



A Case Study of Swayam Shikshan Prayog (Ssp): A Successful Journey of Rural Woman Entrepreneurship

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ABSTRACT

During the resilience of earthquake affected area of Latur District, there were no limits for the sufferings of the affected people. Although all measures were taken from the Government & other International agencies to rebuild the area, but there was a need of consistent efforts from the community itself. This was the basis of Swayam Shikshan Prayog (SSP) on which SSP started its resilience programme. This disaster was taken as an opportunity by SSP for empowerment of women & community at large. Since that day, it is providing self sustainability & knowledge to women. As it was an innovative initiative, which attracted me towards SSP to understand it's working. Also being a woman, it is a sensitive issue for me to study/find out the problems these women are facing/faced.

Keywords: Entrepreneurship, Rural Woman, Case Study

1. INTRODUCTION

This paper is the result of an impact assessment conducted for Swayam Shikshan Prayog (SSP) a NGO on their work with grass root women. SSP equips rural women with variety of business skills and which results in empowerment of women entrepreneurs. Overall empowerment of women such as socially, economically & personally. By providing various supports like finance for establishing enterprise, training for running enterprise smoothly etc. It also assists them in strengthening environment by providing training for organic farming and eco friendly goods etc. By empowering rural women in each and every aspect they can manage resources which results in participation in decision making leads to building strong community. The main objective of the paper is to find out whether these activities enabled these women to empower as entrepreneur.

In this paper the researchers have taken into account various aspects leading to the need for empowerment of women through entrepreneurship by Swayam Shikshan Prayog (SSP). Swayam Shikshan Prayog based in Mumbai, and began its operations in 1994 in the earthquake affected area Latur district for the reconstruction and rehabilitation. It provided a number of significant lessons that have since been applied to develop a model for disaster management and reconstruction across the country and abroad also.

This paper is descriptive in nature which consists of primary as well as secondary data. Primary data consists of information given by women entrepreneurs (Sakhis) associated with SSP through a pretested questionnaire in Latur district only.

Resilience building processes take time. The economic, social and political vulnerabilities of communities living in poverty can only be reduced through sustained, long-term change while disaster response provides women with opportunities participate in community decision-making, women need their own organizations and leadership to sustain their new public role and bring about lasting changes in their communities; to empower themselves to participate in shaping both development and resilience building programs in their communities.

For women to empower themselves to take action, they need physical spaces in which women can meet and in which they can be certain that their children are safe. Regular gatherings of women are usually the first step towards organizing collective action and forming grass-root organizations

Women's first priority of women in the relief camp was to ensure the safety and well being of their children so they set up children's tent as a safe place where children could play. Next to children's tent they put up women's tent of 60-70 square meters. Women gathered in these tents at first for social support and then to do economic activities. Later they began to organize to improve services in the tent camp. They negotiated with the camp managers to improve food and sanitation in the camps and soon they had six makeshift centers for women and children in different camps. In India, women supported

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by Swayam Shikshan Prayog (SSP) in earthquake hit areas of Maharashtra, Gujarat and in tsunami-hit Tamil Nadu women have organized their own federations and credit groups.

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Sakhi Social Enterprise Network (SSEN) a subsidiary of SSP was established for learning and development organization through 'Self education for empowerment' to bring women and communities from the margin to the main stream of development. The organization seeds entrepreneurship among undeserved segment of society, through awareness, training and skill building programme.

Sakhi Social Enterprise Network (SSEN) reaches out to rural communities through three flagship programmes (E-school) for Women's micro entrepreneurs and school for vocational skill and placement (V-school) for youth in low income families and schools for design and business implementation plans and (D-school) – for developing business framework and designing its implementation plan.

Sakhi Samudaya Kosh (SSK): Committed to financial inclusion and economic empowerment for poor women, since 2006, SSK has loaned over Rs. 55 crores to 33,263 women for various women led enterprises, product loans for clean energy enterprises, besides loans for life improvement for housing, investment in agriculture, sanitation and education.

Sakhi Arogya Samudaya Trust promotes health through creation of mutual support health groups and membership of women and families for improved access to affordable health services, education and insurance.

Sakhi Unique Rural Enterprise (SURE), that has tremendous insights and experience with working with those at the Bottom of the Pyramid (BOP) towards fostering models, co-creating affordable products, clean and green solutions and innovating with ease in terms of various services & IT applications.

