EXECUTIVE SUMMARY OF THE MINOR RESEARCH PROJECT

TITLE OF THE PROJECT

“INCLUSION OF THE EXCLUDED THROUGH ENTERPRISE DEVELOPMENT – A STUDY OF DAKSHINA KANNADA DISTRICT”

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Introduction

The term ‘social exclusion’ first originated in Europe, where there has tended to be a greater emphasis on social exclusion. There is also a policy focus on those living in ‘deprived areas’, where poor housing, inadequate social services, weak political voice and lack of decent work all combine to create an experience of marginalisation. Social exclusion has become an important concept in academic and practitioner circles both for understanding the ‘deprivation’ that is inextricably linked with the economy and economic restructuring policies adopted since the 1990’s, and for streamlining the strategies for ‘inclusion’ of the ‘excluded’. Social exclusion is a complex and multi-dimensional process. It involves the lack of denial of resources, rights, goods and services, and the inability to participate in the normal relationships and activities, available to the majority of people in a society, whether in economic, social, cultural or political arenas. It affects both the quality of life of individuals and the equity and cohesion of society as a whole. The exclusion sociologically is happening on the grounds of caste, community and economic inequality and gender. Thereby, the most excluded in the Indian society include scheduled caste, schedule tribes other backward communities and people from minorities. Women are the most marginalized among the excluded community. This paper discusses the concept of social
exclusion, with an eye to women in rural areas assessing the utility of this concept in the study of inclusion of rural women through enterprise development. The paper then examines the case of inclusion of the excluded that is rural women through Enterprise development.

Objectives of the Study

1. To understand the concept of social exclusion
2. To study the linkage between social exclusion and enterprise development
3. To examine the role of SHG enterprise for the economic inclusion of women
4. To study the role of SIRI gramodyoga samste for the economic inclusion of women in DK District of Karnataka

Research Methodology

The study was undertaken in the selected SHG Enterprises identified for the study in D.K Districts of Karnataka. SHG Enterprises located in the districts of Dakshina Kannada, are chosen for the research work on the basis of availability of number of group enterprises for the study. The data required for the research was collected from primary and secondary sources. Various Books, magazines, news papers, articles, journals, publications, government reports, have been used as sources of secondary data. As internet is one of the important sources of information it is been be taken as an important source of secondary data for the present study. Preparation of interview schedule to evaluate the contribution of SHG enterprises for the development of socially excluded groups was used as source of primary data. Field survey type of research is undertaken for collecting the primary data.

Findings

- 45% of respondents are aged of 17-22 years and 40% of respondents are aged of 22-27 years. Respondent below 17 and above 27 years are very few. Most of the women of the SHGs in the study area were belonged to the age group of 17-22 years. The study revealed that younger generation is showing interest in group enterprises. It also found that group enterprises are more remunerative than other occupation such as Beedi rolling, Beedi labeling and Cooly.
- The present study revealed that most of the women of the SHG have only primary and secondary level of education. 82.5% of members are having primary education. Only
5.8% are SSLC, 3.3% of the respondents are with PUC qualification and there are no degree holders. 8.3% are still uneducated but they are belonging to the age group of above 30 years.

- The study found that 55.8% respondents have taken up Beedi rolling as their main occupation 20.8% engaged in Beedi labeling, and 17.5 percent engaged in agricultural activities. Few others are engaged in some other work like cooly. The study found that Beedi rolling was main occupation in Dakshina Kannada District before they are engaged in group enterprises.

- 85% of respondents engaged in group enterprises are young unmarried girls. Only few respondents are married. This showed that younger generation has interest in group enterprises. It helps them to empower in the society.

- Before they joined to the group enterprises their income level was very low. Monthly income of respondents after joining the SHGs increased. 40% of members of income belong to the income class of Rs 4,000- Rs 5,000, 28.3% belong to the income class of Rs 3,000 – Rs 4,000, 21.67% belong to the income class of Rs 2,000- Rs 3,000, 10% belong to the income class of above Rs 5,000 and also members earning after joining the self help group is at least Rs 2,000 p.m. The study found that income of the self help group members increased after joining the group enterprises.

- It is found that 78.3% of respondents are belonging to the group of below poverty line. 21.7% are belonging to the group of above poverty line. Women from Below Poverty Line (BPL) families were made members of the SHGs. They formed the self help group enterprises. A SHG enterprise has directly resulted in the upliftment of these BPL families.

- 45% of the respondents are joined to self help group enterprises because they are jobless, 26.7% joined to self help group enterprises to support their family, 19% are joined to achieve the objective of women empowerment and 9% are joined to give good education to their children. The study revealed that majority of rural women is jobless and difficult to lead a life. So self help group enterprises helps to empower the rural women.

- 72.5% of respondents start the self help group enterprises with the active support of SKDRDP. Through SKDRDP sevaniratas are appointed in each village. They are
motivated the self help group members to start group ventures. 25% of respondents are motivated by family members and only least percentage is motivated by society.

- Survey revealed that 100% of respondents are required training to start group ventures. They obtained one week training from RUDSET Ujire. Most of the rural women are uneducated. They are supported by SIRI Gramodyoga Samste to start group ventures. With the active support of SIRI they left Beedi occupation and engaged in group entrepreneurship.

