
WOMEN ENTREPRENEURSHIP WITH SPECIAL REFERENCE THE STUDY OF THE SOCIAL PLATFORM THROUGH SOCIAL INNOVATIONS – A COALITION WITH WOMEN IN THE INFORMAL SECTOR

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ABSTRACT: Unleashing an empowerment process at the grassroots working women's forum (India) emancipates women from class exploitation, caste inferiority, physical weakness, male dominance and brought poor women out of their closed worlds, as a social movement, it organizes and mobilizes women on trade lines, promoting social and financial independence of poor women in India through small enterprise development. Working Women's Forum (WWF) enables poor women to emerge as leaders in their own right to influence public policy through collective action improving their social standing. Economic independence of women is brought about through provision of financial services and enhancement of entrepreneurial skills. Strengthening of their productive role is attempted through reproductive and child health care programs. The service programs such as night classes for child workers and vocational training centers for adolescent school dropouts, provide alternate life options and integrate them into mainstream society. WWF undertakes protest marches, rallies voicing the needs of the poorest, Mass inter caste weddings organized by WWF break strong barriers of caste, which is still a bane on the Indian Society.

It has promoted an autonomous legally registered yet informal banking system the Indian Cooperative Network for Women that is run and managed by poor women themselves. The health care advocacy through reproductive and child health program at the grassroots has given poor women informed choice of services on contraception and voluntary acceptance of safe health care practices impacting about 1 million poor families. Children's home in the urban & rural areas have given child workers and school dropouts a new lease of life. The union wing of the WWF promoted & registered as the National Union of working women has unionized over 5,91,000 exploited working class in 15 geographic areas giving them visibility and status as a 'worker'.

Key Words : Empowerment, Exploitation, Entrepreneur.

Introduction: Working Women's Forum (WWF) was born out of an activist's commitment that the poor are entitled to their rights, in terms of organised social platform, access to credit, education, health care and all the other basic services. The suffering of the poor especially women in extreme poverty and squalor led to the initiation of WWF in the year 1978, taking responsibility to relieve them from hunger, indebtedness and invisibility. Forum's several initiatives not only strive to address the economic/ social problems that comfort poor women but soon manifested into an alternate development model. As an initial step it began organizing women around their households, markets and communities. The Forum has been able to achieve through its innovative structure that facilitated bottom up approach in its organizational efforts.

Innovatively, the Forum entrusts key responsibilities of the organization and its administration to poor women, by selecting/training internal cadres from neighbourhood communities. The Forum's greatest success lies in its innovative approach to integrate the poor at all levels in its institutional framework as

well as towards better delivery systems to reach large number of poor. Be it and informal banking system of a Cooperative or United Nations partnership project framework of Reproductive Health Care or Trade Union initiative to organise the unorganised Forum demonstrated a conscious attempt to integrate the concerns of the poor at all levels. As a credit network WWF branches off into Indian Cooperative Network for Women (ICNW) promoting social and financial independence of women through micro/ small enterprise development for women providing them low interest loans generating employment and strengthening all forms of economic roles of poor women. The ICNW as a legally registered and autonomous Micro Finance Institution has over 2,30,000 working poor women as share holders and has effected a disbursement of over 440 million rupees with a recovery of 90% covering 1003 slums and over 2700 villages.

Considering women's reproductive role as a social role- WWF's projects focus on human rights issues. Apart from child survival/ safe motherhood it fights the complicated issues of heinous practices of female infanticide, child labor. Above all a firm emphasis on the welfare and development of female children, the most neglected resource in all the developing countries. Forum health care effort is a visible demonstration that the enhancement of quality of life ultimately results in the reduction of fertility rates.

Unleashing an empowerment process at the grassroots Working Women's Forum (India) emancipates women from class exploitation, caste inferiority, physical weakness, male dominations and brought poor women out of their closed world's. As a social movement, it organises and mobilizes women on trade lines, promoting social and financial independence of poor women in India through small enterprise development. Working Women's Forum (WWF) enables poor women to encourage as leaders in their own right to influence public policy through collective action improving their social standing. Economic independence of women is brought about through provision of financial services and enhancement of entrepreneurial skills. Strengthening of their productive role is attempt through reproductive and child health care programs. Mass inter caste weddings organized by WWF break strong barriers of caste, which is still a bane on the Indian Society.

Formation of objectives and strategies:

- Organise women workers on trade lines and create visibility.
- Devise and innovative organisational structure enabling poor women's participation at all levels.
- Reach out to large numbers of women workers within a short time span.
- Remain women-intensive in nature and address the struggles of poor women workers against class, caste and gender in the community and workplace.
- Adopt effective need based programmes on the areas of credit, health, employment, reproductive health, insurance & other support services.
- Adopt participatory training strategies towards empowerment of women workers.

Organizational Structure:

The organizational structure of WWF is not only unique but also innovative. The structure described as "bottom up" by experts has enabled the emergence of natural leaders and participation of women at all levels of decision making. The members and leaders of the Forum organize into neighbourhood Solidarity Groups and forms the 'life line' of the organization. The solidarity group members in the urban and rural areas. Participation of women at all levels of the organisation has resulted in the initiation of priority and need based programs.

