

A study on entrepreneurial assistance to slums widows by providing revolving fund through outreach, Loyola College, Chennai

Anand. E¹ and I. Priya¹

Abstract: *The widows need timely and adequate micro-finance without any rates of interest to raise their earnings and improve their living standards because of their daily struggles and problems. However, in India, the poor particularly widows have not received adequate institutional credit during the past 15 years. In spite of the Loyola College outreach department has tried to help the poor especially widows by strengthening their children's education through providing interest free revolving fund the concept of neighbourhood development. The socio-economic status of widows is very low. They are getting Rs.3000 to Rs.3500 per month. As most of the widows have been married at an earlier age, their health status is quite bad. The life of widows in the slums is a daily struggle against poverty, disempowerment, illness and suffering. Therefore, outreach department of Loyola College has identified young widow entrepreneurs and helped them financially to start small business. They have been given Rs. 5000 as a loan without interest. Students are identifying widows in their outreach working slums who are interested in doing entrepreneurial activities and are given interest free loan for small type of entrepreneurial activities like flower selling, sari business, idly business, tiffin shop, vegetable sales, juice making and leather business. The department is conducting training programs, workshops, seminars and symposium and is also creating awareness about market information, technology and methods to improve productivity, and market infrastructure for their business development. The Department conducting awareness programmes on health and social security services, information on know-how, entrepreneurial ability, representation in decision-making bodies, drinking water problems, alcoholism, adolescent care, needs of girls' education, Government schemes, policies and welfare measures available for women, legal awareness, entrepreneurial skills, marketing, Creation of self-employment, inculcating saving habits among widows, formation of S.H.G and start an S.B account in banks and in post offices to meet emergency need.*

Keywords: Widow, business, finance, revolving fund, children, education, employment, livelihood.

Introduction

Although widow remarriage has been officially permitted in India since the Act was passed in 1856 (Women in India Today and Tomorrow, 22), widowhood remains a topic of great debate. It is a debate in which circumstances play a large part; one's age, class, number of children and finances are all determinants in what is expected of the widow. The main conflict occurs because it is believed, as one widow explained, that "A woman's husband is her lord and he must be treated with devotion. There is only one husband or lord in the world. A husband is the woman's master; he is the highest lord. If a wife worships and serves her husband, then no other duty is necessary". From this account, it becomes clear that in many

¹ Assistant Professor, Department of Service Learning (Outreach) Loyola College, Chennai.

Corresponding author: Anand. E can be contacted at: sagayamloyla@gmail.com
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A study on entrepreneurial assistance to slums widows by providing revolving fund cases a woman's duty is placed before her wants and basic rights as a human being. Department of Service learning (Outreach) has taken a survey in 5, 8 and 9 zones in the city of Chennai to actually know the number of widows living in slums. We also conducted a study to find out the reasons for becoming widows. Later we have helped 88 widows to start an entrepreneurship which helps them to earn their livelihood.

Table 1: Categories of welfare programs for the widows through outreach, Loyola College, Chennai

S.No	Category of welfare assistance	Beneficiaries
1	Cantonment board	33
2	Educational assistance (School going students)	1000
3	Junior Bank Account (School going students)	350
4	Admission granted in Loyola College (slums students)	100
5	Sewing machine	59
6	Tailoring training centre (2)	49
7	Competitive Exam study centre (3)	47
8	Leather unit (2)	59
9	Evening tuition centre (15)	760
10	Christmas celebration with widows	984
11	Provisions distributed to the widows	696
12	Literacy day celebration with school children	467
13	Mushroom cultivation training through SIFE	73
14	Scholarship for Corporation school students by help of Mr. Mahadavan	1500
15	Spoken English classes to slums +2 and 10 th standard students	463
16	Summer career guidance program for slums +2 students	849
17	Admission in Loyola College	89
	Total	6599