2. LITERATURE REVIEW

Dr. (Smt.) Rajeshwari M. Shettar (April 2015): "A STUDY ON ISSUES CHALLENGES OF WOMEN EMPOWERMENT IN INDIA": The author has highlighted that Empowerment of Women could only be achieved if their economic and social status is improved. This is possible only by adopting definite social and economic policies with a view of total development.

Muthusami Kumaran (2014): "ROLES, RESPONSIBILITIES, AND TRENDS OF NGOs IN WOMEN EMPOWERMENT" In this paper he opines that the most severe social injustice which continues to exist in Indian society is gender inequality that subjects women to various forms of male domination and discrimination. Due to their mission alignments for the advancement of women, women empowerment NGOs are a natural fit in responding to the overall issue of gender injustice that threatens to undermine the society at large.

3. RESEARCH METHODOLOGY

This paper is descriptive in nature which consists of primary as well as secondary data. Primary data consists of information given by women entrepreneurs (Sakhis) associated with SSP through a pretested questionnaire in Latur district. Also through personal interviews with SSP employees & it's higher officials. All the respondents are from Latur districts only. The secondary data includes records from SSP, its annual reports, different articles, case studies, publications, website of SSP, previous studies by the other scholars etc. Information has been analyzed for suggestions & conclusion extensively.

The sample selection for this paper is based on list of Sakhis supplied by SSP, simple sampling is applied for analysis purpose.

4. PROBLEM AREA OF THE STUDY

In brief this study tries to give an answer to following questions.

1. Is there any effective role of SSP in empowering women from the affected area?
2. Is there any sustainable growth in social & economical status of Sakhis?

5. OBJECTIVES OF THE STUDY

1. To study the socio economic background of women entrepreneurs with the help of SSP (NGO) in the rural areas.
2. To access the role of the SSP in women empowerment in Latur.
3. To study the development of entrepreneurial qualities possessed by the women after training given by SSP.
4. To suggest the measures for further empowerment of women.

6. OBSERVATIONS & FINDINGS

1. After providing skill training and learning women entrepreneurs gain to build up their capacities, understand the market & to run their business profitably.
2. There is a big percentage of able and talented working force, both poor women and youth in the rural villages, who are idle and mostly without any employment. Due to lack of financial support, formal education and exposure to opportunities, they still remain unemployed and are not able to make any contribution to the family or to the community.
3. SSP has promoted its entrepreneurs by giving training in book keeping, saving management and credit management. Now 67 % of entrepreneurs are book keeping adaptors, 92 % in saving management & 71 % in credit management.
4. Community-based, business-minded support from SSP reflects SSP's drive to develop and to innovate community-based enterprises that benefit some of the most indigent rural areas.
5. Sakhis the community at large are looking at creating a rural to rural energy chain in the future which impacts the whole community as a whole.

7. SUGGESTIONS

1. By creating self-help groups and more communication with different groups in villages will help to identify untapped resources which can lead to viable pathways towards new opportunities.
2. It is necessary to enhance the technical/social awareness by providing them adequate information about marketing, skills, financial provisions & technology.
3. Better skill based educational facilities such as E-learning modules should be extended to women entrepreneurs from Government.
4. In the present scenario additional amount of credit to be given from SSP to women entrepreneurs for completing selling cycle.
5. Linking rural energy with productive uses can create employment opportunities; rise income levels and improves quality of life in rural areas.
6. Women's perspectives is to be included in designing and implementing macro-economic and social policies by institutionalizing their participation in such processes. Women's contribution to social & economical development as producers and workers is to be recognized in the formal and informal sectors (including home based workers) and appropriate policies relating to employment and to her working conditions will be drawn up. Such measures could include:

8. CONCLUSIONS

The study conducted in this paper clearly exhibits that SSP helped women entrepreneurs in many ways to start entrepreneurial activities. Due to multidimensional support especially in the field of sanitation, organic farming, drinking water, & renewable energy the socio-economic level of those women increased substantially. With the SSP's support women empowerment have achieved a lot in this area. Many private entities like banks, corporate & Government too is accepting the significance of the work & ready to give hand to work with. Perhaps one of the most important emerging lessons is that women's groups themselves, in their social aspects, play a role in such empowerment. This argues for placing emphasis on sustaining groups beyond the life of the project, which indeed was done in this instance. The project evaluation also recommended that communication support (films, radio broadcasts and so on, with sensitization and training content) be used to speed up the empowerment process.

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