Research Findings Forum WWF's Program Areas:

- Poverty needs not be a barrier for managing development programs;
- Economic development can provide a positive base in furtherance of social change.
- Leadership of the poor can break the barriers of ignorance and resistance.
- Innovative Banking and Trade unions Institutions promoted by WWF are a grassroots model.
- Poor women are bankable, their enterprises can grow, and they can create assets and social service outlays when spent in this way trigger economic growth through demand creation.

- Entitlement approach perused by the Forum leaders has helped poor women to fight bureaucracies and political pressures through a process of empowerment backed by selfless community leadership.
- WWF's programs are an effective low cost model for the development of people as human resources.
- At relatively low levels of income it is possible for the poor to achieve a high level of human development.
- A cost-effective grassroots development process such as WWF does not require large scale capital investment, educated or technical expertise to succeed.

INDIAN CO-OPERATIVE NETWORK FOR WOMEN: Born with 800 women in the slums of Chennai, initiators of the Working Women's Forums (India) based on the needs expressed by poor women workers prioritized credit services as their critical need. This has rendered them as 'working poor'. Marginalization due to non-availability of low cost credit and subsequent borrowing from money lenders and middlemen push poor women into the vicious cycle of poverty.

Field appraisal & Loan sanctioning: The organizers of the Forum also living in the neighbourhood, identifies the groups and discuss her assessment of the groups in the Saturday Meetings with the credit officers of the ICNW at the respective offices. This is then followed by field appraisal by staff of the ICNW wherein assessment on poverty status of prospective client, neighbourhood status, productive capacity or willingness for productive investment of the micro credit, group dynamics and working capital requirements are assessed on the spot and recommendations are made. The loan sanction committee then sanctions the loans to the groups visited in the field. Women receive their first loans in about a month's time of registering themselves and after undergoing the on-day leadership training program. Repeat loans however take about a week's time for sanction, which is communicated by the organizers to the clients.

Empowerment Aspects:

- The study also revealed that about 71% of women are heads of households.
- 81.3% of them are crucial decision makers at home. Of the members who experiences domestic violence, 40.9% stopped it due to personal empowerment while 28.7% due to group action.
- 53% reported to share their assets equally between their daughters and sons.
- Over 91.8% stopped believing in various superstitions and 87.1% supported in inter caste wedding and over 89.2% of them had taken up civic action for their pressing problems in their neighbourhoods.

REPRODUCTIVE AND CHILD HEALTH CARE PROGRAMME: Working Women's Forum (India) believes in free dialogue and debate among women about their reproductive choices and their visible power of decision making. Direct interpersonal communication between Forum. These being apparent trends in modern India, contaminates both physical and social environment for women and girl children. Therefore the need to enhance their economic, social, health status was of a priority focus at the WWF. As reflected in WWF's impact studies, gender gap is ever widening in education, health services and quality of life. Amidst a scenario of poverty and ill health leaders of the Working Women's Forum, after promoting a credit group to relieve themselves from the vicious circle of indebtedness, exploitation and social disabilities realized that increased income alone was not enough to achieve the desired improvement in the quality of their lives. Their heightened awareness led to identification of other adverse factors, one among them being large families. Forum leaders decided to take responsibility to educate their communities, in enhancing their health status. The national Union of Working women is a spontaneous trade union movement of 591000 grassroots women workers who look upon themselves to organize and overcome common issues of oppression and powerlessness so as to improve their living and working conditions. The objective of national union working women are to be : women intensive, national in character , help women workers to fight for their labor rights, land rights and deal with social / economic problems through a social action process.

The Problems of Women Workers: The women workers in the informal sector both in the urban & rural areas more or less face the same kind of oppressive situations. In spite of being major providers of

family income in many homes, they are not free from the preoccupation of individual home making too. The mounting crisis of unemployment / underemployment among the workers in this sector results in low male contribution to the families that further pushes them to extreme poverty and therefore forced to live & work in marginal survival conditions. Despite being a productive force not only are their needs & problems taken seriously but are also overlooked by policy options unmindful of their contribution to the production process. National Union of Working Women fulfills today one of the major requirements among women workers in the unorganized sector, i.e. the need for organization & mobilization to carry on the advocacy for women in the informal sector. Powerlessness of poor women workers has been taken from granted, due to lack of organized voice.

Social Integration : Fighting socio economic barriers of gender, caste and class that limit and isolate their efforts toward social integration into the mainstream, women in the National Union of Working Women utilized all their energies towards finding opportunities to organize the working class into a mass social movement. The need to overcome such obstacles become totally imperative for mobility as caste affiliations formulated cultural norms towards their social behaviour. In the NUWW almost 60% of the members especially the older members are covered both by social security schemes such as insurance coverage for life, for partial/full disabilities, accidents and crisis management towards rehabilitation during natural calamities. Extreme poverty leads to the prevalence of child labor in most areas where the NUWW has its branches. The children are employed under hazardous working conditions, often bonded to the employer for an advance or loan especially in the cases of beedi rollers, agarabathy workers and silk weavers. Women in the NUWW have tried to find workable solutions to tackle this problem without affecting the survival of these families.

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