially, and society. Most of the women in India are uneducated, poor,

unskilled, non participatory in economic activity and non involvement in the economic development of India, with the inherent nature of accepting male domination and decision. Women are not allowed to act with economic independence, self reliance and independent decision making and thinking and considered as socially excluded groups. The need for the present study is how the socially excluded group of women empowered in the society through enterprise development.

#### **1.4 Objectives of the study**

1. To examine the role of SHG enterprise for the social inclusion of women
2. To study the role of SIRI Gramodyoga Samste for the economic inclusion of women in DK District of Karnataka

#### **1.5 Research Methodology**

The study was undertaken in the selected SHG Enterprises identified for the study in D.K Districts of Karnataka. SHG Enterprises located in the districts of Dakshina Kannada, are chosen for the research work on the basis of availability of number of group enterprises for the study. The data required for the research was collected from primary and secondary sources.

Various Books, magazines, news papers, articles, journals, publications, government reports, have been used as sources of secondary data. As internet is one of the important sources of information it is been taken as an important source of secondary data for the present study. Preparation of interview schedule to evaluate the contribution of SHG enterprises for the development of socially excluded groups was used as source of primary data. Field survey type of research is undertaken for collecting the primary data.

#### **1.6 Sampling Methods**

The population for the current study is the selected SHG enterprises which contribute to the empowerment of rural poor women. Members of SHG's are taken as respondents for the current study. The researcher has taken 10 SHG enterprises of D.K District of Karnataka as samples and Respondents of these enterprises were asked to respond to the interview schedule.

#### **1.7 Scope and Limitation of the study**

The empirical study was undertaken in the selected self help group enterprises identified for the Study in D.K. district of Karnataka state. This study is concentrated on those group enterprises situated in D.K. district of Karnataka. The information by the researcher is sought through interview schedule through meeting the respondents personally. The study also covers the attributes for institutional performance and the impact on the growth by specialized institutions like SKDRDP from the institutional point of view.

But the study is not out of the limitations. Respondents, while expressing their views on the issues covered, the probability of an element of subjectivity creeping into the responses could not be ruled out. But an attempt is made to reduce such effects to the minimum by providing the necessary clarification where ever it is required. The major limitation was getting self help group enterprises with large scale operations having a structured management.

## **2. Role of SHGs in promoting entrepreneurship among rural women**

Organizing the poor into groups however is not an easy task. The Non Governmental Organizations play a crucial role to identify the self interested persons, to form them into self help groups and guide the members in farming the rules and regulations with regard to thrift and credit procedures and repayment ethics. India has a long tradition of people coming together voluntarily for performing various socio cultural, religious and economic activities collectively. It is a voluntary association of women formed to attain certain collective goals. The Self Help Group is a viable alternative to achieve the objectives of rural development and to get community participation in rural development programmes. Generally it has members not exceeding 20 and one member act as a leader called animator. Credit needs of the rural women are mostly fulfilled through SHGs. It enhances status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The role of microcredit is to improve the socio economic status of women in households and communities. The micro entrepreneurship is strengthening the women sustainable development and removes the gender inequalities. Self Help Group's saving are extended as micro credit to its members to promote the micro and small scale enterprises to alleviate poverty and to provide sustainable economic development of the community.

### **2.1 Role of SIRI Gramodyoga Samste for the social inclusion of women in DK District of Karnataka**

In order to provide an alternative employment for the women dependent on Beedi rolling SKDRDP has promoted various income generation activities in production and service sector under SIRI Gramodyoga Yojane started in 2002. Self help groups are motivated, trained and assisted in setting up various group ventures. SHG's have been engaged in enterprises like food products, chemical items, areca leaf plates, agarabatti, Rexin Bag etc. The self-help groups were credit linked with banks for the purchase of utensils and other products to manufacture such items. The Rural Development Project purchased all such items manufactured by women and marketed under SIRI. A brand name "SIRI" has been created to market the products produced by the groups. Fast moving chemical products like detergent cake, detergent powder, phenyls, washing liquids, scouring powder, candles, incense sticks etc., confectionaries sweets and condiments, packed foods, pickles, readymade garments etc. are being manufactured and sold under the brand name "SIRI". SKDRDP has rightly identified that group entrepreneurship among women as an important untapped source of economic growth and this programme is started with the purpose of providing gainful employment to rural women with many successful businesses and good jobs. The project blends the traditional favours of Coastal Karnataka with modern production skills. While individual entrepreneurship is guided by profits largely depends for its success on the competence of individuals, success of group entrepreneurship depends to a large extent on the effective support of agency in the form of supply of raw materials, selection of machinery, availability of credit, work sheds, improved technology, procurement of orders and quality control etc. To encourage economic empowerment of the women of the rural area, SKDRDP who has trained the women in various group

enterprises. As earning and contributing members of the family they are now active players in family decisions, responsible inter loaning bodies and operating village institutions in the development of their villages.

