

Research Study on Role of Technology in Entrepreneurship Development and Emerging Gender Relations in Poor Women

G. Valentina



Centre for Equity & Social Development
National Institute of Rural Development & Panchayati Raj
Rajendranagar, Hyderabad -30

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- ❖ As a “think-tank” for the Ministry of Rural Development, NIRD&PR while acting as a repository of knowledge on rural development would assist the Ministry in policy formulation and choice of options in rural development to usher in the changes.

MISSION

- ❖ To examine and analyse the factors contributing to the improvement of economic and social well-being of people in rural areas on a sustainable basis with focus on the rural poor and the other disadvantaged groups through research, action research and consultancy efforts.
- ❖ To facilitate the rural development efforts with particular emphasis and focus on the rural poor by improving the knowledge, skills and attitudes of rural development officials and non-officials through organising training, workshops and seminars.

**ROLE OF TECHNOLOGY IN ENTREPRENEURSHIP
DEVELOPMENT AND EMERGING GENDER
RELATIONS IN POOR WOMEN**

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PREFACE

Technology became a prime negotiator in the process of production for livelihood development of rural poor women. Technology and capacity building are considered to be the cornerstone for the success of the enterprise in micro-entrepreneurship. Therefore, Technology interventions were made by Government of India by earmarking certain funds to the SHGs so as to access technology interventions for the poor women living in rural areas. Subsequently the technologies were adopted by undertaking skill development programmes on technological inputs, mechanical knowledge and automation in the process of manufacturing/ production. Reports documented that use of technology generated immediate economic benefits, enabled sustainability of enterprise & livelihoods, prompt delivery of products, qualitative output of the product, reduction in the drudgery of work for women and minimisation of the process of production. Success in this arena made women encroach the male bastion and apply technologies (mechanical- electrical implements) and involve themselves in marketing, price fixation, etc., on a scientific basis. These interventions have changed the shape of gender concerns and helped in shedding the conventional gender expectations and gave a new identity to the woman. Therefore, it is seen that the gender roles and relations have started transforming and blurring the traditional stereotypes of the established gender relations in the society which encourage a radical shift in the identity of the women to become sexually assertive. This book ENTREPRENEURSHIP DEVELOPMENT, ROLE OF TECHNOLOGY & EMERGING GENDER RELATIONS IN POOR WOMEN, establishes the fact that technology has an important role to play in the demystifying the traditionally existing gender roles in the rural women in the country.

I am highly thankful to the Director General of NIRD&PR for the encouragement that he has given to complete the study and refine it for its publication. I am also grateful to all the officials in NIRD&PR and also at the field level who have been very cordial in helping me in accessing the information to complete the study. I am extremely obliged to my family for all the support and encouragement given to me.

G. Valentina



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FOREWORD


As the society evolves, complexity increases. Complexity has the inherent consequence of exclusion, of those that cannot cope with it. That leads to lower productivity and therefore, lower wages, thereby impoverishment.

Women, as it were, are broadly excluded in our country from social livelihood domains that could have been available to them with a gentle process of skill formation.

To gauge the extent of acceptance of these various types of technology by women, we would need a systematic study. It appears that there are not too many studies to that effect. Quite clearly, there is a gap in our comprehension of the extent to which women are induced to newer technologies, by what means, by whom and what kind of push and pull factors are at play in ensuring that more women adopt technologies that make engaging in livelihoods simpler.

It is appreciable that Dr. G. Valentina picked it up, as an academic task. This may well be the beginning. It may be necessary to give a sectoral focus to further the study, for example, the availability and the extent to which fishermen technology for improving their lives would be the logical next step.

I seek that more research takes place in that direction.


(K.N. KUMAR)

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CHAPTER -1

AN OVERVIEW OF ENTREPRENEURSHIP IN WOMEN

INTRODUCTION

The traditional framework of gender expectations-always framed a woman as a dependent member; her role was confined to housekeeping and thus she was considered a homemaker and practically considered to have had no knowledge on the processes of production and application of technology to any sphere of her activity. But the new conceptual framework of gender gave a very contrasting revelation about the women especially in the rural areas. They are reported to have been involved in enterprises using mechanical/electrical implements, are quality conscious in the process of production, involved in marketing, handling banking interventions and scientific price fixation, etc., which has helped them redefine themselves outside the historical categories, blurring traditional stereotypes on gender relations, become sexually assertive and create a society discouraging discrimination based on biological characteristics which stand deep-rooted in the society.

Even after six decades of developmental planning and huge investments made on poverty alleviation programmes 70 per cent of its population still lives in Rural India and women constitute almost 50 per cent of its population in the country. Nearly 40-50 per cent of this rural population is still in the BPL Category. Despite concerted efforts of the policy makers and administrators, necessary dent was not made in the whole process of development which was planned for women. Deep-rooted customs and traditions and the dynamics established in the society seem to have stood in the way of development of women to a larger extent. Even today villages are ridden and bogged down by this evil which stands in the path of development and has long innings in undermining women's participation in developmental processes which is why feminisation is associated with poverty.

Women and SHGs

In the backdrop of the standing of programmes enunciated by Government of India to bring women in to mainstream, many schemes were drafted, debated, approved and implemented by Government of India in the name of poverty elimination programmes for women through the formation of SHGs. Self employment Programmes floated through SGSY which started more than a decade ago sometime in the year 2000. In this framework the programmes enunciated, many efforts made by roping in Anganwadi workers to initiate and take the programme forward such as (by the government) NGOs to form,

nurture and sustain SHGs and upgrade them to take up income generating activities by availing subsidy and loan component granted by Government of India in various programmes.

These groups were thus formed with much passion and enthusiasm which were christened and baptised initially in the State of Andhra Pradesh and emulated later in other States of the country. This programme thus ramified quickly in the Eastern, Western the Northern and Southern parts of the country where women were quickly grouped into self-help groups and a host of guidelines stood released from the Ministry of Rural Development which were religiously followed by all implementing agencies and conscious efforts were made to implement every guideline that has been texted by the Government, through the participation of NGOs and the Banks. Transforming the rule of law and gaining concerted participation of women in the programme, the concept was applauded and women received accolades and were patted for their mass mobilisation, new found confidence and the newly emerging empowerment (though group based initially), triggered individual empowerment in which women were liberated from traditional shackles and participated in the production processes, started entering male bastion and took decisions at household and community too.

Women and Entrepreneurship

Perceiving the success of SHGs and their increasing involvement in economic activity, and participation of women, Ministry of Rural Development launched many evaluative research studies in various States, districts and villages of the country on various topics of interest such as empowerment of women through SHGs, economic activities of women SHGs Member, etc., to quantify the success of the programme which subsequently poured in reports, all in appreciation and some providing a critical outlook on its future perspectives. The National Institute of Rural Development also took up a national level study and published its findings and learnings. Similarly various learnings were acquired on the concept, functioning and sustainability of (SHGs) which were documented and preserved for the transfer of results from lab to land.

Women thus embraced various activities which were farm and non-farm based, in their endeavor to experience entrepreneurship. The government of India waited for women to choose the enterprises and extended the related finances to such enterprises which are demand based. However the only activity emerging and in demand was dairying which was stereotyped by all women aspiring to start an economic activity.

The women very religiously involved themselves in the thrift and credit activities and made sure that not only them but all the members of the group were punctual in making the payments in time with a prudent outlook that uninterrupted payments would facilitate the loans to continue to flow unebbed even in the future, which otherwise might stand as

a stumbling block if they did not repay in time. Not realising that this is a strategy of the banks to overcome the problem of NPA since a Damocles sword over their heads prompting those (SHGs) to remain punctual despite realising appropriate financial or economic gains out of the programmes.

Cashing on this bonding in the women the levels of confidence of the Government, banks and the implementation agencies soared high along with an unbeaten enthusiasm in SHG women who performed out of their way by asserting themselves individually and vigorously participating in social and development activities.

Women and Gender Relations

Against the new and emerging activity mobilising women to participate in myriad activities, a review of the existing social status of women in the country holds a different canvas, which act as barriers in the whole process of development and if unattended to, all enthusiasm and efforts in making the programme successful and sustainable would turn futile. The society is ridden with various vices where in right from childhood, exploitation such as – forced dropout of the girl child from schools to care for other siblings in the family, household chores on a day-to-day basis while the mother goes for work—health issues resulting in high levels of anemia (even in pregnancy), infanticide, abuse, drudgery of work, (curtailing her freedom) cultural expectations, etc., are evident, which are no nuances to the world outside. Gradually such exploitation has taken deeper roots in the sphere of work wherever the women are employed, be it in the payment of the wages or extending privileges to women in general.

Women thus had to give a tough fight to become visible in various plan periods, despite which the attitude of the implementers goes unchecked and unpardonable for their actions in disbursing the grants allocated (6 per cent of finances) in the women component plan for development of women which according to a study establishes that on an average only 0.02 per cent of the finances are spent.

A journey through our experiences on the reservation policy enunciated for women elected representatives calls for a 30 per cent reservation of seats for them which is usurped by men of the family finding expressions under sarpanchpathy who proactively promote women to secure seats, wherever women reservation was found and in reality the elected women representatives are made to work under the veil of the sarpanchpathis, except for stray cases like that of Ms. Saleema from Vijayawada who has asserted herself and made herself visible by her committed participation in politics in Gramasabha. However election of the women to this body is just a one time experience as no good or exemplary work can be quoted to the people for her re-election.

