

Empowering Women: Nurturing Entrepreneurship – A Case of Pallimangal (A Unit of Ramakrishna Mission, Kamarpukur)



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Abstract

“Women are the real architects of society.”

– Harriet Beecher Stowe

World economy is heading towards a new industrial revolution, which is – sustainable and inclusive. Undoubtedly, entrepreneurship leads to economic development! The contribution of entrepreneurship is manifold, which includes: rising income, increased employment opportunities, balanced development, encouraging innovation, foreign reserve, community development, etc. to name a few (Batra, 2004; Sudha, 2007; Gupta and Kumar, 2009). Therefore, the development of a nation is the reflection of development of entrepreneurship in the society as a whole. That is, socio-economic development of a nation cannot be fully realized as long as its women are confined to a subordinate position and their talents are unexplored (Saritha, 2007).

So, in order to have an inclusive and sustainable industrial development, there is an urgent need to harness the economic potential of the women (half of the world's population)¹. Reports reveal that by 2020, the contribution from women as producers, employees and entrepreneurs would be approx. 870 million². Hence, it is becoming clear that the increased role of women in economic decision making will positively impact on sustainable economic development.

Keywords: Empowerment, Sustainable Development, Women.

Introduction

Entrepreneurship is an act of setting up of a new business venture either by exploring new opportunities or by improving the existing systems. Entrepreneurship essentially marks economic development. But, to uplift the society socially and economically, the hidden talent of women needs to be reconnoitered. As it is rightly said, “No nation can rise to the height of glory unless your women are side by side with you!” As defined by the government of India, women entrepreneurship is considered when an enterprise is owned and controlled by women. Also, women have a financial interest of at least 51% of the capital and they give minimum of 51% of the employment opportunities to women.³

State Government should take the benefit of centrally sponsored schemes targeted for women including Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG), Swabalamban, Support to Training and Employment Program for Women (STEP), Swayamsidha, SWADHAR for ensuring better women empowerment in the state thereby promoting rural economy in West Bengal. A recent announcement of a joint digital literacy programme of Google India and Tata Trust, known as ‘Internet Saathi’, with a plan to start across 400 villages and reach one lakh women in Purulia district of West Bengal in the next few months came as a ray of hope for the state women empowerment drive. Under the programme, women will be trained on various uses and benefits of the Internet for their empowerment. Women trainees will be selected to make them capable Internet users through smart phones and tablet devices. These trained women will further coach other women in their respective and neighboring villages.

Women empowerment has become an emerging topic all over the world including India since last few decades. Many agencies including United Nations in their reports have emphasized that gender issue is to be given utmost priority on a war footing basis. It is felt that women now cannot be asked to wait for any more for equality.

Inequalities between men and women and discrimination against women have also been age-old issues all over the world. Thus, women's quest for equality with man is a universal phenomenon. In a populated states like west Bengal in particular and India as a country in general women empowerment is very much imperative for not only the growth and development of the state as well as a nation but also it will lead to transform India from a developing nation to a developed nation as well (Das and Ray, 2016). This paper mainly emphasized on the role of women in promoting rural economy in the state of West Bengal with special emphasis on Pallimangal.

Review of Literature

Empowerment, as identified by World Bank, is one of the key essential components that aim towards poverty reduction and development (Malhotra et al, 2002). Empowerment is a widely used term that its definition has become blurred. Activist groups use the term to rally behind different issues, while academic circles frequently cite the word in scholarly articles. But what do they mean when they say "empowerment" and whom do they want to "empower"? We will discuss these questions by first starting with a brief history of the term.

In academic literature, the word empowerment first came onto the scene with regards to civil rights. One of the first articles was written in 1975 and called "Toward Black Political Empowerment – Can the System Be Transformed." Conyers, J (1975). This sparked multiple articles discussing empowering the black community, but it also ignited the use of the word in other circles. In 1978, the social work community utilized the word in an article entitled "From Service to Advocacy to Empowerment." O'Connel (1978). Still other groups, from political entities to health organizations, latched on to the word citing it in articles such as "Grassroots Empowerment and Government Response" in Social Policy Perlman, J (1979) and "Counseling for Health Empowerment." Sternsrud, R.H. & Sternsrud, K. (1982).