The rural women are engaged in small scale entrepreneurship programme with the help of SHGs and through these that they are economically and socially empowered and attaining status in family and community. Rural women play a vital role in farm and home system. SHG's have been successful in empowering rural women through entrepreneurial activities. There was an increase in self confidence, self reliance and independence of rural women due to the involvement in the entrepreneurial and other activities of SHG's.

### 3. Promotion of women's group entrepreneurship in rural areas

The focus of this paper is to study the role of SIRI Gramodyoga Samste for the economic and social inclusion of women in Dakshina Kannada District of Karnataka. It plays very important role in the development of group entrepreneurship and promotion of rural women. It is under this programme many women earn their livelihood from group ventures. Many women support themselves and their families through the income they earn from their entrepreneurial activities. The Promotion of group entrepreneurship among rural women is an important activity to:

- To promote rural women and improve their standard of living
- To create job opportunities to the rural poor women
- To stimulate economic growth
- To eradicate rural poverty
- To promote equality and empowerment of rural women
- To develop skill among rural women
- To encourage rural women to involve in group entrepreneurship
- To develop entrepreneurial skill among rural women
- To motivate the women to start new ventures

Under SIRI Gramodyoga Yojane, poor rural women were taught 'simple' income-generation business skills to help them to start and manage group enterprises in the villages. This simple yet important move by the SKDRDP has created a community of "women entrepreneurs" in Dakshina Kannada and Udipi districts. Women's group entrepreneurship has also been growing in villages of Uttara Kannada, Chickamagalur and Madikeri districts of Karnataka as a means for women to survive themselves and oftentimes to help support their families. The group enterprises promoted by SIRI have generated jobs for the women members and succeeded systematically to reach the poorest, to enhance women's status and to treat the social causes of poverty.

#### 3.1 Self help group enterprises Radhakrishna Garments Savanal

After working for ten years with the women in remote villages for their socio- cultural empowerment through Jnanavikasa women's programme, the president of the programme Smt. Hemavathi V. Heggade contemplated towards Economic inclusion of these women. This economic inclusion programme is mainly focused on the group enterprises of rural women. The plummeting Beedi rolling industry in D.K district has motivated SKDRDP to shore up group enterprises among the rural women. While

the problems in the beedi industry have rendered many a woman in Dakshina Kannada jobless in the recent years, SIRI, a programme launched by the Sri Kshetra Dharmasthala Rural Development Project in 2001, has given a new lease of life to the poor women by marketing non-farm products produced by its self-help groups. The unemployed/ under employed women in rural areas were identified, and the concept of manufacturing, marketing and consumption were explained to them through village level meetings.

Affected by lack of jobs in beedi industry, nearly 60 women members of self-help groups (SHGs) availed of Rs 11,32,000 loan under the Swarnajayanti Gram Swarajgar Yojna (SGSY) special project for setting up a garment-manufacturing unit. Out of this they got 4, 00,000 subsidy from the government. Sevannirathas of SKDRDP are the primary motivator of self help group enterprises. In the beginning they formed four Self help group units. The number of members in each group were 17. Sevannirathas called meeting of members of Janavikas kendra. In the meeting they gave information to socially and economically excluded women. They also supported the groups to start group ventures. Radhakrishna garments unit was set up on 2004 in a tiny village called Savnal in Belthangady Taluk. Now it has completed 10 years. In the beginning they had 70 members. Some members left the unit and at present twenty five members are working. Most of the women left from the unit because of marriage and old age. In the beginning it was started in kalyana mantap at savnal. The Radhakrishna garment unit, which has been set up by Sri Dharmasthala Siri Gramodyoga Samsthe, has come up on a 2,600 sq ft of area at Savanalu in Belthangady taluk. SIRI Gramodyoga Samsthe is a subsidiary of Sri Kshetra Dharmasthala Rural Development Project (SKDRDP). Afterwards SKDRDP purchased land on lease for 25 years of agreement and paid Rs 500 as rent. The training to the members is provided by Rural Development and Self Employment Training Institute (RUDSETI). Necessary Trainings, Machinery and the Raw materials needed for production are provided by SIRI Gramodyoga Samste. First they started all sections such as cutting section, button section, and stitching section. Now the total strength of the members decreased, so cutting and button section transferred to SIRI building at Belthangady. Now SIRI Gramodyoga Samste provided cutting cloth to the members. They only stitched the cloth and marketing support is provided by SIRI Samste. All the members of this unit are young unmarried girls in the age group of 18-22. About half of the members are having secondary school and pre-university education. Members of self help groups started this garments. The main objective of this unit is empowerment of rural women. First they received commission from SIRI. Now they are receiving Rs 175 per day. Once in a month they received payment. The working hours are from 9 am to 5pm. The members of the unit believed that unity is strength of the unit. These women did not know any other work than rolling beedis till a year ago. But now, the products they manufacture are competing with any other brands in the market. Since no SHG member had any knowledge about the garment production, the Samsthe took the services of a master consultant. The person trained them in various aspects of shirt production. The real production of shirts began four months after the establishment of the unit. At present, the unit manufactures nearly 300 shirts a day.