- It is found that 63.3% of respondents are faced problem up to two months. 26.7% of respondents are faced problem up to six months, and only least percentage of respondents is faced problem more than six months. This found that rural women are interested in group entrepreneurship. They got self confidence within a month. Now they have capacity to give training to young educated youth. Their main objective is unity is strength.

- The exploitation of poor women by money lenders and pawn brokers has stopped, as members are no longer depending on them for their financial needs.

- The awareness created and information provided by the NGOs is solving the problem of asymmetric information of the rural women.

- The banking activities of SHGs are having direct impact on the achievement of financial inclusion. Apart from having SHG accounts, many women have opened personal accounts in the banks positively affecting the process of financial inclusion.

- Voice the concerns: Some of the women members of SHGs are active enough to take up the issues of deprived women. With the awareness created, they take up the matter (like depriving benefits of a government programme) and discuss with necessary government officials. Most interesting development is that members are able to tackle the apathy of government officers through RTI Act.

- Empowerment: The confidence gained from earning income and increased savings has empowered women members to take decisions about their lives and of their children and also guide other members of the society.

- Women are able to address their health problems without waiting for other members of the family to take decisions.
• Community Participation: By enabling members to monitor the functioning of the ration shops, take up issues like safe drinking water, sanitation, education, violence against women, prohibition, early childhood care and timely payment of widow pension, the NGOs are promoting community participation.

• Encouraging saving habits of members. Training for income generating activities like tailoring, candle making, homemade food, phenyl production and other articles. Many members have taken up income generating activities.

• Create awareness through Jaatha, road shows and informal meetings. The voluntary organizations have done tremendous job in creating awareness regarding Banking activities, Health issues, Management of resources, Importance of Potable drinking water, Sanitation, Women's rights, Legislations like Right to Information (RTI), Domestic Violence Act, Government programmes on Social Security and Social Protection.

• Children to schools and Reduction in Child Labour: With the newly gained economic independence and increased savings, the women members boldly take decisions to send their children to better schools. This has drastically brought down the problem of child labour in the area.

• Reduction in alcohol abuse and domestic harassment: Awareness and empowerment have helped women effectively face abuse and harassment leading to overall reduction of such incidents.

• Active political participation: There has been great change in the attitude of members towards political participation. With necessary information, awareness and interactions, they know the importance of voting, contesting elections, and getting elected. Thereby members never miss voting; few of them though from very poor background have stood for election and also have won the elections. The SHG members are very active in Social Audit or Jamabandhi which earlier was a routine process.

Conclusion

The NGO interventions have thus created huge benefits for the society, especially the women living in the rural areas. There is a direct movement towards inclusion of excluded community, the women from BPL families, within the purview of development by taking up income generating activities largely supported by microfinance in SHGs. With the newly gained
economic independence, the women members are empowered to take important decisions relating to their lives, fight harassment at home and outside, educate children and take care of their health and that of family members. Community participation component is supported with women members actively involving in important issues concerning their villages like alcohol prohibition, monitoring ration shops (Public Distribution System), sanitation facilities etc. The third sector is jotting success story of decentralized and development governance, with women from deprived background actively participating in governance by getting elected to local bodies.

With the increased awareness, economic independence, empowerment, political participation, health and educational benefits the NGOs/ Third Sector are leading a meaningful inclusion of excluded community in the society in all dimensions.

Suggestions

Based on the above findings the following suggestions are recommended:

- Provide financial assistance to women to improve their entrepreneurial skill. Most of the women entrepreneurs are not able to obtain financial assistance to develop enterprises. If financial assistance is provided to the self help group members, it may contribute to the development of socio economic status.
- In India in most of the rural areas male domination. They are not ready to allow the women to come out of house. Provide opportunities to the women to start group enterprises and motivate their management skills.
- Marketing is the main problem faced by the self help group entrepreneurs. Inability to catch the market for their product rather than industrial product. Government should be supported to provide marketing facility to their products.
- Banks are required to provide greater linkage to SHGs in providing higher amount of loan to extend their business.
- Proper training should be provided to the self help group members to start different group enterprises.
- Motivate the self help group members to join group enterprises and empower them.
- Majority of the group entrepreneurs having primary education. They have problem of maintaining the records and books of accounts, as majority of respondents have poor knowledge. Supporting the educated youth to start group ventures.
• Some of the group entrepreneur left the enterprises very early. So the government should be provided job security to the members of group

• Exposure visits of self help group enterprise members to good project areas where integrated projects are implemented

• Provide decision making power to all group members to take any decisions, otherwise delay in taking decisions

• Women share in rural employment is very lower. Therefore more and more self help group enterprises should be encouraged

• Involvement of the members in economic activities should be promoted. Encourage the members to expand their business, increase their assets, improve their standard of living, and create awareness about health and hygiene

• Development of co-operative attitude among the members. Create social and political awareness and develop entrepreneur skill among members of self help group enterprises

• Encourage the members to involve in family decision and improvement in children education

• Supporting the group members for independent living. Improve their income and develop saving habits of the members

• Development of an attitude of work with unity

• Encourage the members to develop banking and accounts knowledge

• Motivate the self help group members to reduce their dependence on money lenders

• Improvement of infrastructure like lighting, storage and transport facilities to members