According to Moglen, H (1983), the term really took off with literature discussing empowerment of marginalized peoples, such as women and the poor, and especially with regards to community development. For example, in 1983 the Women's Studies International Forum discussed empowerment of women in "Power and Empowerment." From then until now, the literature has increasingly been focused on these issues. In 2010, articles were published entitled "Power and empowerment: Fostering effective collaboration in meeting the needs of orphans and vulnerable children" Wallis A (2010) and "Women empowerment through the SHG approach" Augustine D (2010) that demonstrate just a few ways how

empowerment is being discussed in the academic community.

So while we can see that the word empowerment as been used by many different groups, how has it been used? What does the term mean? In a paper written by Solava Ibrahim and Sabina Alkire (2007) entitled "Agency and Empowerment: A Proposal for internationally comparable indicators", they document thirty-two different definitions of empowerment that are currently in use. However, most of the definitions define empowerment in terms of agency, "an actor's or group's ability to make purposeful choices," Samman, E and Santos, M (2009) and it is easy to see that these two terms are intricately linked. In fact, Ibrahim and Alkire define empowerment simply as the expansion of agency. Another source that views empowerment in this way is the article entitled "Well-being, Agency and Freedom" from The Journal of Philosophy.

The author characterizes empowerment as a person's freedom to do and achieve the desired goals Sen, A.K (1985). This framework of empowerment focuses on the individual. Other authors take a slightly more narrowed approach, taking into consideration the institutional, social or political structures rules and norms within which the actors make and pursue their choices. In "Empowerment in Practice from Analysis to Implementation" by Alsop, Bertelsen and Holland, they define empowerment as the process of enhancing an individual's capacity to make choices and then transforming those choices into the sought after outcome Alsop, R., Bertelsen, M., and Holland, J. (2007). Similarly, in an article written in 2002 entitled "Empowerment and Poverty Reduction" by Narayan, the definition of empowerment is seen as increasing poor people's freedom of choice and action to shape their own lives Narayan, D (2005).

All these authors viewed their definition of empowerment (women) in different context in relation to various organizations. The authors agreed that empowerment is multidimensional and it can be exercised on different levels with different domains (Alsop, R., Bertelsen, M., and Holland, J in 2006). Empowerment can look different at the individual level versus the community level, and it can look different in the state versus the market. Empowerment is also relational, for it occurs in relation to whom a person interacts with. Authors like Narayan (2005) and Mason (2005) are quick to point out that empowerment is not a zero-sum game, but rather different types of power, such as power over, power to, power with, and power within. Finally, the literature stresses that empowerment is extremely cultural specific, and this can be seen in the articles written by Malhotra and Mather (1997), Mason (2005) and Narayan (2005).

Objectives of the study

Today's women are exposed to this entrepreneurial world and their number as well as their contribution will keep on growing³ (SHEROES Report, 2014). Many research studies on women

entrepreneurship in India have been conducted. A few of them include:

Table:1 Excerpts from Literature

Studies related to women entrepreneurship	Author(s)
Nature, size and scale of operations	Manimekala and Abdullah (2008)
Nature and extent of family influence on women entrepreneurs	Jayalakshmi (2007)
Motives responsible for their entrepreneurial career	Jaiswal (2007)
Challenges faced by women entrepreneurs in lower-middle class families	Rao (2007); Patil (2009); Malhotra and Sethi (2009); Maya (2012)
Decision making and leadership style of women entrepreneurs	Ghule et al.(2012)
Managerial styles of women entrepreneurs in small scale business	Ghule (2009)
Promotion and development of women entrepreneurship in India	Vinay and Singh(2015)
Factors that motivate women to start their own venture	Nehru and Bhardwaj (2013)
Status of women entrepreneurship in rural India	Bahl(2012); Franco and Selvakumar (2016)

As depicted from Table 1, most of the research work on women entrepreneurship has been undertaken on what challenges are faced by women, decision making and leadership styles, promotion and development and factors that motivate women to start their own venture. Very few studies have been undertaken on how women entrepreneurship fosters women empowerment. This study has been undertaken to understand how Government of India is taking initiatives to empower women in India, with a special reference to Pallimangal, A unit of Ramakrishna Mission, Kamarpukur. The objectives of the study are:

1. To study the concept and development of women empowerment.
2. To analyze the role and initiatives of Government of India and State government for development of women empowerment in the state.
3. To study the historical back ground of Pallimangal and its role and function for uplifting women empowerment.
4. To examine effectiveness of Pallimangal for promotion and development of women empowerment in West Bengal.