Women and Technology

Thus many interventions were made by Government of India for livelihood development of rural poor women living under poverty ever since legislations were made to facilitate women to be four runners of development in the country. Despite such concerted efforts, the desired impacts remained invisible. It is here that technology was viewed as a prime negotiator in the process of production with a potential for higher economic gains leading to poverty alleviation. Therefore success of the enterprises (farm and non-farm based) are largely seen as attributable to the use / application of technology and skill development and handed over through capacity building to an entrepreneur in micro-entrepreneurship development. Technology interventions continued to gain much emphasis across the country and the GoI proactively earmarked specific funds in entrepreneurship programmes for its procurement to facilitate technology access to poor women. Subsequently projects were drafted and budgeted for expenditure on technology procurement, capacity building and its subsequent application in the enterprise thereby automating the process of manufacturing. The word technology used over here would largely mean 'knowledge or use of mechanical arts, applied sciences involving use of automated, computerised, electronic and scientific technology 'in enterprises which is advantageous in reducing time involved in manufacturing process, production of quality products, customer satisfaction and drudgery reduction in women.

The significant advantages of using technology, in addition to other advantages are; time involved in the manufacturing process (products) is minimised, quality of the product satisfying customer's need is ensured and above all there is a reduction in the drudgery of work for women. Research conducted on the subject till now, documented reports in support of technology as having capacity to generate immediate economic benefits for women entrepreneurs who achieved sustainability in the enterprise and also in their livelihoods. Consequently, women have started encroaching the male bastion and started getting involved in the use of mechanical- electrical implements, becoming more quality conscious in the process of production, marketing, and price-fixation, etc., on a scientific basis. Thus technologies have started changing the shape of gender relations questioning the current set of cultural and historical meanings of a female individual and refuted the theoretical considerations that women are marginalised in technology usage. This provides a conceptual frame work shedding conventional gender expectations. These technologies today allow women to escape boundaries and categories that have in the past constrained their activities and their identities. Today technology gives them power to redefine themselves outside their historically established framework. The crux of the theoretical understandings establish that gender roles and relations have started transforming and blurring the existing traditional stereotypes in the society which encourage a radical shift in the identities of participants and even encourage women to become sexually assertive.

In the backdrop of such historical proceedings it becomes essential that unless and until women become economically and technologically empowered, gender based discrimination and exploitation continues to dominate the society and women will continue to occupy similar status which is relative in terms of being exploited be it the medieval period or best assured in the modern times.

HYPOTHESIS

Handing over a chain of technologies have changed gender relations in women.

OBJECTIVES

- To probe the impact of technology on the livelihoods of poor women.
- To study the role of technology and changing nature of gender relations.

STUDY AREA

It is in the garb of this overview that this study is conducted to probe on the emerging status of rural women who have formed themselves into groups of SHGs and encapsulated in the mould of capacity building, imbibing technologies in their enterprises and the kind of impact that these technologies bring about on the entrepreneur. To establish this curiosity, the States Gujarat and Maharashtra have been specifically chosen for the study, as women SHGs and the implementing officials in these States have been observed to be active in entrepreneurship development and this has been a point of consideration for selecting these States in the country.

In the State of Maharashtra, three districts were chosen for the study namely,

1. Nasik District and Niphad Block Village Ringaum & Sunderpur;
2. Satara District – Phaltan Block

While in the State of Gujarat two districts were chosen for the study.

1. Gandhinagar – Gandhinagar
2. Banaskantha- Banaskantha & Palanpur Block were selected.

METHODOLOGY AND SAMPLING

The study was conducted in two districts per State. From each district two blocks were selected. Thus in a State, the sample is selected from two districts and four blocks by compiling a random sample of 5 entrepreneurs (from 5 different trades) from each block, who have applied technology in the process of production and 5 other entrepreneurs randomly selected from the list of those who have not / partially applied technology under the programme. The total size of the sample is 80, taking 40 respondents from each State.

Methodology for the data collection is based on Interview method and the questionnaire is filled in by respondent and schedules are filled in by investigators. Data is collected from successful entrepreneurs and officials involved in the promotion of the programme. Focus group discussions were also conducted to gain detailed perceptions on the issue of technology application and its impact with the members of the group.

Secondary data was collected from the respective sponsoring agencies and the state.

ANALYTICAL FRAMEWORK

Technology plays an important role in the poverty eradication livelihood betterment and empowerment of women. The study analysed impact of technology on the enterprise in terms of its advantages in reducing time involved in manufacturing process, production of quality products, customer satisfaction and drudgery reduction of work in women and its latent impacts involving empowerment of women, socio – economic development of the women entrepreneur before and after the adoption and application of technology in the enterprise. It was further probed the changing roles of women entrepreneurs by analysing the role played by women in accessing the technology, building capacity, handling the tasks which were originally confined to male bastion and the emerging relationships leading to dissolution of the boundaries of the traditional roles envisaged in the society by answering the million dollar question: Does technology liberate women from discrimination?

Chapterisation is thus categorised according to the following sequence;

- * An overview on Women and Entrepreneurship
- * Impact of technology on the livelihoods of the poor women
- * Changing gender roles of women entrepreneurs and emerging gender relations.

REVIEW OF LITERATURE

A very scarce scenario is sketched while reviewing the literature in support of the study on ‘Role of technology and emerging gender relations in women’. Due to paucity of literature available in support of women and technology. The available literature holds the fact that women interact with knowledge-driven development processes. Their intellectual potential is an asset that cannot be ignored by economies, yet there are many complications in the process of utilising this asset fully. Information technology has an immense impact on socio-economic development: it is changing cultures, removing social and geographical barriers and offering new opportunities to those otherwise isolated. These changes place “gender issues” in a new perspective — it is therefore essential to understand these changes, adapt to them and try to benefit from them (Revisiting Women’s Participation in Science and Technology Emerging Challenges and Agenda for Reform-UNU-IAS Report).

Neha Tiwari and Rehana Ghadially further discussed the issue and emphasise that - as a result of expansion in gender roles, changes have been observed in personality traits considered stereotypical of both the sexes. Women have also entered previously male dominated fields such as finance and management. Entry of women in paid workforce has led to acquisition of masculine traits associated with breadwinning roles (Journal of the Indian Academy of Applied Psychology.) (July 2009, Vol. 35, No. 2, 313-321- Changing Gender Identity of Emerging Adults; Neha Tiwari and Rehana Ghadially; Indian Institute of Technology, Mumbai).

Similarly, Anjou Malhotra, Jennifer Schulte, Payal Patel and Patti Petesch observe that, from the eradication of foot binding to foot pedaled water pumps, from the Pill to property rights, innovation can transform women's lives. Virtuous circles of change can be sparked by women's use of a seemingly simple technology; a shift in social attitudes about what is possible for women; or increased access for women to economic opportunities, employment, savings and credit. At the most basic level, innovations can benefit women simply by improving their well-being in terms of health, nutrition, income and even life span. Beyond vital improvements in well-being, innovations can lead to women's empowerment, securing freedom and resources for women to make decisions, build confidence and act in their own interests. Deeper and truly transformative, Innovations reshape men's and women's roles on a longer-term basis (Anjou Malhotra, Jennifer Schulte Payal Patel and Patti Petesch; Innovation for women's empowerment and gender equality).

The household is an institution that is strained and in flux. Vast economic, social, and political restructuring has not—with few exceptions—translated into increased economic opportunities for the poor. Under increasing economic pressure, men in many parts of the world lost their traditional occupations and jobs, and women have been forced to take on additional income earning tasks while continuing their domestic tasks. These changes have touched core values about gender identity, gender power, and gender relations within poor households, and anxiety about what is a “good woman” or a “good man” seems pervasive. Values and relations are being broken, tested, contested, and renegotiated in silence, pain, and violence. What is striking is that despite widespread changes in gender roles, traditional gender norms have shown remarkable tenacity, leaving families struggling to meet the often contradictory demands (Changing Gender Relations in the Household).

Manoranjan Sharma commenting on development of women entrepreneurs is of the view that women entrepreneurs require access to information on entrepreneurs to women periodically; encouragement to association of women entrepreneurs; continuous design, planning and implementation of programmes for women; active women entrepreneurs associations and NGOs in implementing income-generating schemes; initiation of vocational courses; proactive role of apex institutions such as SIDBI and NABARD; simplification of rules, regulations, procedures; adequate insurance coverage and consideration of the

scheme of providing 100 per cent loan without any collateral. Micro credit alone however, cannot bring about a metamorphosis in the given socio-economic situation since development of women requires a multi-dimensional approach. But micro credit, by different agencies, helps in developing women's sense of autonomy over their own life-choices (Empowerment of women: Emerging opportunities and potential threats; Manoranjan Sharma; Business line; Financial Daily from THE HINDU group of publications Tuesday, May 11, 2004).

Shruti Gupta based on her experiences 'On a project in Madhya Pradesh and Jharkhand', supports the view that use of technology enhances income generation opportunities through productive use of natural resources (Technology Transforms Rural Women; India Together; The News in Proportion; Shruti Gupta). Similarly K. Pandey, S.S. Bargali, and S.S. Kolhe in their study -Adoption of technology by rural women in a rice-based agro ecosystem-further state that the rural women farmers showed interest in trying different technologies related to rice paddy seed treatment, harvesting the crop with a serrated sickle, safe grain storage, enriching paddy straw for animal feed, and preparing different rice products. One hundred women farmers, all decision-makers in the household, were randomly selected from the five villages. They were categorised on the basis of landholdings—30 big (>4 ha) farms, 41 medium farms (2–4 ha), and 29 small farms (1–2 ha). All groups of women farmers attended different training programmes (Figs. 1 and 2), spending 2–7 days on technology components.