Fig 1: Stitching of clothes by self help group members.

**Rajmahal Regin Bag Unit Ujire**

Raj Mahal Regin Bag unit was started by sixteen member of SHG at Ujire, a village in Belthangady Taluk in 2001. It was one among the six Regin Bag units working in Belthangady Taluk & other units are working at Gerukatte, Aladangady, Mundaje, Patrame and Kokradi. All together fifteen manufacturing units across Dakshina Kannada are producing Regin bags, where in 135 SHG members working in these units.

At present ten members are working in Raj Mahal Regin Bag unit. Some of the founding members left the unit due to marriage. Out of the ten members six members are having SSLC education and others are having primary education. All are young girls in the age group of 18 – 25 years. After their primary education some of them were engaged in agricultural activities others are rolling beedies. They are trained at RUDSET training centre Ujire before starting this unit.

This unit manufactures Tiffin bags, Luggage bags, Executive bags, School bags, College Bags, and Gent's

purses. SIRI supplies required equipments, machinery and basic raw materials required for the production of bags. SIRI looks after marketing of products. The members get commission for their production. The average earnings of members are Rs 180 per day. SIRI supplies all required raw materials from Mangalore and Bangalore. They also provide marketing support this unit. SKDRDP's delivery van comes to the door steps of women entrepreneurs to take the products produced by them. The working hours of members are 9am to 5pm. In the beginning they faced many problems due to lack of knowledge. There was no profit during the first six months of its commencement, they incurred losses. So they decided to leave the job. But the continuous support, encouragement and guidance of SIRI made them to continue this unit. After initial losses now they are earning profits. The unit has successfully completed thirteen years of operation. One of the members of this unit told that now they are happy with the job. They have the capacity to lead their family.





Fig 2: Stitching Rexin Bag by self help group members

#### 4. Conclusion

The SKDRDP has promoting economic empowerment among the poor landless families by introducing various income generation activities both in production and service sector. Self help groups are motivated, trained and assisted in setting up various group ventures. These groups are given professional assistance in acquiring the skills, finance, raw materials procurement, production and marketing of the products. A brand name "SIRI" has been created to market the products produced by the groups include, fast moving chemical products like detergent cake, detergent powder, phenyls, washing liquids, scouring powder, candles, incense sticks etc., confectioneries sweets and condiments, packed foods, pickles, ready made garments, etc., are being manufactured and sold under the brand name "SIRI". SKDRDP has contributed to the socio economic development of the poor and marginalized sections of the society Group Enterprises setup by SHGs guided and supported by the SKDRDP and Government has made remarkable progress. It has imbibed entrepreneurial talent among the people with a very low economic, social and educational background even in the remote area. Concepts of SHGs and group enterprises have inculcated a very progressive expenditure pattern among the rural poor. Proactive role of the NGO has made the concept of Group enterprise a reality and developmental. Constitutional support is necessary in the initial days to motivate, strengthen and sustain group enterprises by SHGs. SKDRDP model of empowering the poor through a government programme of SGSY is a successful model which can be replicated to spread and strengthen the rural empowerment initiatives.

#### 5. References

1. Anjugam *et al.* Impact of microfinance through self help group-A case study. Indian Journal of agricultural E (Kumar, 2012)conomics. 2000.

2. Ariz Ahmed M. Women Empowerment: Self help groups. Kurukshetra, 1999.
3. Aasland A, Fløtten T. Ethnicity and Social Exclusion in Estonia and Latvia in Europe-Asia Studies. 2001; 53(7).
4. Mahamood Khan DH, Dinesh GM. Role of women in panchayat Raj institutions. Southern Economist, 2010, 48.
5. Dr. Hemalatha AV. Skill development of women micro entrepreneurs - A study among self help group member in kerala. RJC Asia pacific journal of marketing and management, 2012.
6. Dinesh GMDK. Role of women in panchayath RajInstitutions. Southern Economist, 2010, 48.
7. Geddes M, Bennington J. Local partnerships and social exclusion in the European Union London, Routledge, 2001.
8. Gingrich LG. Social exclusion and double jeopardy: Social policy and administration, 2008, 4.
9. Hubbard PW. Who is disadvantaged? Retail change and social Exclusion. Int. Rev. of Retail, distribution and consumer research, 2001.
10. Huria N. Women Empowermen through Entrepreneurship: A way for economic development. Intrnational Global research analysis. 2013, 2(12).
11. Kumar DV. Economic Empowerment of women through micro enterprises in India with special reference to promotional agencies. Zenith International Journal of Multidisciplinary Research. 2012, 1(1).