Women Empowerment

Survey conducted by Booz and Company (2012) revealed that as high as one billion women around the world will enter the global economy during the coming decade. There is strong evidence that women act as powerful drivers of economic growth, if

they are empowered as employees, producers and business owners. Empowerment can be considered as an approach where people, especially poor people, are enabled to make control over their lives, and secure a better livelihood with ownership and control of productive assets (Chambers, 1993). Grootaert (2005) extended the definition by stating that empowerment also removes social barriers in addition to build social institutions and capital.

Hence, it can be stated that fast pace of economic growth has increased the demand for educated women labor strength almost in all fields. Women are earning in so far as their husbands do, their employment nonetheless adds significantly to family and gives family an economic advantage over the family with only one breadwinner. This new happening has also given economic power in the hands of women for which they were earlier totally dependent on males. Women's monetary independence leads them to the way to empowerment. Sociologist Robert Blood (1965) observes, 'Employment emancipates women from domination by their husbands and secondarily, raises their daughters from inferiority to their brothers' (Blood and Wolfe, 1965).

Briefly, economically independent women are changing their overall equations, point of view and attitude. Now educated women feel that there is more to life than marriage. They can get most of the things they want (income, status, identity) without marriage, while they find it harder to find a suitable accomplished mate. This is why their marriage is delayed. With increasing literacy among women in India, their entry into many types of work, formerly the preserve of men, women can now look upon the bearing and raising of their children not as a life's work in itself but as an episode. If women have started taking men's work, it could be said that men have taken over women's.

According to National Policy for the Empowerment of Women (NPEW) 2001, the following important issues were dealt with in relation to women empowerment:

1. Judicial Legal Systems
2. Decision Making
3. Mainstreaming a Gender Perspective in the Development Process
4. Poverty Eradication (Economic Empowerment of women)
5. Providing Micro Credit
6. Women and Agriculture
7. Social Empowerment of Women
 - a. Education
 - b. Health
 - c. Nutrition
 - d. Drinking Water and Sanitation
8. Science and Technology
 - a. Institutional Mechanisms

Recently, the Central government of India has also undertaken some initiatives to increase the credit lines for individuals from lower income groups. In 2015, Micro Units Development & Refinance Agency Limited (MUDRA) and Pradhan Mantri MUDRA Yojana (PMMY) have been launched, which provided the guidance to banks to facilitate credit to

microenterprises. The schemes have a total credit disbursal target of 1,22,188 crore INR. The Union Cabinet also approved the creation of a credit guarantee fund for MUDRA loans, which is expected to give guarantee to loans worth more than 1 lakh crore INR to microenterprises.

Impact of Microfinance in West Bengal

Association of Microfinance Institutions– West Bengal (AMFI-WB), which promotes and builds microfinance in the state of West Bengal, currently, provides micro credit financial services to around 40 lakh poor women. AMFI-WB built a community of microfinance institutions that operate in West Bengal. Presently it has a membership of 24 Micro Finance Institutions. It has approximately 13,000 employees who hail from lower economic background and is making a significant contribution by empowering women, who are mostly socially exploited and economically disadvantaged. AMFI-WB regulates and monitors Microfinance Institutions (MFIs) to make them compliant with the RBI guidelines and to ensure their adherence with the Codes of Conduct prescribed by the RBI, MFIN and Sa-Dhan. Some of the objectives of AMFI – WB are: To coordinate with local bodies, NGOs, Panchayats, National & International Bodies.