They were given the essential technology inputs. Demonstrations were set up for five individuals in each category. After 2 years, a field survey using semi structured interview schedules was conducted (Bargali et. al. 2007). Adoption Indices ($AI = [\text{total number of women farmers who adopted the technology} / \text{total number of women farmers who attended the technology training}] / 100$) were calculated following Bargali et. al. (2007) and the reasons for adopting/not adopting the technology were obtained. Women farmers with big farms adopted all five technologies. With AI ranging from 67 to 100, they reported an increase in rice production with the seed treatment. They claimed that the use of a serrated sickle shortened their harvesting time and they were able to store their grains longer. Feeding their animals with enriched paddy hay (Socioeconomics 2011, Vol. 36; International Rice Research Notes (0117-4185); Adoption of technology by rural women in a rice-based agro ecosystem; K. Pandey, S.S. Bargali,* and S.S. Kolhe).

Thus available literature upholds the fact that women have started using technology and wherever they have applied technologies they have seen a rise in production, productivity and income. But studies conducted so far have not established the role of technology per se in shaping gender roles and relations and have not received adequate attention, thereby the need of the present study.



CHAPTER -II

IMPACT OF TECHNOLOGY ON LIVELIHOODS OF WOMEN IN STUDY AREA

AN OVERVIEW OF THE SHG ACTIVITY IN THE SAMPLE STATES

The study is conducted in two entrepreneurially (by women) active States of the country. The States have been selected based on the application of technologies by women entrepreneurs in micro-enterprises and the success achieved by rural women entrepreneurs in the study areas. An overview of the two States gives a brief about status of women SHGs. The study has been conducted in the States of Gujarat and Maharashtra.

SHG Activity in the State of Maharashtra

State of Maharashtra is located in the western region of India. It is the second most populous State after Uttar Pradesh and third largest State by area in the country. It is one of the wealthiest States of India and contributes 15 per cent of the country's industrial output and 13.3 per cent of its GDP (2006–2007 figures). Total Geographical area of the State is 307,713 km² (118,809 sq mi) and it ranks third in terms of population as per 2011 census. Density of population is 370/km² (950/sq mi) and HDI stands at 0.689 (medium) which is 12th in terms of ranking at the State level. The State has a literacy rate of 82.9 per cent; ranking 6th in the country and sex ratio is 922 as per the 2001 census.

There are 1748 villages in the State. Bank of Maharashtra is the lead bank in the State from which credit facility is extended to SHGs. Agriculture still continues to be the major occupation of people here. Around 63 per cent of the population constitutes farmers in the State and Agriculture is the biggest employer of women in the State.

Of the 12.7 million women working in rural areas in the State, 89 per cent of them are employed in agriculture. A small percentage of them work in household industry and non-farm based occupations. More women than men work as farm wage workers; as a result there is an increase in the proportion of women cultivators. Female headed households are estimated to be around 30 per cent. Maharashtra is the first State in the country to formulate Women's Policy in the year 1994 aiming at women empowerment, economic development, agriculture and rural development keeping focus on women.

An Overview of SHG Activity in the State of Gujarat

Gujarat is located in the western part of India. It has an area of 196,204 km² (75,755 sq mi) with a coastline of 1,600 km (990 mi), most of which lies on Kathiawar

peninsula, and a population exceeding 60 million. It ranks 7th in terms of availability of area. The State has a population of 60,383,628 and ranks 10th in terms of total population in the country. It has a density of 310/km² (800/sq mi).

The then Chief Minister of Gujarat (Shri. Narendra Modi) launched the ambitious campaign named Mission Mangalam on the occasion of Golden Jubilee Year celebrations of the State of Gujarat. This programme has been launched with an objective to organising the poor into Self Help Groups, link them with banks, build their capacities and lead them towards sustainable livelihoods. To implement this Mission a company was formed in April 2010 by the name Gujarat Livelihood Promotion Company Limited (GLPC) and a budgetary provision of Rs. 95 Crores was made for 2010-11 from Mission Mangalam.

IMPACT OF TECHNOLOGY ON LIVELIHOODS OF WOMEN: EMERGING MODELS IN STUDY AREA

The word technology used over here is to mean, knowledge or use of mechanical arts, applied sciences involving use of automated, Computerized, Electronic and Scientific Technology' (in enterprises), any knowledge advantageous in reducing time involved in manufacturing process, production of quality products, customer satisfaction and reduction in the drudgery of work for women. In this chapter the study probed on the first objective of research. Here data has been collected from women actively adopting technology vis a vie women who have sparingly used or did not apply technology in their enterprises.

Women are not trained in the usage of heavy electronic/mechanical technologies, thus they usually do not accept works which involve heavy technologies rather simple and easily operated technologies have remained their domain due to lack of awareness; therefore most women in the study took up activities involving simple technologies like tea stall, snacks making, embroidery works, etc., which are simple in handling ; however a training, a capacity building programme, a practical hands on experience, along with efforts on building leadership traits go a long way in establishing entrepreneurial tendencies in women. Such interventions in technology application will certainly add to their empowerment. When heavy technologies are promoted it is essential that group base activities can be encouraged and an appropriate linkage of all aspects of supply chain to an external agency is essential.

Kinds of trades taken up by SHGs in the study area

An examination of the two enterprising States on the trades undertaken by women entrepreneurs revealed that women have embraced a host of technologies in farm and non-farm based enterprises. Following inventory provides an overview of it.

1. Agarbathi Making
2. Agriculture (organic)

3. Poultry
4. Goat Rearing
5. Fruit Processing
6. Vegetable Cultivation
7. Selling Seeds
8. Fisheries
9. Garment Making
10. Handicrafts (coir works)
11. Jewellery Making
12. Shop (logistics for functions)
13. Grocery
14. Tailoring
15. Readymade Garments
16. Restaurants
17. Chilly Pounding
18. Bangle Stores, etc.

From the data collected for the study, two specific models of entrepreneurs have, evolved in the States of Maharashtra and Gujarat which are discussed in this chapter to understand how technology can bring a change in the process of production, social and economic status in the women entrepreneur and Gender relations.

Traditional SHG Model-1

This model emerged from the study in the state of Maharashtra which embarked on traditional SHG Model. Here SHGs have been formed and nurtured by a specific organization by name MAVIM- Mahila Arthik Vikas Mandali which works for the establishment of SHGs by partnering with various institutions.

Institutional role in accessing technology, capacity building & its impact on empowerment of women in Maharashtra

Government of Maharashtra has endowed the responsibility of nurturing SHGs to MAVIM which is an organisation undertaken by GoM. MAVIM was established in the year 1975 and it has been declared as a Nodal Agency by the government of Maharashtra

to implement various programmes on women empowerment. It has been implementing development programmes in 34 districts of the State. It works through the concept of Sahayoginis who have the responsibility of forming and supporting 30-40 SHGs in their jurisdiction, covering about 8-10 villages in the district. It is her responsibility to provide capacity building training to SHGs formed under her leadership and nurture them.

During the years, 1994-2002, MAVIM conducted Maharashtra Rural Credit Programme which was assisted by IFAD. By the end of 2009 MAVIM covered more than 13,036 villages in 332 blocks, 6.35 lakh women have been organised through 52,213 SHGs.

Total savings of these women is Rs.95.65 crores. Nearly 2.04 lakh women are participating in the on farm and off-farm activities. Table 1 given below gives the details of SHG activities of MAVIM.

Table 1

S. No.	Item	Number
1.	No. of SHGs formed	1,374 with 16300 members
2.	No. of SHGs credit linked by Banks	204
3.	Amount of credit disbursed by bank	1,58,61,800
4.	Number of people living in BPL	4,942
5.	Number of women involved in entrepreneurial activity during tejaswini period	54,955

Tejaswini Programme- Maharashtra Rural Women Empowerment Programme

Subsequently Tejaswini programme was initiated by government of Maharashtra in the year 2007 and 1347 SHGs were formed under the programme which is an extension of earlier programme conducted by MAVIM. Here women belonging to marginalised communities belonging to SC/ST, Other Backward Communities, widow, women headed households constituted key targets for the programme. The programme focused on capacity building, entrepreneurship development and access to credit. Here old SHGs were again given training to strengthen them in a sort of refreshers programme.

Tejaswani Rural Women Empowerment Programme is formed with the following objectives;

1. Grassroots Institution Building
2. Micro-finance Services
3. Livelihoods and Enterprise Development
4. Women's Empowerment and Social Equity

Capacity Building Programmes under Tejaswini

MAVIM intervenes in development of SHGs initially by providing training to sahayoginis on entrepreneurship awareness programme who in turn train SHGs. By the year 2011 it provided training to 1,200 sahayoginis and they in turn gave training to 45,354 women SHGs out of 81,900, (55.375) through this mechanism.

The main objective of MAVIM is to promote sustainable livelihoods for poor women and their families in 33 districts of the State. Here women are given choices, spaces and opportunities in economic, social and political spheres for selection of enterprise for their improved well being. While poverty alleviation programmes in the State focused on skill creation, skill upgradation and creation of incomes since it has about 26 million people living with income below the poverty line. In addition gender sensitisation and entrepreneurship awareness are the usual concepts and inputs in all capacity building programmes of SHGs under the programme. Women have taken up entrepreneurship in Farm and Non-farm based activities. Such as poultry, Goat Rearing, Fruit Processing, Vegetable Cultivation, Selling of Seeds, Fisheries, Grocery, Tailoring, Pavilion Decoration, Laundry, Cycle Repairing, Readymade Garments, Restaurants, Chilly Pounding, Bangle Stores, etc. These women are bank linked and get their credit from the bank.

