

# **Women Entrepreneurship: An Ideal Model**

## **Ranwai Mahila Bhudeshiya Swayat Shakari Samiti Ltd.**

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Ranwai Valley of Uttarkashi due to the sufficiency of public dominant culture and fertile land is famous for its self-dependent society in area. Women had played an important role to build the self-dependent society in the area. As the important role has been played by women to build the confident society but then also there economic condition is comparatively weak than other in society. HARC for the empowerment of women socially and economically through many interventions made this an important part of its program in valley.

To encourage the women entrepreneurship through encouraging the income generation activities from local resources HARC organized the capacity building program by connecting the self-help groups constituted in the village level at the Ranwai valley of Uttarkashi. Women were not allow to participate in any social activity, as it was male dominant society so only the male member of family was to take decisions and participate in income generation activities. HARC, to change such management played an important role in valley. In this continuation for the empowerment of women in society HARC in first stand organized the capacity building program on leadership development, management, documentation, saving, interloaning through organizing women groups so that they can play an effective role in the society. Through this entire program now groups has started saving monthly and using that sum in interloaning within their groups.

To see the success of process HARC co-operated the groups in capacity building, selection of income generation activity, grading, packing, coding by-laws, sales promotion training and to participate in different fairs/exhibitions regarding market promotion. Through all this now the products of groups has been appreciated in market. Today the products of groups are sale out in market through more than 70 shops. The rural business development center of HARC has organized perennial practical training regarding quality control and improvement of documentation. To maintain the quality of product different groups within the group were constituted and for quality control quality control group has eye on it. Many systems had been made for the better management of Ranwai Mahila Bhudeshiya Swayat Shakari Samiti Ltd. in which presentation of monthly budget of samiti in meeting, inspection of stock, organizing general assembly and audit etc. Due to this mission of HARC Ranwai Mahila Bhudeshiya Swayat Shakari Samiti Ltd had emerged out as an aspiration example for other groups. This Samiti is doing many income generation activities in lakhs from their Share of money and this samiti is also working in planning of backward and forward linkages.

HARC inspired samitis to work on such concepts so that maximum members may get employment through the process of capacity development. In this continuation today samitis had given more than Rs 1.70 lakhs of work to his members such as grading,

packing etc, through this women had also got the employment and some how there socio-economic life is uplifted. HARC is not only running the capacity development program in Ranwai valley but also in other parts of Uttaranchal where HARC is working with the women groups. Due to all this Ranwai Mahila Bhudeshiya Swayat Shakari Samiti Ltd today is in existence.

## **Process of Organizational development**

HARC is always perpetual endeavourer for better socio-economic and organizing the women of Ranwai valley in self-help groups. Organizing 182 self help groups and their empowerment has been done under this mission. For the capacity development and empowerment of groups necessary training program and exposure etc many techniques has been adopted for their development. Under the empowerment process understanding of women towards the group, change of income procedure through capacity development and to check out the maturity, step wise measures were prescribed. This step wise measures were mainly divided into four parts i.e. first step, second step, third step and forth step. In first step an environment was built and people were aware about the need and importance of group.

In second phase groups were aware about discipline development, process of saving & interloaning and accounts management to develop their capacity. The groups, which came successfully, from two above, said phases, were putted in third phase, which was mainly centralized on income generation activity. The following points were putted from the selection measure scale according which the groups were selected:

Group should be mature; group should have capacity to take risks, minimum Rs. 4000.00 should be in groups account, the process of inter loaning should be in proper manner etc. the groups which were fulfilling the above conditions were selected for the income generation program in third phase.

Under this process to build up of an environment is on progress from last year, in which meetings, a seminar; debates etc are organized on federation's importance, necessity and role of facilitation in income generation program running through federation's but women are able to make decisions in organizing the federation which shows that still group maturity and development of entrepreneurship is need. Income generation activities are being governed through groups as income generation groups from last one year. To see the importance and development of entrepreneurship of women now it is necessity to organize these groups in bigger organization i.e. federation.