Mudra Route for women in West Bengal

According to a report done by using a large random sample of Mudra accounts opened by the State Bank of India (SBI) between August 2014 and March 2016, it was found that the states that have usually lagged behind in terms of economic growth e.g. West Bengal, are showing marked improvement in women entrepreneurship through the Mudra route. Mudra scheme or a Mudra loan is analogous to microfinance and can be described as a powerful tool for women empowerment as it brings down the capital and operating costs and helps women entrepreneurship blossom from words to action. 23 per cent of Mudra loan account holders with the SBI, according to the report, are women with an average loan size of around Rs 55,000. The report on the distribution of the Mudra accounts with the women entrepreneurs across India suggest that 36 per cent of the accounts are from southern India (Andhra Pradesh, Tamil Nadu and Telangana) and 16 per cent from eastern India (West Bengal, Odisha and Assam). Maharashtra, Gujarat and Madhya Pradesh accounted for another 17 per cent.

Women Empowerment in the state of West Bengal

The concept of women empowerment is not new to the state of West Bengal. However, it was given more priority in the year 2011 when the current government has superseded almost 34 years of previous government regime. After assuming power in 2011, the one of the key focus of the West Bengal Government has been empowering women. Through various schemes, the new State Government has ensured that women in the state lead a life of dignity and are treated at par with men. Some of the social welfare schemes for women launched by the present Government in the last 1000 days of being in power are:

On October 1, 2013, the “**Kanyashree Scheme**” was inaugurated. The scheme has two components, the first aimed for girls students aged between 13 and 18 who will get a yearly scholarship and the second for girls students aged 18 and 19, who will get a onetime scholarship. The scheme aimed to stop child marriages and dropouts from school has enlisted 11 lakh girls, out of which 9 lakh girls have already been receiving the benefits. According to the data of National Crime Records Bureau, the number of rape cases in the state in 2009, 2010 and 2011 were 2336, 2311 and 2363 respectively. This number came down to 2046 in 2012 and further dropped to 1590, till November 2013. Women can fearlessly report any crime. There are 65 women’s police stations in different districts of the state. The State Government has set up 80 fast-track courts to deal with these crimes. A self-defense programme for school girls titled “**Sukanya**” has been launched in association with the Kolkata Police. For the first time, the state started observing the National Girl Child Day on and from January 24, 2013.

A state level enquiry and management committee has been formed to look into the management of the state Welfare Homes for elderly persons, children and women. CCTVs have been setup for constant monitoring and security of the inmates. The Homes receive regular medical checkups performed by the Health Department. Rs 15 crore has been allotted for the development of each of these homes. The state was the first to give empowerment to women by forming distinct policies. State Mission has been created under the Chairpersonship of the Chief Minister Smt. Mamata Banerjee. Women Development Centers have been created under its aegis. Regular workshops and seminars are being organized to publicize women empowerment. Women are being given technical training to make them financially empowered. Presently the following key survey results were revealed for women in West Bengal:

Table: 2

West Bengal-Key Indicators	NFHS-4 (2015 -16)		NFHS-3 (2005 -06)	
	Urban (in %)	Rural (in %)	Urban (in %)	Rural (in %)
Women who are literate (age 15-49)	79.4	66.9	71.0	58.8
Women with 10 or more years of schooling (age 15-49)	40.0	20.1	26.5	15.7
Women age 20-24 years married before age 18 years	27.7	46.3	40.7	53.3
Women age 15-19 years who were already mothers or pregnant at the time of the survey	12.4	20.6	18.3	25.3
Currently married women who usually participate in household decisions (age 15-49)	92.1	89.0	89.9	70.2

Women having a bank or savings account that they themselves use (age 15-49)	54.8	38.3	43.5	14.1
Women owning a house and/or land (alone or jointly with others) (age 15-49 years)	25.8	22.8	23.8	NA
Currently married women who usually participate in household decisions (age 15-49 years)	92.1	89.0	89.9	70.2

Source: National Family Health Survey-4 (2015 -16)

The survey conducted throughout India revealed that rural women of West Bengal have shown maximum growth in term of household decision-making from 70.2% in NFHS-3 to 89.0% in NFHS-4. Rural women having a bank or savings account had also shown high growth, i.e. from 14.1% to 38.3 %. However, the study had also shown the least percentage of West Bengal women owning a house and/or land. This is a cause of concern and more empowerment and awareness is required to improve the current situation.