MAVIMs association on knowledge partnership is with grassroots level institutions like NGOs and line departments who provide appropriate knowledge inputs on development of training modules, entrepreneurship development and link them up to Lead Banks for accessing credit for entrepreneurship development. This gives an output in the form of a model which is model number -1. In this model, capacity building programmes are conducted in association with NABARD, DRDA and Agriculture Departments and also by networking with Resource NGO and Facilitating NGO who design the training modules and provide training to SHGs. Here gendered approach to poverty reduction with interventions aimed at empowerment of women is the focus of the training modules. Tejaswani Rural Women Empowerment Programme also provides training to SHGs through convergence programmes with line departments like agriculture department, ICDS, DIC and NABARD. Presently MAVIM selected 3 RNGOs i.e. Dhan Foundation, Chaitanya, National Institute for Women's, while Child and Youth Development (NIWCYD), AFARM- Pune (in Western Maharashtra and Konkan), Rashtra Vikas-Jalgaon (in North Maharashtra and Marathwada) and Dilasa-Aurangabad

(in Vidarbha) who have supported Tejaswini programme since December 2011 as Livelihood Resource Agencies (LRAs).

Community Managed Resource Centres (CMRC)

Concept of CMRC is another innovative understanding of the system wherein the project proposes to work through community managed resource centres (CMRCs) - CMRCs provides all the social & economic support to SHGs. Innovative activities like onion seed production, honey collection, gladiolus nursery and bakery items, etc., are promoted by Mahila Arthik Vikas Maha Mandali (MAVIM) under the Entrepreneurship Development Programmes. The CMRC centres are supported by MAVIM for eight years which includes support for infrastructure and personnel like an accountant, sahayogini and one human resource manager. Around 50 SHGs are accommodated in one CMRC. Every CMRC is responsible for gathering 200 SHGs in a radius of 25-30 km vicinity. CMRC has the responsibility to organise institutional linkages with banks for credit, develop pressure groups, and provide services like insurance, health, education and training. In this set up Peoples institution is formed at three levels – at the SHG level, Village level Committee (VLC) and at the CMRC level which is established at the block level and these CMRCs become independent after eight (three) years.

Through this intervention the SHGs in the incubation stages in entrepreneurship development get all the hand holding support in terms of production, quality standards to be maintained, technology intervention (implements), marketing, etc., and the chain of events in supply chain management, as shayogini at the grassroots level provide for all their needs. Sahyoginis also have the responsibility of attending to all the SHG meetings to ensure their continued vibrancy and at the same time collecting MIS for improved monitoring.

Through this intervention SHGs in the incubation stages in entrepreneurship development get all the required handholding support in terms of production, quality standards to be maintained, technology intervention (implements), marketing and the chain of events in supply chain management. CMRCs play a pivotal role in enterprise promotion especially in identification of members, assessing the quality of trainings, grounding of enterprises; assess needs of producer groups for marketing and linking them with Business Development Service (BDS), etc.

As of now MAVIM has established 301 CMRCs in the State, SHG membership comprising of about 86 per cent BPL households and the remaining 14 per cent from APL households. Of the total SHG membership of 837,859 about 54 per cent are from Scheduled Castes (SC) and Scheduled Tribes (ST) communities.

Business Development Service Centre

Business development service centres are organised to deliver services at the door step of the entrepreneur and build linkages with the market. Six such centres are located at Washim, Pune, Latur, Ratnagiri and Nashik. The services provided are; product development, market and technology research, marketing, logistics, legal, promotion, communication, insurance, quality, packaging, ICT, communication, etc.

Apart from all these linkages the World Bank and IFAD have given their financially assistance to MAVIM.

MAVIMs associations and system of working paved the way for development of a specific model where SHGs are organised for activities like-thrift and credit, access to loans, revolving fund, marketing, and income generating activities, etc., amongst women groups. These conceptions are promoted by providing interventions on Capacity Building by reputed NGOs and the line departments, it also includes group based projects under SGSY, and the expected outcome from this activity is - provision of alternative livelihoods, sustainability and, rise in income as also empowerment of women. Efforts put in shaping this model has a time consumption of more than a decade where SHGs were nurtured stage-by-stage by exposing them to periodic refreshers on the skills so acquired. However percentage of women encouraged in socio economic bracket in this model is considerably very small and it could push the women up the ladder in entrepreneurship development.

This model is supported financially by the international organisations - World Bank and IFAD; while the line departments and the community based resource persons develop the project proposals and monitor the projects.

Findings

From the study it is observed that women have taken up entrepreneurship activities and some were successful while some others were unsuccessful. Successful SHGs adopted farm based and also the non - farm based activities. In the farm based activities they were involved in enterprises like rearing gladiolus nurseries, SRS in sugar cane, vegetable farming and onion seed farming. While in the non-farm sector enterprises like beauty parlor, tailoring, running a general stores and papad making were usual enterprises undertaken by SHGs. In the unsuccessful category, women SHGs undertook traditional activity - dairying and snacks making. Successful women SHGs received proper capacity building in the chain of technology interventions in terms of the backward linkages and also the forward linkages and all such women SHGs handled the enterprises by themselves and managed entrepreneurial activities like banking, loans, marketing, price fixation, quality aspects in terms of the product and timely delivery, etc. As they received capacity building

periodically, they were able to upgrade their skills and continue with the entrepreneurial activity upgrading themselves in their performance. They applied technologies like farm implements, machines, mixers, etc., and have learned to use them and repair on their own. Today, they earn an amount of ₹ 10-12000/per month. As a part of their entrepreneurship activity they have personally been managing works like - procurement and distribution of salaries to workers, depositing profits in the bank, loan processing, timely payments and delivery of products as per orders received, supervision, on line booking, procurement of raw materials, etc. In addition to attending to their family chores like meeting the needs of children and family. This activity placed women in a different stage and empowered them facilitating a change in gender relations. On the other hand there are SHGs who metamorphosed after every quarter by withdrawing themselves from the trade chosen by them changing trades frequently ultimately undertaking traditional activities like dairy, goat rearing and simple snacks making where the role of women is very minimal. Frequent shifting in the trade and activity involving minimum role of women have left them disempowered with meager earnings of ₹ 2000-2500/ per month.

SHGs in this model-capacity building also envisaged adoption of drudgery reducing technologies. The available drudgery reducing technologies like bhendi cutter, maize corn sheller, plastic sieve, etc., were introduced to SHG members and use of these technologies in the process of production have helped the women in overcoming drudgery. For example while cropping bhendi vegetable women are able to pluck vegetables from the plants using the bhendi cutter without hurting their fingers and nails which otherwise used to hurt them and would bleed from their fingers while plucking vegetables. As most of the agriculture cropping related activity is undertaken by women, such implements helped women SHGs in agri based enterprises. Thus women who formed into SHGs a decade ago were exposed a series of capacity building programmes on the chain of entrepreneurship development activities which they could gradually learn to manage.

Therefore after a decade, today we are able to realise a fully empowered entrepreneur who earns an amount of ₹10000-12,000 on an average per season. These entrepreneurs are also successfully able to overcome hurdles of gender exploitation and have established gender roles and relations which are non exploitative.

However the emerging SHGs who were trained in the complete chain of enterprise development acquired complete knowledge on technology and enterprise development where in SHGs who have put in their self effort have experienced a change in gender relations but it is evident in only 2 per cent of the SHGs (Table 1).

Against the existing institutional set up the SHG model arrived at in the State is an empowered model.

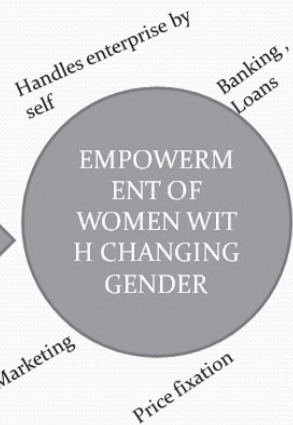
Traditional SHG Model

- Home makers
- Reproductive life
- No technology
- Primary occupation - Agriculture



TECHNOLOGY

- Knowledge
- Skill
- Use of implements & Machines



Model-1 2000-2009

Thrift & Credit ,
Revolving Fund,
Capacity
Building, Loans
Mobilised,
Income
Generating
Activities,
Group based
projects under
SGSY, Marketing
explored by self