Source: Data collected from the respondent

We have opened SB accounts for 350 students and deposited Rs 500/- each which will motivate the widows to promote saving habits for their children's betterment. Christmas is celebrated along with 984 widows and 1000 children in Loyola College, Sarees and dresses are distributed to them with the intention of making them happy. More than 33 widows are placed in jobs at cantonment board in Chennai and free education is given for their children (free uniforms and books) and free medical help for them and their family through this job. Loyola College gives preference to Widows Children for pursuing academic course in the subject of their choice and has also given admission to 89 students in Loyola College. The children of widows are given study materials and until now the study materials have been given 854 students apart from tuition fees from the surplus amount of Give Life bakery at Loyola College. Loyola Outreach has invited widows and the interested widows were trained to take up entrepreneurial activities like, mushroom cultivation, leather business, candle making and simple chemical making, embroidering and tailoring by networking with Jan Shikthan Santhan education and Anew Trust. Widows already have under gone tailoring training, and outreach department has donated sewing machines to 59 widows. One day work shop on entrepreneurial training was conducted at Loyola College and the 88 revolving fund beneficiaries were invited to Loyola College to develop their business, market their products and were also taught new methods and strategies to follow in their small entrepreneurial activities.

Objectives

1. To provide a platform to analyze the problems and living conditions of revolving fund beneficiaries.
2. To explore the newer methods and market possibilities for selling product.
3. To promote networking and collaboration among the educational institutions and NGOs for the empowerment of business strategies.
4. To identify the obstacles in creating linkages with self help group stalls.
5. To study the bank loans available for expansion of their business.

Scope of the study

The present study focuses on widows those who are living in the slums. Becoming widows in slums is most of the men died of alcohol consumption and married with other women separate. These are the reasons number of widows in the slums locality. Therefore, the present study is model and policy making for recommends the government to establish welfare board for the widows.

Methodology

The study used percentage, data from study reports, case studies, case works, workshop, seminar, report of training session, students report and ten years of outreach activities report.

Method of data collection

Primary data was collected from the respondents and secondary data was collected from the documentation of outreach activities.

Sample Techniques

The present study used systematic purposive sampling method and the women selected are beneficiaries of the department of outreach.

Importance of the study

The socio-economic status of widows is very low as a result of the demise of their husbands at an early age. Most of the widows are working as domestic workers, and they get Rs.3500 per month. Most of the widows borrow money from their local money lenders for their family needs. Therefore, they are in debt most of the time. These are the reasons for widows facing struggles for their daily survival. Women suffer economically as well as psychologically from other men in the slums. Socially they do not possess any rights whatsoever in the society. As most of the widows are married at a young age, their health status is very poor. Therefore, the present study has been selected.

Discussion of the study

The study revealed that the socio-economic status of widows has remained very low due to stagnation in their development. Widows are working as domestic workers for their daily needs. Most of the widows are always in debt because of their family conditions. Hence it is a daily struggle for survival. As most of the widows are married at a young age, their health status is very poor. They have given birth to children at a young age and hence the health of their children is very poor. Life of widows in the sub-standard settlements (slums) is a daily struggle against poverty, no earning, unsupported for their family members, sexual harassment, illness and suffering.

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Table 2: Entrepreneurial activities are doing by the widows through Outreach Loyola College, Chennai

S.No	Category of business	Beneficiaries	Percentage
1	Idly Shop	18	20.45
2	Flower shop	9	10.22
3	Saree business	18	20.45
4	Vegetable sale	6	6.81
5	Simple chemical business	4	4.54
6	Leather unit	3	3.40
7	Cloth business	14	15.90
8	Greetings card	1	1.13
9	Tailoring shop	3	3.40
10	Plastic items sales	2	2.27
11	Evening tuition centre	1	1.13
12	Fancy item selling	1	1.13
13	Soup stall	1	1.13
14	Patti shop	1	1.13
15	Milk sales	5	5.68
	Total	88	100

Source: Data collected from the respondent

Loyola College service learning department students identified 88 widows during their community service intervention. The purpose of intervention is the following

Impact of Outreach programme

To the widow entrepreneur

With the facilitation provided by the students, the widow can enhance of their economic status through small business and earn money for the fulfilment of their family's requirement and their children's education.

To the students

Students will develop their values by showing love and concern with others, positive attitude, standing for truth, appropriate skills, knowledge, to make their life better, to help others to become better, and to improve the society because of they live in, involving in nation building, decision making, leadership quality, team spirit, voice against corruption and injustice, sympathy, empathy, critical thinking and organizational skills.

