

Title: Emancipation and empowerment of women through self-help group and Entrepreneurship

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RESEARCHER

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Summary :

Introduction: self-help group and entrepreneurship help the women with same thinking to come together and pool their small savings in order to meet their financial needs with the principle of mutual help and co-operation. it is an instrument which help to reach the weaker section of the society.

Background: SHG and entrepreneurship played an important role in economic development of a country. The number of SHG's are increasing on a large scale in various states of India. It helps to mobilize credit to the women in rural areas which in turn helps in income generation and it led to the empowerment of women.

Empowerment of women: women has a role in political structure, economic decisions .the main objective behind this project is to study the participation of women, obstacles faced by them, their achievements in the area of education, eradication of poverty etc. in order to examine the objectives it was studied by the researcher whether it is possible to empower the women economically by providing them a source of credit, training and skill etc. .it was found that there is a need for increasing income generating activities like promotion of SHG's and entrepreneurship. The SHG movement in Maharashtra was reviewed by the researcher. Government programmes for women were studied through various reports, books, etc.

Objective: the main objective of the research was to study push and pull factors responsible for promotion of SHG and entrepreneurship, to study the role of non-governmental organisation in the empowerment of women, problems faced by the women in forming SHG,s and starting a new business etc.

Research Methodology: both primary and secondary data was used to review the development achieved by the women working through SHG's and women n entrepreneurs. Sources like magazines, journals, reports, government reports and NGO,s bulletins were utilized for studying factors associated with the upliftment of women. Primary data was collected by forming questionnaire and interviewing the women entrepreneurs .random sampling was used for selecting respondents, the major limitation of the study was that lack of maintenance of proper records by SHG's and entrepreneurs due to lack of education and awareness .tools like ration analysis, percentage, graphs and diagrams are used to compare and analyse the data.

Conclusions and recommendation:

It was observed that women still believed in traditional aspects, there is lack of awareness among them. It is observed that due to lack of attention towards the empowerment of women sustainable development cannot be achieved there is a need to have flexible approach towards the enhancement in economic status of women working in SHG'S or starting their own businesses

In addition to the creation of credit there is a need to promote saving of women. There is a need to improve access of women to savings and credit as it is essential for the promotion of SHG's and entrepreneurship. NGO'S and co-operative banks have to play a major role to help these women for achieving gender equality.

It is necessary to create awareness among the members of SHGS to maintain proper records , handicapped women should be encouraged to join SHG,s and to start business through the principle of co-operation and self- help it will contribute towards the improvement in the economic status of women.

Technical education has to be provided along with financial support from banks and financial institutions. Banks have to adopt liberal policies for women entrepreneurs

It is necessary to change the mind set of women towards SHG's and entrepreneurship to develop healthy competition through the provision of marketing facility, vocational training, finance, special provisions in the budgets etc.