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# Role of Self Help Group in Building the Women Entrepreneurship: A Case Study of ADARSHA

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**Abstract:** *Self Help Group are the association of people who are economically weaker sections of society. Mutual trust, consensus, joint responsibilities, group decision making are the major principles of the Self Help Group. SHG provides the shared value and shared experiences and group have a positive influence in initiating entrepreneurial activities.*

*Self Help Group is instrumental in developing the saving economy, where each members of SHG saves money, they link themselves with bank through opening saving accounts and avail financial facilities for startup of micro enterprises. SHG also identifies the entrepreneurial avenues and motivate their members in investing in those ventures. Development of human capital, social and economic development is possible through the Self Help Groups. Women with small amount of money and traditional technology can start micro enterprises and these small enterprises can bring the opportunities and life of women in rural areas can be improved. This paper discuss the role of Self Help Group in building confidence and creating values in the society. A case study of ADARSHA a NGO of Moodbidri of Karnataka included, this NGO is taken the initiative in bring the rural women into main stream, through building confidence and providing training.*

**Keywords:** *SHG, NGO, Micro Enterprise, Human Capital, ADARSHA.*

## 1. INTRODUCTION

Real India is rural India, more than 60% of population lives in rural area. There is tremendous opportunities in the rural area but there immense challenges. Illiteracy, health issues, poor gender equity, inadequate infrastructure are the major issues. There are problems but there are prospects, the problems can be effectively handled not by individualistic approach but through the group approach. Group can create strategic synergy where members in groups can contribute to the upliftment of the society.

Self Help Groups which acts as a change agent and creates a common platform to solve the problems. These SHGs are the platform where members will discuss the common issues pertaining to the financial aspects, social issues. There is democratic set up where each and



every member gets equal chance to participate and get solution for the problem. These SHG encourages team spirit where members can take up group entrepreneurial initiatives where risks and returns are distributed equally. SHGs are instrumental in creating saving economy, where members will save small amount of money and deposit in the banks or cooperatives and there will pool of resources. Members can avail the loan facilities to start up the economic activities like self employment initiatives. It also provides the technical skills, knowledge, build confidence and create entrepreneurial environment. Self Help Groups are foundation for building the dignity, dedication, discipline. It also show the direction to the needy in which directions members should move, these groups are responsible to build the deterministic approach to the rural people especially the women through boosting the confidence and courage.

### **Statement of the Problem:**

There are numerous problems in our society. There are issues like gender inequality, women are considered as home maker, their abilities and skills are neglected. Illiteracy, unemployment, low wages, exploitations, poor standard of living, poverty are the other problems of our society.

Self Employment can be solution where women through Self Help Groups and micro finance can start micro enterprises and these initiatives will give them revenue earning opportunities. The SHGs acts as push factor by encouraging women to take up income generating initiatives, they are also instrumental in providing training, enhancing the skills, build the confidence and moral support. These micro enterprises will generate income and this income will improve their standard of living and economy gets multiplier effects of income.

### **Objectives of the study:**

1. To examine the role of SHG in building entrepreneurial skills among the rural women
2. To understand the various entrepreneurial initiatives undertaken by SHG
3. To study the impact of SHG on women in enhancing the economic and social empowerment

## **2. METHODOLOGY**

Information was collected both from the primary and secondary data. Primary information was collected through members of various Self Help Groups of ADARSHA.

Secondary data was collected through website of ADARSHA and the various bulletin and brochures of ADARSHA.

### **Limitations:**

The study is not free from limitations. The study was mainly focused on primary data. Information was collected from the members of ADARSHA Self Help Groups. There are few information which was collected through interview method especially with the Executive Secretary. There are certain information which is based on the opinion and experiences of Chief Functionary of the organisation. Time was the limiting factor with limited time frame only few samples were selected. The information was primarily collected through the members of Self Help Groups, their opinion and information considered as factual information.



**About ADARSHA:** Agency for Development Awakening and Rural Self Help Association (ADARSHA) was established in the year 1997 and registered as non profit organisation in the year 1999 under Karnataka Societies Registration Act 1960 by a concerned group of professionals, who are from the fields of agriculture, social work, education and community development for undertaking social services and development of the society. Mr. Jacob Varghese is the founder Secretary and Chief Functionary. The agency is charitable organisation registered under Karnataka Societies Registration Act, under sections 12 and 80 G of Income Tax Act and FCRA of Government of India.