The initial work of process was to build women mind towards the formation of federation for this an orientation program on federation appearance was done with groups in village level. What is federation? What is its necessity? Groups getting profit from it, all was described in orientation program so that there may no fallacy in anybodies mind. To develop the learning of women towards the federation, a study tour was organized to women principal organization Samradhi women Co-operative in Thakurdwar at

Himachal Pradesh. Among the 20 groups who were participating in orientation program 13 groups at last were join with federation.

## **Initiating of income generation program**

20 groups were selected as income generation group in third phase. The income generation activity of these 20 groups were based on local customize agriculture product and natural resources. To develop the professional mind before initiating any activity was most important so that group may engaged in income generation activity without any restriction, for this a orientation training program was organized in village level for groups to select the activity, its planning and entrepreneurship development.

Groups adopted the income generation activities based on local traditional resources mainly Rajma, Dhania, Amla pickle, Burans squash etc. The activities on income generation program were more helpful for groups and its members and so there was necessity of more planning and to develop professionally. Groups decided to carry out income generation program together so that they may use their capital in better way. A women samiti was organized with the name Ranwai Mahila Bhudeshiya Swayat Shakari Samiti Ltd.

160 members of 13 different groups were selected who together carried out the income generation program based on local resources to develop there economic condition to organized Ranwai Mahila Bhudeshiya Swayat Shakari Samiti Ltd. This program was start by collecting Rs. 500.00 from members as their share in federation.

## **The procedure of origination of society**

Marketing was the problem when this federation initiated the income generation program and started program based on local resources by using their capital. There were so many rules and a law of government on federation's products and federation was also not registered which made a problem of marketing of many products. To focusing on all this points they decided to register their federation. After reading out different acts and laws of registration, federation constituted their own by-laws through which future activities program was planned.

On 20<sup>th</sup> October 2003 Ranwai Mahila Bhudeshiya Swayat Shakari Samiti Ltd organized a meeting to make change in its working committee in which there was brief discussion about the best leading of federation, to govern the works carried out through federation in better way and maximum participation of its members in federation's activities was done. In above said meeting office-bearer were selected by all members and each group selected there own representative who were said as director. In over all this re organization of federation HARC graded the self help groups in village level in which 4 groups were found in forth stage so they were joined with the federation like this now there were 213 members of 17 groups in federation.

Registration of Society

Uttaranchal government constituted two bills to motivate the co-operative societies. HARC organized an orientation program for the office-bearer and members of societies to make them understand about above said bills. Ranwai Women self help group after studying bills decided to register their group under Uttaranchal Bhudeshiya Swayat Shakari bill 2003 so that they may carry out their income generation activities smoothly. According to act society constituted their own by-laws. Society was named as Ranwai Mahila Bhudeshiya Swayat Shakari Samiti Ltd. On 11<sup>th</sup> November 2003 Ranwai Mahila Bhudeshiya Swayat Shakari Samiti Ltd. was registered under Uttaranchal Swayat Shakari Samiti bill 2003. This is the Uttaranchal's first organization registered under Uttaranchal Swayat Shakari Samiti bill.

### **Aims of Society**

- To strength the treasure by the permanent saving of the members of groups affiliated to society and to give relative duties.
- To use the deposit amount in such a projects where society may get maximum profit and to take duties of the groups.
- Society to provided the loan in apposite rates to members for their use and production and to evaluate their work time to time for getting loan amount back.
- Arrangement of a skilled training program for the better governance of new income generation program running through members of society.
- To increase the capacity through technical training for quality, grading, packing and labeling.
- Providing common platform of marketing for the products prepared through the members of society.
- To join women with economic programs through Preservation and full utilization of natural resources presented in working area.
- For expanding the business of society, store houses, tool are necessary and on other hand to establish the relation with marketing agencies.
- To ensure the different insurances for the members of society like health insurance, animal insurance, crop insurance and common insurance etc.

### **Procedure of income generation program**

Under the first stage of procedure of income generation program firstly the aim was set to execute the activity. Capital investment, profit and selection of activity were other main points that were discussed. Federation initiated by executing the activities based on local traditional resources like other income generation groups, which were executing the activities based on local traditional resources.