Alternative
livelihoods,
Sustainability
in income, Rise
in income,
Empowerment

Figure - 1



Women SHGs of MAVIM marketing the gladiolus flowers

Figure - 2



Quality vegetables cropped using bhindi cutter without hurting their fingers

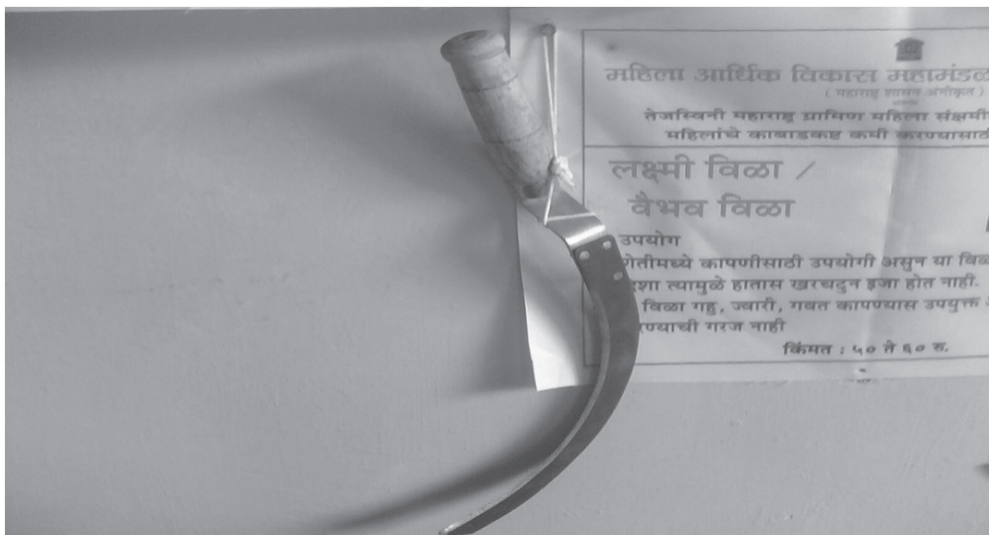
Figure - 3



Women working with their hands vis-a-vis use of technology

Agriculture Instruments Used by Women

Figure – 1



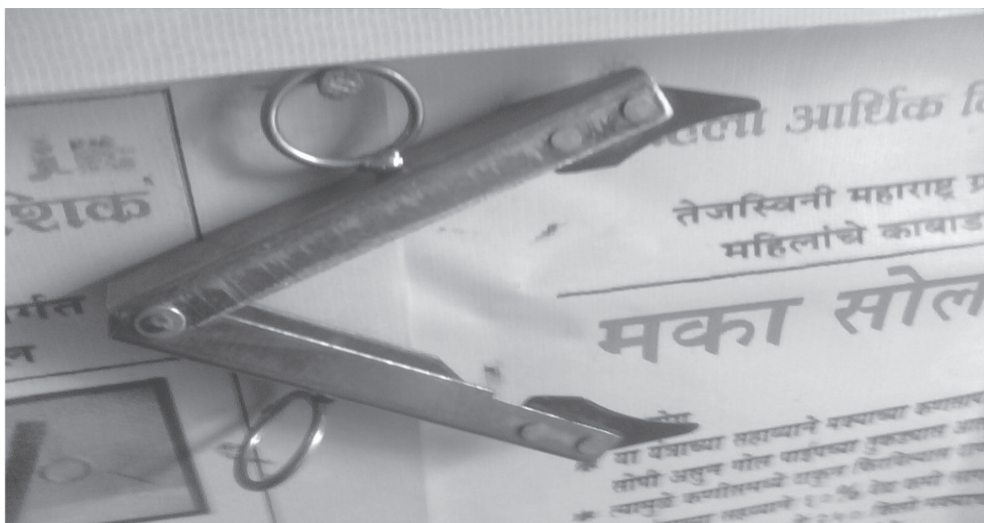
Improved Serrated Sickle

Figure - 2



Corn Sheller

Figure - 3



Bhendi Cutter

Figure - 4



Light Weight Plastic Sever

Neo SHGs - MODEL –II

In 2010 the Ministry of Rural Development, Government of India launched National Rural Livelihoods Mission (NRLM) replacing the existing Swarnajayanti Gram Swarozgar Yojana (SGSY) which was implemented since 1998. NRLM would be working on a mission mode to organise the poor into Self Help Groups, build capacity, nurture, link with micro finance and eventually link with sustainable livelihoods. Mission Mangalam adopted certain innovative State specific initiatives within the broader framework of NRLM support agencies. Access to technology to women entrepreneurs in the State of Gujarat is organised by partnering with the following institutions;

Knowledge Partners and Academic Institutions

In this model, Gujarat Livelihoods Project has partnered with academic institutions like Indian Institute of Management (IIM-I), TERI, Agri Univ. GIDR and NABARD and called them as knowledge partners who constituted the board members and are involved in the management of programmes.

Financial Institutions

Financial component for this project is tabbed from the Ministry of Rural Development, Government of India which has provided a budgetary outlay of ₹ 10,000 Crore for the remaining two years of this plan period. Additionally, World Bank would be supporting NRLM with an assistance of ₹ 5,000 Crore.

Under NRLM, every State formed its own State Livelihood Mission and dedicated a structure to implement the mission at the State level. Mission Mangalam is the State Livelihood Mission for Gujarat and GLPC is its implementing agency.

Banking sectors like SBI, BoB, Dena Bank, CBI, RRBs, and SLBC are linked to provide credit to the SHGs.

Skill and Training Institutions

This aspect in the project is accorded by organisations like NSDC, GSDM, RSETIs, EDI, EDC (SGCCI), Team Lease, India Skills, CDC (GoI), Tally Solutions, Universities, Training Centres, ITIs, and KVKs for according capacity building programmes for women self help groups.

Corporate and Industries Associations

Organisations like ASSOCHAM, Reliance, Tata Motors, Future Group, Jain Irrigation, ITC, Arvind Ltd., McCain's Foods Ltd., Abellon Clean Energy, and NSEL are also associated with the programme for providing placements.

Implementing Agencies of the Programme

The programme is implemented through Agencies of the programme which are Government Departments (DP/DRDA, AKRSP, CBOs/NGOs, and SHG Federations), the NGOs, etc. Through all these partnerships the GLPC proposes to integrate Innovative Livelihood Initiative through Public-Private Partnership model. In this model the Industrial Houses / Entrepreneurs are invited to set up units in rural areas and provide employment and/or self-employment opportunities to rural poor. The model also proposes to invest and outsource certain tasks to SHGs in farm sectors like -Animal Husbandry, Agro Processing, Food Processing, Organic Products, Processing of Non-Timber Forest Products like Honey, Lac, Bamboo and Timber Products, etc., in the non-farm sector, Garments, Handlooms, Hosiery, Diamond Cutting, Agarbattis, Rural Micro Marketing, Packaging, Assembling of Products, etc.

Findings

As discussed earlier this model is predominant in the State of Gujarat. Here also women entrepreneurs are found undertaking enterprises in the farm and non-farm based activities. In the farm based activity dairy and goat rearing were predominant while in the non-farm based activity a range of activities have been undertaken by them like agarbatti making, food processing, photocopying machines, broom making, sewing and embroidery, and snacks making. Entrepreneurs here also worked with technologies which were limited to the use of machines. Profits earned by women entrepreneurs in this activity were on an average of ₹ 2000-2200/ month. In the entire activity women had only one skill to work on rearing animals / milking them/ making the agarbathis/ food processing / photocopying, ect., So their activity was only based on a single technology and not on a chain of technologies inclusive of forward and backward linkages. Therefore all other activities on value addition, banking, loan mobilisation, marketing, ect., are done by business organisation. Women in this model join work as wage earners workers and as per their skill they are paid their wages.

In this model there is a deliberate attempt to outsource projects to NGOs or to private agencies which are done through tenders where Business Groups participate and bag the tenders. Subsequently women SHGs are given capacity building on skill required for their enterprises so as to absorb the women and provide placements as they qualify in the training programmes, thus capacity building programme is employment oriented. In this model capacity building is given on a particular skill and certain trade secrets are not divulged to the women undergoing capacity building on a trade, for example as in the

case of perfuming Agarbattis, women are taught the art of coating the base perfume but the technology on preparation and coating of the real fragrant perfume is not taught to the women and is controlled by the project holders who have a trusted team of individuals to perform the task. The project holders after bagging the tenders are given access to financial assistance for the launch of the project from Government and Corporates. Cost of the technology is also borne by them. Specialized channels of Marketing, product branding, product positioning, and advertisement are established by the project holders of whom women SHGs have neither any knowledge nor any awareness. Remuneration received by the entrepreneurs is ₹ 2000-2500/ per month. In the end, whom is the project benefiting is a million dollar question. Common sense dictates that training provided by the technical Institutions is benefiting the project holders and is expected to create more wage seekers, again here the market base for wage seekers is getting broadened and there is a possibility for a glut or even a crash in the wages. Generation of profits for private agencies is another outcome of this model where the project holders are successful in bagging the project that set their margins of profit. Thus sustainability of the model is at stake which is aimed at socio-economic development of SHG women. This model has created more of dependency in the self help group's members. Working for the project holders/ NGOs on a daily wage basis has become an easier task than taking risk and starting their own enterprise.

Prior to the launch of SHG activity under NRLM, SHG activity was a boom during 2000-2009 which anchored SHGs in the traditional mechanism of thrift & credit, income generating activities, revolving fund, group based projects under SGSY programme wherein the expected outcome was generation of alternative livelihoods, sustainability of income, rise in income and empowerment of women.

In the year 2008 the Neo SHGs came into existence in a different framework which emphasised on formation of committees, capacity building on the chain of technologies, access to more financial assistance from international agencies and corporates, specialised channels of marketing and training for employment oriented capacity building, ect., are provided from technical Institutions, with an outcome emphasising on creating more wage seekers, generation of profits for private agencies, sustainability of the model still is at stake for socio-economic development as the remuneration received is ₹ 2000-2500/- (Table 2).

Thus in this model, emerging SHGs were trained in one aspect of the technology, and involvement and empowerment of the workers is seen in a part of the technology

leading to passive changes in gender relations as the women have an exposure to a part of the technical knowledge and are confident in running part of the activity of the enterprise which has created 90 per cent of SHGs who turned out to be wage seekers.

A review of SHG activities in the State of Gujarat shows that SHGs have evolved and we call them as NEO SHGs. In this model non-performing SHGs initially formed in the year 2000 were scrapped and in their place new SHGs were formed. Here the SHGs still observed to have depended on dairy activity which still seems to be a dominant domain activity of the women micro-entrepreneurs in the State of Gujarat which have revamped the SHGs in the nomenclature Mission Mangalam. However here too women are not able to make the gains as expected by them. Though dairy activity is a very simple technology which the women can very easily handle, technology handover to the women is only in one aspect of supply chain of entrepreneurial activity. Literally 75 per cent of the earnings from this activity are recycled for maintenance of the animal while only 25 per cent which is around ₹ 2, 500-3000 constitute their income which the government claims as poverty eradication measures. In initial conceptualisation of SHGs 90 per cent of the members of SHGs took to dairy activity as an income generating activity. With the revamp of SHGs again same activities are handed over to women for entrepreneurship development without upgrading the technology aspects for entrepreneurship development. Though educated and experienced consultants have been appointed for the project, an appropriate review of learning from the past is a slack and is essential and should be revisited to gain learning points from the past so that mistakes cannot be repeated again.