### **Motto of ADARSHA**

1. Promote the sustainable development of disadvantaged and poor people: ADARSHA primemotto is to help the underprivileged and poor people . There is lack of information and education as such the rural people are not in a position to take initiative. ADARSHA is taking all the initiatives and providing the needed information to rural people as to enable them to take up entrepreneurial activities and many of the SHG members are now the members of gram panchayath and they are very active in initiating rural development programs.
2. Promote people's association and community based structure: Rural people are scattered there is lack of communication among the people. ADARSHA has taken many initiatives to tackle these issues. The members of ADARSHA group are conducting the meeting at regular intervals, there is free flow of communication and members can exchange the information. There are numerous schemes which benefit the members. There are insurance schemes, there are also community based rehabilitation for the disabled children. It also provides the platform where members can discuss the problems and get solution for it.
3. Women empowerment and gender sensitisation: ADARSHA providing the common platform where members can discuss the various social and economic problems. It enhances critical awareness on gender issues and prevents exploitation against the women and girl child. It also encourages the women to participate in social and economic issues. It is also inspire the women to take up self employment activities which will improve the life of women and their family. Through self employment schemes there is income generation and these income will bring a positive change in the life style of rural women.
4. Promote inter and intra linkages for development cooperation: The groups and the associations has built the linkages with the financial institutions like co operative banks.Panchayath raj institutions. The association is very active and they are getting the all information regarding loan facilities, health related schemes, government schemes for promotion of employment, and various agricultural schemes.
5. Promote growth, credit facilities and self employment activities:ADARSHA is encouraging the members to save their part of income and motivate them to take up income generating activities. It inspires the people and train them to take up self employment schemes. Many members are already gained the knowledge and equipped with training initiated by the organisation. Members are initiated few self employment programmes like Poultry farming, Pickle and papad business, goat farming,phynoil manufacturing are the some of the initiatives where members of SHGs started and gain the success. These entrepreneurial initiatives inspire the women and their social and economic status has improved and now they are taking the decisions and running the business successfully.



There are group entrepreneurial activities which promote women self employment schemes initiated by SHG at ADARSHA. The organisation is training the women in following entrepreneurial activities. Goat farming, Poultry farming, tailoring, bio plate manufacturing, umbrella making, pickle and papad making, photo framing, provisional stores, fancy stores, catering. Soap and detergent making, jasmine cultivation, cultivation of medicinal plants, phynoil manufacturing are other entrepreneurial activities where rural women are participating in micro and small scale entrepreneurial activities and generating regular and stable income. These entrepreneurial activities not only promoted their social status but also empowered them economically. This will enable them to lead a happy and comfort life. It also improves the standard of living of rural women. There is positive transformation in the life style of women as they are now more empowered, they can take decisions in business avenues. With the increase in the status and income women can give a good education to her children and she can also help the other family members in entrepreneurial activities. It is said that if you educate one man, one man is educated, if you educate one woman, whole family is educated. Similarly if one empowers the women the entire society is empowered. There are few unique women entrepreneurial initiatives which ADARSHA has initiated. A SHG called 'Benaka' of Karkala has taken the contract of waste management, where waste will be collected from the Karkala municipality area on daily basis. Members of women self help group will collect the fees and manage the wastes of Karkala municipality.

**Sanchi Trust:** ADARSHA has joined with other four NGOs is working for the empowerment of women in D K district and established trust named 'Sanchi'. This NGO based in Mangalore is promoting the entrepreneurial initiatives in the district by providing the training facilities and enabling the rural women to take part in the entrepreneurial activities and building the zeal and confidence and also providing the credit facilities at low rate of interest. The Sanchi is encouraging the women to take up income generating activities and make them self reliant. **ADARSHA Social Security Fund:** Members of SHGs are the policy holders and contribute Rs 100 annually through this scheme they are financial assistance in the events of unforeseen situations like accidents, death, illness etc.

**Helping Hand Program:** It is the collection of funds of public raised by the SHG members. The motto of this fund is to help the poor people, who are deprived and their living conditions are poor. This fund is also utilised for providing scholarship for students whose financial positions are not sound. This fund also utilised for providing the medical facilities and treatments and marriage of the deprived sections of the society.

ADARSHA also providing the financial help to poor families with disabled children. It also helps them in social and occupational rehabilitation.

**ADARSHA NavaChetana:** Navachetana Multi Purpose Cooperative is the brain child of ADARSHA, which provide the loans to members of Self Help Group at lower rate of interest and also encourages the members to save their income and members can deposits their money in their own cooperative.

### **3. CONCLUSION**

Self Help Groups are the mechanism which motivates the people especially women in rural areas to take up income generating avenues. SHGs are creating win-win situation. Inspiration, group support, joint responsibilities, collective bargaining and leadership, democratic setup, moral support etc will motivate the members to take entrepreneurial initiatives. SHGs are also



develop skills through training and confidence to their members. There can be a positive transformation in the society, where women are the part of progress of the nation

#### **4. REFERENCE**

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