To the Institutions

The institution would become a role model for other colleges, universities and educational institutions for neighbourhood development. The institution could become a temple of learning of our students and staff to know about our responsibility towards serving the needy and the poor. The college can encourage to be undertake coir issues, research training, projects, seminars for the development of underprivileged and also will be concerned for the educational support, admission for the students, scholarship, life skills training, tuition centre for school going children, referral services and financial assistant will be initiated for the betterment of downtrodden community.

Major findings of the study

The widows are economically independent and self-reliant through this help. The widow's awareness, knowledge and understanding have increased. The beneficiaries formed self help groups and newer job opportunities are created by building a network with various likeminded organizations and this has led to economic empowerment of widows. By creating decent job/employment opportunities for the widows, the children have a good chance to study and there won't be dropouts. The social status of the widows has improved on account of financial assistance provided by the Outreach department. The department of outreach has good understanding about the living conditions of women, their essential needs, and the problems faced by them. Therefore, the department is financially assisting them by giving interest free loans for small type of entrepreneurial activities like flower selling, sari business, idly business, vegetable selling, juice making, handle making, pickles making, making vada and bonda and selling them in their areas and shops.

- The study shows that 86 widows have been provided assistance to start their own business and they have been motivated to earn their livelihood.
- Since 2006 the department of outreach has economically assisted the widows' children in the form of payment of fifty percent of their tuition fees. A contribution of Rs. 500 has been made towards opening the SB accounts for 350 children of widows, which will motivate the widows to promote saving habits for their children's betterment.
- Christmas is celebrated along with 250 widows and 500 children in Loyola College, Sarees and dresses are distributed to them with the intention of making them happy and joyful.
- More than 33 widows are placed in jobs at cantonment board in Chennai and free education is provided for the children (free uniforms and books) and free medical help for them and their family through this job.
- Loyola College gives preference to Widows Children for studying courses of their choice.
- The children of widows are given study materials and provided tuition fees from the surplus amount of Give Life bakery at Loyola College.
- Loyola Outreach department has provided training for interested widows to take up entrepreneurial activities like mushroom cultivation, leather business, candle making and simple chemical making, embroidering and tailoring by networking with Jan Shikthan Santhan Education and Anew.
- Outreach department has donated sewing machines for 49 widows trained in tailoring
- One day work shop on entrepreneurial training was conducted at Loyola College and 88 revolving funds beneficiaries were invited to Loyola College to develop their business, market their products and they were taught latest methods and strategies to follow in their small entrepreneurial activities.

Recommendations

1. All educational institutions come forward to motivate women for their livelihood as like Loyola College, department of outreach.
2. Educating women on entrepreneurial skills.
3. Creating awareness about alcoholism, consumer care, networking, recent marketing strategies, adolescent care, girls' education, Government schemes, policies and welfare measures for women.
4. Arranging training programs on legal awareness, right for vote, entrepreneurial skills, marketing and self-employment, educational awareness and health.

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5. Inculcating saving habits among women helping them to start an S.B account in banks.
6. Doing counselling service, guidance and referral work for them frequently.
7. Celebrating important festivals and days (women's day and Christmas)
8. Establishing Community Resource Centres in Slums and Loyola College for their livelihood.
9. Alternatively, livelihood Programs will be need and required their daily bread.
10. Training centre may be created for Widow Empowerment in Loyola College, Chennai.
11. The Government should initiate a Board for the Welfare of Widows.

Future Plans

- Community resource centers will be established.
- Implementation of alternative livelihood programs and providing employability training.
- The Government officials will consider and providing widows pension for the eligible widows without any undue delay.
- Lobbying with the Government to come up with a board for the welfare of widows.

Conclusion

The study found that widows need for empowerment in the Modern context; Motivating factors of SHG have to empower widows because of their socio economic conditions. Educating widows is one of the key factors to empower them. Non Governmental organization should be taken innovative roles for the empowerment of widows. Educational institutions like Loyola College will be taken initiative to promote entrepreneurial activities for widows. The Government should be taken measures for the widows Problems and obstacles faced in family and in society. There is no proper health care and legislation information for the widows because of their low earning.

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