In 2012-13, 3115 women were given 6-months training in 23 technical subjects. Women living in govt. and non-govt. Homes are being employed in the Child Development projects under Anganwadi Centers. The issues of rehabilitation rescue and return mission of women and children from Bangladesh has been taken up. Uttar Dinajpur has been taken up as a model district for workshops regarding campaigning against trafficking of women and children. A 3-year working plan has been compiled for building Centre of Anganwadi. 13,389 such new centres are being set up. Arrangements have been made for the women and children in Anganwadi Centers to receive nutritious food such as egg, soyabean, seasonal vegetables, rice and dal instead of Khichdi.⁴

About Ramakrishna Mission Pallimangal (Study Area)

In India, the Ramakrishna Math and Mission has been offering the nectar of spiritual peace and solitude to the citizens of the world right from its inception. Although Indian devotees outnumber foreign devotees, awareness about the Ramakrishna Mission and Math is fast spreading in abroad as well. At present the Ramakrishna Mission and Math have

centers in countries like USA, UK, Canada, Australia, France, Switzerland, Brazil, Argentine, Fiji Island, Russia, Singapore, Malaysia, Sri Lanka and Bangladesh. Ramakrishna Mission Pallimangal is the wing of integrated rural development work of Ramakrishna Mission, Kamarpukur under control of its headquarter which is located at Belur Math, Howrah, West Bengal, India. It has three fold objectives i) Physical, ii) Mental, iii) Spiritual development as desired by Swami Vivekananda for uplift of the rural people according to the needs and priorities. Ramakrishna Mission Pallimangal has been established in the year 1980 with the mission of all round development in rural life. During the year various types of activities have been conducted by Ramakrishna Mission Pallimangal to fulfill the motto, **"Service to man is Service to God"**.

Role of Pallimangal for Socio-Economic Development

To study and examine the role of Pallimangal for community development and socio-economic development in and around Kamarpukur the resources are divided into various forms in terms of infrastructure development. These include:

Table 4: Role of Pallimangal For Community/ Socio-Economic Development

Weaving Project	25 different cotton items are produced regularly. 40 destitute women are engaged in this unit as production based wage workers.
Mini Jute Spinning Project	15 local youth employed. Production of twines of different counts during the year 2009-10. Stands at 72.365 metric tonnes. Average income of the worker stands to Rs. 1735/-
Incense Project	Started since 1980 on an average 46 poor and destitute wmen of different villages are engaged and trained and are earning either working at the Kamarpukur workshop or at their homes. Now more than 90 destitute women are presently working on production based wages.

Ramakrishna Mission Pallimangal took initiatives the promotion of software work under capacity building for service provider schemes (particularly in women) of the socio economic development infrastructure in Kamarpukur under the Rural Tourism Project of Ministry of Tourism, Government of India and through the Government of West Bengal.

Table 5: Training on Cottage Industry Products

Scheme	Sessions	Duration	No. of Trainees	Training Items Involved	Cost Incurred (INR)
Jute Handicraft	2	6 Months	50/ Session	23 nos. of jute bag & 5 nos. of Show pieces	3,82,000/-
Herbal Medicinal Domestic	1	1 Year	30	Room Freshener, Mosquito Repellent, Soap etc.	3,68,000/-
Incense Stick	2	6 Months	30/ Session	Raw Stick Scenting (5 Types), Packaging	4,26,000/-
Weaving	1	1 Year	20	Bead Sheet, Napkin, Shawl, Pillow Cover, Asana,	6,54,000/-

				Handkerchiefs, Different types of Bags	
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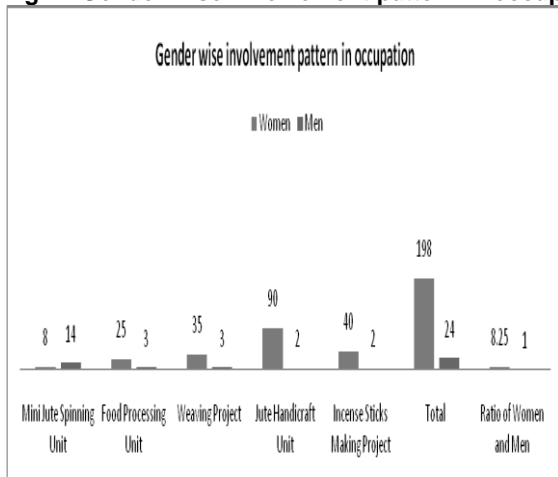
Source: Ramakrishna Mission Pallimangal