Particular products were not center point under the execution of economic program but the products were ceterlized on the bases of seasonally or the natural resources available at present were the base of income generation of society. Society selected only those products in which less percentage of spoil, less risk factor, in high quantity with more profit and according to the capacity and skill of women. The main products selected by

society were rajma, tor, kulath, urdh etc and in traditional products red rice, kouni, jhangora etc for the income generation activity.

## **Procedure of task division in society**

Society made the procedure of work division according to the capacity of its members. Work division has not only able to improve the quality of work but in fixed time frame also. Society has organized four sub societies under it and responsibilities has been given to its members according to their capacity so that work of society may go forward smoothly. Under the work division fruit preservation society, buyer society, marketing society and quality control society has been organized. Buyer society buys the product according to the need from different locations and prepares the planned action plan with the help of its members to increase the productivity. Production aim is given in advance to the members of groups by society according to which the production is done through groups. In this way society is able to get produce in time. Marketing society to sale out the produce makes the survey of market, open the outlet in main roads and bring the produce to the market. Quality control society checks the quality of produce so that good produce may go to market. HARC not only support the society in their work but also work for their capacity development. Today due to the intervention of HARC a technical cadre for the members of Ranwai Mahila Bhudeshiya Swayat Shakari Samiti Ltd. is prepared.

## **Detail of present Business**

Society is sailing out 33 types of product in market with good grading, packing through out let and different shops. Society has earned Rs. 4 lakhs within nine month of business. The main products of society which are in market are chulu chatni, amla chatni, naspati chatni, pickle of mango, garlic, amla, amla candy, buransh squash and in cereals rajma, ghath, in spices turmeric, chilli powder, dhaniya, jakhiya, etc

## **System made for market management**

Ranwai Mahila Bhudeshiya Swayat Shakari Samiti had made proper arrangements for the marketing of products. Society has selected the shops in local market where the products of society are placed which can be seen in separate rack, which is provided by society. In Dehradun society has opened its own outlet from where products are distributed to more than 70 shops of Dehradun, Mussorie and Rishikesh. For a better system weekly marketing format, demand product supply, stocks checking after every 15 days, monthly marketing progress report format has been maintain. In monthly meeting society produce above said reports to the members of society and then on that behalf future plan is prepared for the market. In this way there is much transparency in society. Society with the help of HARC participates in different exhibitions and fates for the marketing and advertising of its products and like this the product had got more extension.

## **Details of the employment given to members**

The main aim of society is to develop the economic condition of its members. In this continuation members got the employment in three stages. Society ensures the maximum participation of its members in grading, packing and preservation, for this the members get the fixed amount of wages. Society for the above said work has given more than Rs 1 lakh 75 thousand of employment to its members, society also works for its members so that they may give them more production and then society buy all production from its members. Society buys the products from its 17 different groups. The profit earn by society is also distributed among the members as profit ratio and in first profit ration society has distributed Rs 40 thousand among the members.

## **Details of the document with the society**

The society has the following documents for the documentation management and internal control system. Stock register, credit register, production register, balance capital register, membership register, proceeding register are maintain under the internal control system. For the administrative management society has maintain the documents related to registration, register with letterhead and records related to tax.

## **Procedure of backward linkage of society**

Society for the procedure of backward linkages had a discussion with the women groups in different subjects like planning of production, quality control, selection of income generation activity at Naugaoan, Mori, Purola (Uttarkashi), Bhilangna (Tehri), Bacher, Bairagna, Ghingran, Joshimath, Gairsain (Chamoli). The groups of chaomli district were given training on quality control. In this procedure groups has develop them self as entrepreneur and now the good quality product can get on time.

## **The main effects of program done through society**

- Society is able to provide the employment to its members through income generation activities. Within 9 months members of society got the employment of Rs 1 lakh 75 thousand.
- Production groups had benefited on being selecting the local resources in income generation program through society. Business man from the out side used to pay less amount to the villagers in past which now is sell out to society and he pays good cost to them.
- Society has made the agreement with its members for buying the production in this way traditional crop has also being motivated.
- Technical aspects of members of society have increased which has resulted that now they are able to preserve, packing and grading of the product.
- Due to the work of society now women social expectance has increased and now their family members are encouraging them to participate in society programs.
- The feeling of organization with women has increased through which now they are participating in the production, marketing etc program organizationally.