SHGS Under the Corporates

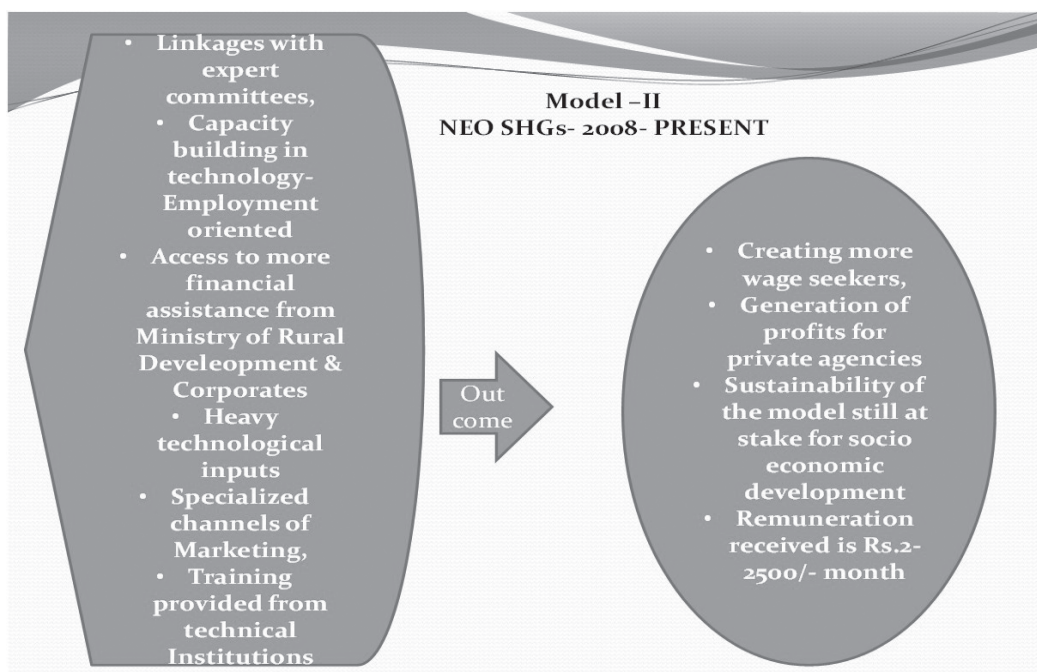
Table 2
Technology and its Role in Poverty Eradication and Livelihood Empowerment of Women.

S.No.	Successful Entrepreneur			Unsuccessful Entrepreneur				
	States	Trades	Income per Month	Technology Used	New Roles Played	Activity and Income /m	Roles Played	
1.	Maharashtra Agriculture based activities	Gladiolus	10,000	Seasonal Crop Nursery	<ul style="list-style-type: none">• Procurement and distribution of salaries,• Banking –credit, deposits, withdrawals, loan processing,• Delivery of products in time ,• Payments to the dealers ,• Supervision of the work,• Taking bookings- on line,• Depositing money,• Procurement of fertilisers and pesticides,	Dairy	Buying & sale of animals and milk	
		SRS in Sugar cane	15,000	Seasonal Crop Nursery			Goat Rearing	2-2,500
		Vegetable farming	4-5000	Organic Farming				
		Onion seed farming	15,000	Seasonal Crop Nursery				
		Beauty parlor	20,000	Mechanical Implements and Scientific Knowledge				
	Non Farm based activities	Tailoring	10,000	Machines		Family Based Activities; <ul style="list-style-type: none">• School enrollment of the children,• Shopping for the children and family,• Usual daily chores,• Production, Marketing		
		General Stores	20,000	Knowledge on Market Products and their availability				
		Papad Making	12-15000	Food processing Technologies				

(Contd.....)

Table 2 (Contd.....)

S.No.	Successful entrepreneur				Unsuccessful Entrepreneur		
	States	Trades	Income per Month	Technology Used	New Roles Played	Activity and Income /m	Roles Played
2.	Gujarat Farm based activities	Dairy	2-3000	Mulching & sale of Milk	Sale of milk		
		Goat rearing	2-3000	Sale after one year	Sale of the animal after one year		
Non Farm based activities		Agarbathi Making	2-3000	Machines (scientific mix)	Wage laborer	Agarbathi Handmade 1000/m	Production
		Food processing	2-3000	Preservation technologies	Wage laborer	Tea Shop	Wage laborer
		Photocopier	2-3000	Machine	Service		Service
		Broom making	2-3000	Production Technology	Production and sale		Production
		Sewing and embroidery	2-3000	Machine	Wage Laborer		Wage laborer
		Snax making	2-3000	Hygienic Mix	Wage Laborer		Wage laborer



COMPARISION OF INSTITUTIONAL LINKAGES MODEL-1 AND MODEL-II

Comparing the institutional linkages (Table 3) in both the organisations it is seen that traditional SHGs are working with grassroots NGOs who design the training modules for women entrepreneurs. They have a good understanding of training need assessment of the poor women aspiring to become entrepreneurs. While the Neo SHGs are linked with reputed academic institutions who do not have an understanding of the need assessment of the women.

Neo SHGs are getting pampered with money and that should mean better service delivery but the facts go astray. Appropriate planning is a slack despite having human resources and programmes haphazardly implemented. With limited resources the Traditional SHG model is well planned involving the grassroots organisations and with concerted efforts is able to make a dent in women empowerment.

Neo SHG model has industry houses link up like TATAs, Reliance, ITC, ect., on board as part of corporate social responsibility, who plan, monitor and evaluate the programmes. Having such big associations on board works on the principle of the government who impassionately plan for people and push the plans down on them to take it forward. While the Traditional SHG model has no associations with the industry houses the women feel free to plan and manage their works. If industries and the big

entrepreneurs dominate, this domain also which otherwise can be easily handled by women, where can the entrepreneurs go and how can they stand the competition in the commercial market and reach the desired levels of sustainability. If there is a problem in our planning process and the implementation processes or the project itself, there is need for serious probing.

Lastly while implementing the programme, a very important component of the programme is handed over to the sahyoginis where the poor uneducated women feel at home while interacting with them and readily share their needs and participate in it without a hitch, while implementation with the involvement of a sophisticated unit takes a long time in penetrating into the masses and to realise the desired results.

Table 3
A Comparision of Model -1 and Model -2

Institutional Linkages	MAVIM	GLPC
knowledge partners	Line Departments, NGOs, RNGOs, NGOs	Academic Institutions, IIM(I), TERI, Agriculture Universities, GIDR, BABARD
financial institutions	Inkages with World Bank & IFAD for Financial Resources.	Ministry of Rural Development- GOI, world bank - SBI, BOB, DENA BANK, RRBS
skill–Training Institutions	<ul style="list-style-type: none"> • Line Departments • DRDA, • DIC, ICDS & NABARD for capacity building • Role of CMRCS visible in project planning, implementation and its nurturing 	Restti, EDI, KVIC, University, Team Lease, India Skill, Tally Solutions
Corporate Industries		Assocham, TATA, Reliance, Jain Irrigation, ITC, Aravind Mccain Foods, Abbellon Energy
Implementing Agency	MAVIM-Sahayoginis	Mission Mangalam - Government Departments, DRDA, NGO, SHG Federations, CBO, DP

Comparing the two models, it is point clear that traditional SHG model is the most trusted on which the women can embark on as it links them to the entire channel of technologies and makes them independent which sows the seeds for empowerment. Though the route is long and takes many years to cut the ice, it is yet a trusted model. Thus technology plays a very important role in breaking the gender barriers and establishing an exploitation free society for women.

MAVIM

Linkages with world bank & IFAD for Financial resources.

Linkages with Line Departments for Capacity Development

Role of CMRCs visible in project planning ,implementation and its nurturing

GLPC

Support Agencies



Gujarat Livelihood Promotion Co. Ltd.

- ❑ Knowledge Partners & Academic Institutions
 - ❑ IIM (I), TERI, Agri Univ. GIDR, NABARD
- ❑ Financial Institutions
 - ❑ SBI, BoB, Dena Bank, CBI, RRBs, SLBC
- ❑ Skill & Training Institutions
 - ❑ NSDC, GSDM, RSETIs, EDI, EDC (SGCCI), Team Lease, India Skills, CDC (GoI), Tally Solutions, Univ. Tr. Centres, ITIs, KVKs,
- ❑ Corporate & Industries Associations
 - ❑ ASSOCHAM, Reliance, Tata Motors, Future Group, Jain Irrigation, ITC, Arvind Ltd., McCains Foods Ltd., Abellon Clean Energy, NSEL
- ❑ Implementing Agencies, Govt. Depts, NGOs, etc
 - Govt. Depts, DP/DRDA, AKRSP, CBOs/NGOs, SHG Fed

29 May 2013 / 8



CHAPTER –III

CHANGING ROLES OF WOMEN ENTREPRENEURS AND EMERGING GENDER RELATIONS

INTRODUCTION

Poverty is a multi-faceted phenomenon, in which a person lacks the necessary capabilities and entitlements to satisfy his or her basic needs. From this point of view, the fight against poverty must consist in establishing access to entitlements that will allow the poor to access the material, social, and technological means to develop their capabilities. Thus, empowerment of the poor is a crucial requirement and a sustainable solution to poverty. Empowerment is defined here as the ability of people, in particular the least privileged, to: (a) have access to productive resources that enable them to increase their earnings and obtain the goods and services they need; and (b) participate in the development process and the decisions that affect them. A key requirement for an escape from poverty and hunger is access to productive resources in the form of land, financial resources, technology (seeds and fertiliser, livestock and fisheries, irrigation, marketing opportunities, and off-farm employment) are essential aspects. Thus technology and the institutions play an important role in empowerment women. Empowerment of women in the study area has been effected in two different levels. This chapter discusses the role of technology in empowerment of women.