On the basis of above livelihood infrastructure Ramakrishna Mission Pallimangal has been initiated Capacity Building for Sustainable Livelihood projects:

5.2 Gender wise involvement pattern

Above figure depicts that total number of women engagement in Ramakrishna Mission Pallimangal is 198 whereas the number of men who engaged there is 24. Above figure also revealed that, Women engagement in Jute Handicraft Unit (90) is maximum followed by Incense Sticks Making Project (40), Weaving Project (35), Food Processing Unit (25) and Mini Jute Spinning Unit (8). It was also observed that in Mini Jute Spinning Unit men involvement (14) is comparatively high because of dealing with heavy machines which are engaged in the workplace (See Fig:1).

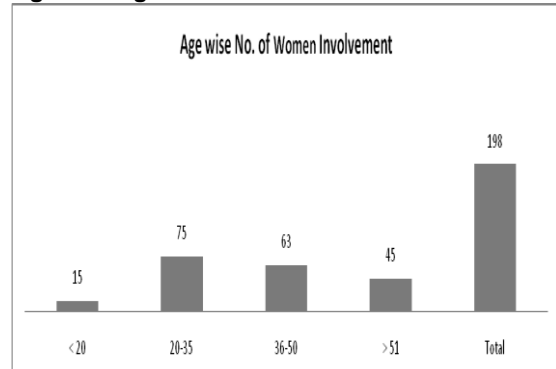
Fig.: 1 Gender wise involvement pattern in occupation



Age wise involvement

Figure 2 revealed that age wise number of women involvement in Ramakrishna Mission Pallimangal. Above figure depicts that 20-35 age range belongs highest involvement (75) in followed by 36-50 age range in 63 women and above 51 ages belongs 45 women.

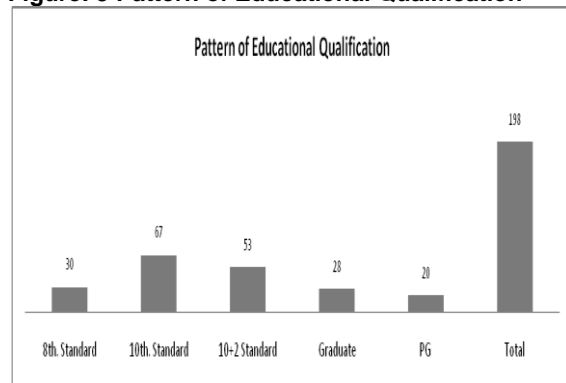
Figure: 2 Age wise No. of Women Involvement



Educational Qualifications

Figure 3 indicates that pattern of educational qualification of women engaged in Ramakrishna Pallimangal. Highest women educational involvement (67) are 10th standard followed by 8th standard (30), High School Pass (53), graduate (28) and PG (20) passed.

Figure: 3 Pattern of Educational Qualification



Satisfaction Level

Figure 4 revealed that women satisfaction level in different projects in Ramakrishna Mission Pallimangal. Above figure depicts that Women belong in Jute handicraft Unit are highly satisfied (45%) followed by incense sticks making project (20%), food unit (13%), weaving project (18%) and mini jute spinning project (4%). The reason behind satisfaction level in jute mill is high due to the fact that they receive maximum training as well as they have to make a variety of jobs involved in jute related products. List of training programs conducted by Ramakrishna Mission Pallimangal, Kamarpukur can be seen in table 6.