Model-1 teaches many alluring facts about women SHGs as they are directly involved in the enterprise based activities and family based activities which they are able manage by themselves successfully. Success of an enterprise depends on the timely availability of the backward linkages such as technology (physical), credit, loan, raw materials in specified time. As per the data tabulated in Table 4, higher percentages of women owning the enterprise enjoyed banking activities and timely delivery of the products to the customers, at the same time managed the children and family by themselves without depending on anybody. The table below gives the details of the responses received from a sample of women entrepreneurs in the field. The emerging entrepreneurs are the members of the Self Help Groups that were trained in the chain of enterprise development activities which included the backward and forward linkages (Table 4). They have acquired knowledge on the technologies for entrepreneurship development from the training institutes. Interestingly they have also put in their self-effort in enterprise development as a result

they experienced consequent change in gender relations as is evident in this model, though the percentage of such entrepreneurs is very small (2% of SHGs). But there is another side of the coin here. When we examine Neo SHG model all the SHGs in this model have been trained in handling only one skill pertaining to of the technology are confident in handling only that aspect of it like skill in developing the product, handling banking, etc., therefore in this model women have had an exposure to a part of the technical knowledge and are confident in running a part of the activity of the enterprise and such women constituted 90 per cent of the sample who constitute the emerging wage seekers who expressed that they see no much change in gender relations.

Table 4
Emerging Gender Roles Examined

S.No.	Emerging Gender Roles	Percentage
Enterprise based;		
1.	Procurement and distribution of salaries	72%
2.	Banking – credit, deposits, withdrawals, loan processing	68%
3.	Delivery of products in time	80%
4.	Payments to the dealers	80%
5.	Supervision of the work	82%
6.	Taking bookings-on line	59%
7.	Depositing money/online banking	70%
8.	Procurement of fertilisers and pesticides	50%
Family based activities;		
9.	School enrollment of the children	80%
10.	Shopping for the children and family	85%
11.	Usual daily chores	90%

Captured voices from further deliberation with the women assert that there is a change in the culture (Table 5) in the family where in they are no more dominated neither by the men of the family nor the family itself. Interestingly, the money earned by them is in their hands and they have voiced that they have achieved a freedom to spend the money on their own for fulfilling their purposes without being questioned. This is an important trait of empowerment in women which has made them independent and confident. The table below explains the voices captured from the women who experience a change in the relations at home.

Table 5

S.No.	Item	Percentage
1.	Changes are seen in culture	82%
2.	Have freedom to spend money	80%
3.	Have freedom to express	70%
4.	Participate in making decisions for the household such as selling rice	69%
5.	Other individuals in the community seek your opinion about important matters	49%
6.	Do not require permission to make small purchases from the shop	40%
7.	Ability to interact effectively in public sphere (community public meetings)	60%

The majority of women entrepreneurs have shown interest and motivation in building their own enterprise and become economically independent, but however this is not possible if the family does not give the required support. Family support and improvement in gender relations, at home have motivated the women to embrace the technologies and successfully run the enterprises. Table 6 shown below captures the responses of the women in this context.

Table 6

S.No.	Factors Motivating Women	Percentage
1.	Economic Independence	80%
2.	Family Encouragement	78%
3.	Gender Balance	70%
Constraints		
1.	Sign –not a problem	75%
2.	Problems while dealing with the officials (banks non cooperation do not get credit in time, delays, red tapism)	70%
3.	Communication skills – is a problem	82%
4.	Management of the enterprise by self – is not a problem	85%

In addition to the technologies accessible to the women, the women faced certain personal constraints in themselves like signing their documents, communicating with the officials (while dealing with the project), bank officials, delays in accessing the credit have stood out as major stumbling blocks for the women entrepreneurs as they lacked skills in handling these aspects.

Emerging entrepreneurs

- SHGs trained in the chain of enterprise development acquired complete knowledge/technology on enterprise

*self effort of the SHGs is also seen here & there is a change in the gender relations (seen in 2% of SHGs)

Emerging Wage seekers

SHGs trained in one aspect of the technology & a change is seen in a part of the gender relations as the women have an exposure to a part of the technical knowledge and are confident in running a part of the activity of the enterprise – 90 %

SUMMARY OF FINDINGS

SOCIAL AND ECONOMIC IMPACT OF TECHNOLOGY

- Women usually do not accept works which involve complicated, heavy, mechanical and electrically oriented technologies rather simple and easily operated technologies have remained in their domain. Due to lack of awareness and confidence to use them they lack the skills to operate and use these electronic / mechanical technologies. However training, capacity building programmes, hands on experience in using the technologies in the production process has certainly helped them in increasing the productivity in their enterprises and added to their empowerment. In the present study it was seen that simple drudgery reducing technologies made available to substantiate the drudgery reduction in women like the bhendi cutter, plastic sewers, etc., have helped women in getting integrated with technology application.
- Thus technology has impacted the women entrepreneurs positively and it has improved an understanding of the processes on entrepreneurship in women, enabled women to venture into the male bastion and helped them in handling the issues related to the enterprises single handedly.
- Gaining understanding on the application of the chain of technologies related to processes in entrepreneurship development, women gained recognition in society, as they are recognised for their work which encapsulated quality, quantity, productivity, time management profit making orientation and this has increased their ability of decision making and participation rate in various affairs of the enterprise and also their personal lives.
- Knowledge and applications of technology has empowered women as aggressive entrepreneurs through capacity building programmes (1%), through these numbers are very small. Though small these women have become economically sound and made good profits (on an average Rs.2-3 lakh / month). This paved the way for social development.

INSTITUTIONAL ARRANGEMENTS IMPACTING THE ROLE OF TECHNOLOGIES AND WOMEN EMPOWERMENT

- Two types of SHG models have emerged in the study;
- The first group of SHGs belonged to the traditional framework that was brought into the fold of SHGs a decade ago. These SHGs were already exposed to the

nitty gritty of SHG formation, thrift and credit activity, revolving fund and involvement in income generating activities, where the women entrepreneurs were given access to capacity building, technology and financial assistance and were backed by the institutional mechanisms, thus SHG activity and entrepreneurship has remained a beaten track for them as a result some took off while the others remained unincubated, though they constitute a very small group. Thus not all SHGs could imbibe the envisaged concepts of SHG activity in this first model and reach take off stage in their enterprises.

- But with the government undoing and reorganising the weak or unsuccessful SHGs, all such SHGs were again grouped into a newly generated programme under National Rural Livelihood Mission/State Rural Livelihood Mission. In these programmes more resources were allocated, the SHGs were networked with corporates and international agencies and Board of Directors were formed with their members for monitoring and evaluation of the programme. Here evolves the second model of SHGs. Now these SHGs were the members of the initial SHG movement who were again drafted for skill development training who upon the completion of the training programme were employed in the projects floated by the corporates and earned a daily wage of ₹ 2000-2500/ month. At the end of the game these SHGs were earning higher profits at a higher end for the corporate, which manifest the activity of middle man latently. These are the Neo SHGs in the Neo SHG era where 90 per cent of the members of the SHGs are engaged in. These SHGs after going through the capacity building programme and being exposed to hands on experience would have otherwise reached the take off stage in the entrepreneurial activity in the traditional framework of SHG activity.

But they are back to square one, withdrawing from all ongoing entrepreneurial activity and reintroduced to capacity building programmes in a new framework. Therefore in the process, all such unsuccessful SHGs after getting neck deep into the entrepreneurship programme and not reaching the levels of success are withdrawn and have shied away from taking to entrepreneurship independently (Once bitten twice shy principle), but now, after going through the new skill development programme are on the move to take up employment in projects floated by the corporate world and the internationally affiliated bodies. For all such SHGs employed with the corporates, remuneration has been around ₹ 2, 500/- which stands at the same rate as was predicted a decade ago in the

traditional original SHG framework. Programmes are reformulated with new activities making some redundant with the ultimate goal to benefit the livelihoods of the poor and to generate better income for the poor from the programmes which were in effect.

But if the new programme cannot cater to the idea of poverty eradication then how is this superior to the one already in operation. Another facet of the programme is complexity and sophistication of the programme where the interventions of the multinationals and big entrepreneurs and their interplay in the market situation has been dominant in the production processes; under such circumstances the rural uneducated women find it difficult to understand and adjust to the new market processes and are apprehensive of embracing the entrepreneurial activity. Otherwise given the clear canvas rural uneducated women can easily handle the rural enterprises. But given this circumstance to play with the corporate and the international agencies in the market, the million dollar question goes unanswered - where do the independent rural entrepreneurs stand in the whole fray of competition in the commercial market?