Fig.: 4 Satisfaction

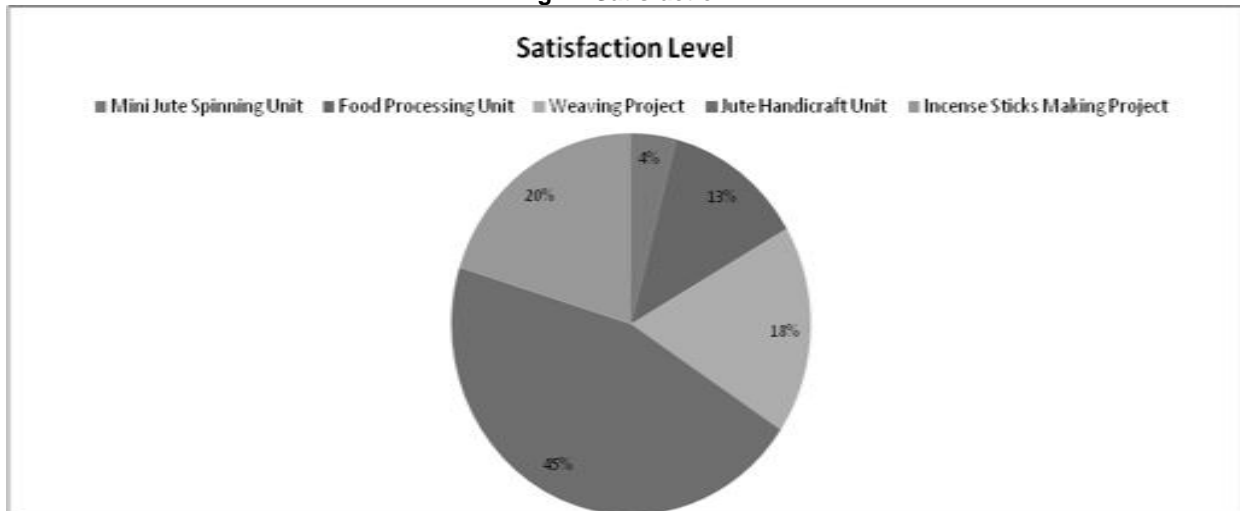


Table: 6 Training Programme

Sponsored by	Purpose	Venue	No. of Trainees
Government of India, Ministry of Small Industries Service Institute	Mobile phone Servicing and Repairing	Ramakrishna Mission Pallimangal, Kamarpukur	45
Government of West Bengal, Directorate of Food Processing Industries and Horticulture	Food Processing	Ramakrishna Mission Pallimangal, Kamarpukur	45
Government of West Bengal, Directorate of Micro & Small Scale Industries	Bee Keeping	Ramakrishna Mission Pallimangal, Kamarpukur	35
National Center for Jute Diversification Government of India, Ministry of Textile	Basic Training of Jute Bags	Ramakrishna Mission Pallimangal, Kamarpukur	45

Source: Ramakrishna Mission Pallimangal

Findings of the study

In terms of employment potential, the study reveals that women employment / empowerment opportunity is very high in the state of West Bengal in General and in Kamarpukur in particular. In this study, it has been observed that Ramakrishna Mission Pallimangal which provides maximum employment opportunities for women, is not involved in proper marketing of the product produced by the R K Mission. Being a nonprofit making organization it is involved in charitable work. This study revealed that maximum women are involved in Jute handicraft unit whereas the less number of men involvement in Mini Jute

Spinning Unit because this unit deals with heavy machinery.

This study reveals that women are completely satisfied with their work culture. This is mainly because vocational trainings are provided by joint initiatives of R K Mission Pallimangal and Government to them resulting in increases their earning opportunity. It is observed that at all supervisory level only male members are preferred to carry out the work smoothly. Above study revealed that, according to respondents Ramakrishna Mission Pallimangal and Government of India and Government of West Bengal initiated different training programs which help people to be self-dependent. Apart from working in Pallimangal, they can operate their own units in their respective residence. It is observed that due to women empowerment in Pallimangal, the student drop out ratio of the family member have reduced substantially. Study reveals that Ramakrishna Mission Pallimangal provides free health service facilities as well as conduct regular health check up camp providing better health service to the women.

Conclusion

The findings of the study suggest that the support provided by Rama Krishna Mission Pallimangal and Government of India has contributed a lot to empower the women of West Bengal. This has had a huge impact on other economic indicators also, like, student dropout ratio. But still, there are certain stereotypes that only men will be considered at supervisory level. It is observed that there is a lot of scope in the field of women entrepreneurship which can be explored not only in West Bengal, but other parts of the country as well.

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Foot notes

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