IMPACT OF CAPACITY BUILDING PROGRAMMES FOR TECHNOLOGY AUGMENTATION

- Capacity building programmes are organised by RSETI which are funded by the Ministry of Rural Development enroute through NABARD, the lead bank to the RSETI (Rural Self Employment Training Institutions).
- The modules are adopted for capacity building programme by RSETI after much brainstorming with the experts from across the country involved in the entrepreneurship development activity. A review of the training calendar developed by RSETI shows 24 training programmes being organised in a year which are mostly demand based. The demand is generated and conveyed by the TLMS of the Talukas of the districts. And based on this demand the training programmes are conducted. More than 50 per cent of women participants attended the Capacity Building programme, though this was not a conscious effort.
- A review of the modules developed and followed for the entrepreneurship development programmes shows that capacity building of the entrepreneur on the enterprise does not comprise of all the elements of supply chain. However the participants are given skill development trainings product processing techniques.

Here the skills for processing a product are taught in detail but the basics of entrepreneurial processes are lacking; therefore these skill trainings can carve out only the wage workers who may be employed on a daily wage basis to work on a production activity in the production process for which wages are paid. However these wages are also again exploitative in nature. These workers are viewed as persons who were unskilled once upon a time and are now getting skilled and thus are less paid some times and also not paid at all. Additionally a woman is paid differentially in this Neo SHG Framework which shows a gendered imbalance.

- The capacity building in the chain of entrepreneurship development includes
 1. Project planning including financial planning
 2. Procurement of raw materials
 3. Processing skills
 4. Skills for standardization and Quality
 5. Branding
 6. Labeling skills
 7. Marketing skills
 8. Followed by skills for leadership development,
 9. Motivation for the enterprise development,
 10. Sustainability issues and some issues on
 11. Gender concerns. These inputs were missing in the modules. However the officials assert that the issues are a part of the capacity building programme are invariably covered in one or the other sessions during the training programme. When the topics do not gain visibility in the existing reading material, the module as such and the schedule of the training programme, under instances of non inclusion, it remains totally subsumed or gains an offhanded and a nominal representation. Such a design of the course affects the quality of training and mars the objective of turning out women entrepreneurs in the programme.

- Inputs on Quality aspects and standardisation of the product is also not a part of the training module in the capacity building programmes which are more to do with the quantification of the products and measurement of the product in terms of time, dimension, performance, purity and fitness for use. As far as capacity building programmes are concerned with quality issues on food processing, they are haphazardly carried out without adhering to the regulations of the food product licenses, following the norm on HACCP (Hazard Analysis and Critical Control Point). Penetration of all such products and its marketability beyond the rural domains is a question drawing our attention. Appropriate technologies should be a part of the capacity building programme on entrepreneurship.

GOVERNMENT POLICIES AND AMBIGUITY IN TECHNOLOGY TRANSFER

- Government policies seem totally out of place and become redundant quite often. Formation of SHGs has been a major objective of the Governments and in the guise of reporting, existence of SHGs in numbers are reported without having an appropriate existence. The story of Self Help Groups which started in the year 2000 were basically formed to encourage entrepreneurship as an alternative / secondary activity especially for women in the rural areas coming from BPL families as a resilience for slipping into poverty traps as they depended on agriculture as their primary activity. Thus the Government motivated many women to constitute and form into SHGs. Here revolving funds were whole heartedly given to start the activity and efforts were made to upgrade their activities based on the norms benchmarked by NABARD on Micro-entrepreneurship and successfully reduced the levels of poverty in women. These SHGs were then federated at the village, district, and the State level and sometimes at the cluster level also. But within a decade, the government's intension of scrapping the weak or unsuccessful SHGs and reconstituting all such SHGs and the SHG activity has set a complex situation for the women from the rural areas to understand and imbibe. Instead of giving required inputs to the existing ones which otherwise could have reached a stage of take off, the reconstitution of the SHGs and giving birth to new SHGs has left the SHGs in a spate of confusion.
- Dairy activity still seems to be a dominant domain activity of the women Micro entrepreneurship in the States which have revamped the SHGs in name of new

programmes. However here also women have gained only marginally, since 75 per cent of their profits received from the micro entrepreneurship is recycled for maintenance of the animal, while only 25% (₹ 2500-3000/ month) constitutes their income. However banking on this small amount the government is proclaiming its acknowledgment for poverty eradication and sustainability of the programme. When the projects are so carefully designed by the consultants who are specifically employed for the purpose, appropriate monitoring and evaluation of the projects are not carried out by the government. Frequent reviews on the project and its performance lays down a trajectory for the present and also the future, so that inherent mistakes can be avoided. As reviews are not available referencing to the learning's from previous projects is also absent in the programme, since old projects are repeated despite it turning out to be a fiasco.

- While it is also ambiguous as to whether the programme is encouraging the SHGs formed by the BPLs or the SHGs formed by the APLs. The SHGs of the BPLs have more relevance today and poverty levels of this group are of much concern for us than of the APLs. Despite which there is no clarity on it though SHGs formed of the APLs require neither a loan nor a revolving fund and their involvement is simply nominal.
- Government announced incentives for the formation of SHGs and these incentives are given to the Anganvadi workers, NGOs and also the Government workers. It would be more suitable and encouraging if the incentive is accorded to an SHG who forms new SHGs by sharing their experiences and motivating other SHGs. This is the need of the hour.

Gender Relations Improved

- Technology has very much effected the gender relations in women who were exposed to the chain of technologies involved in the entrepreneurship development in comparison to the ones who were exposed to only one aspect of technology.
- Today women accessing and applying technologies assertively state that they are no more dominated either by the men or the family. Interestingly, the money earned by them is spent by them for fulfilling their purposes without being questioned increasing their levels of participation. These experiences of empowerment in women have made them independent and confident.

SUGGESTIONS

- Specific efforts should be made to develop enterprises and entrepreneurship keeping in view a motivated group, who should be exposed to the nitty gritty of all the technologies, the processes involved in entrepreneurship development.
- Such a select group should be attached to a successful company for EDP training again on a non exploitative basis.
- Linking up the SHGs to successful organisations for employment reasons will only perpetuate dependency syndrome in the women and the organisations will continue to be the veils behind which the women shield themselves. Thus women (illiterate) who have not undergone capacity building programmes and those who lack motivation to start an enterprise can be sent for skill development programme and attached for placements (on a daily basis) with the corporate world, however their future is at stake as all such women get employment until the host organisation is ready to accept their employment and involvement in the trade.
- Appropriate measures should be taken to initiate monitoring and evaluation of the projects launched by the Government and put the systems in place.
- In every project appropriate reviews of performances of the entrepreneur/ worker should be made for quality adherence which is a catch point for sustenance of the projects. Otherwise reviews will be based theoretically on the principles of Management by objectives and quality gets missed out totally.
- All the carrots (motivated entrepreneurs) can be selected and given the opportunity to start simple enterprises initially which should be demand based; while the sticks (demotivated entrepreneurs) can be picked up for a wage employment with bigger and well established projects who are in need of a job .
- Exposure to continuous capacity building programmes and frequent refreshers on technology up gradation should be a part of the entrepreneurial development programmes of the State.
- Government's interferences on curbing the existing SHGs and its revamp involve heavy expenses on the exchequer and fleecing of motivation in the SHGs. A serious design and launch of the programme revisiting learning's from past experiences is the call of the day.

CONCLUSION

Women having knowledge on technologies and its processes interact and involve themselves in the development processes. Their intellectual potential is an asset which has been ignored. Information technology has no doubt brought an immense impact on socio-economic development: It is changing cultures, removing social and geographical barriers and offering new opportunities to women. These changes place “gender issues” in a new perspective.

The story of Self Help Groups is decade old. While planning for the programme in its mission and vision to eradicate poverty by offering it as an alternative livelihood intervention, an outcome that was expected was that SHGs will be formed and adopt microenterprises and would reach a stage of take off within three years. With this conception many SHGs were formed imbibing the conceptions on revolving fund and micro entrepreneurship development to reduce poverty in women, which soon evolved into an umbrella organisation federating itself at village, district and State level organisations. Concerted efforts and huge budgets could not relieve the SHGs from being elusive and they continued to lie low and gradually become defunct and redundant.

Answering the million dollar question, 'Does technology liberate women from discrimination'? From the study and the observations made- the answer is YES while considering the traditional SHG which religiously followed the norms of nurturing SHGs and evolved into micro-enterprise units. Setting aside the initial teething problems inherent in any system, in the process of evolution, to develop the entrepreneurial activity, capacity building on the application of chain of technologies in the forward and backward linkages is essential and it takes a considerable amount of time in affecting it. In the observations made in the field entrepreneurs with such capacity building constituted a very small percentage of them (2%) who have turned out to be successful entrepreneurs and have seen and experienced ups and downs in the process of building the enterprise and establishing themselves for a better livelihood. Today all such SHGs who have empowered themselves with the use of technologies involving knowledge, mechanical arts, applied sciences in their enterprises involving quality aspects, standardisation of the product, pricing, packaging, branding, market research have carved out a better returns for themselves economically, as these are the building blocks of entrepreneurship and these have evolved out in the capacity building programme in the traditional SHG model and established the sustainability aspect in the enterprise. And socially they are able to break the traditional gender barriers in the whole process.

On the other hand SHGs which had no knowledge on use of technologies involved in the entrepreneurship development has difficulty in sustaining themselves, which ultimately became defunct and scrapped. Efforts to give a part of the technology inputs also did not help in building the entrepreneurship activity. Serious interventions made to revamp by changing policies, expanding the financial inputs have only changed the activities of the SHGs in the new programme but it could not register the objective of the programme of lifting the poor above the poverty lines.

SHGs empowered with use of knowledge, mechanical arts and applied sciences in their enterprises have been successful in entrepreneurship development. However SHGs not having an access to this knowledge have perpetuated dependency in the women.

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