

A Study of Rural Women Entrepreneurship with reference to Self –Help Group in Sangmeshwar Taluka, Dist. Ratnagiri

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Abstract :The paper submitted deals with the 'A Study of Rural Women Entrepreneurship with reference to Self-Help Groups in Sanghameshwar Taluka which is the most crucial topic. In India entrepreneurship among women is of recent origin. Socio – economic background is an important factor that influences the women to start their own business. The studies relating to women entrepreneurs in rural areas reveals that training and awareness regarding different agencies have proven to be beneficial for women entrepreneurs in building confidence among them. Money is not the sole objective among women entrepreneurs to enter into the business.

Keywords: SHGs and Rural Entrepreneurship, Problems, Remedies

OBJECTIVES

The main objective of the paper is to analyze the role of women Self – Help Groups and to understand the problems of micro-enterprises and suggest remedial measures and to offer suggestions for promoting entrepreneurship among rural women.

INTRODUCTION

Women entrepreneur is the group of women who initiate, organize and run a business enterprise. Rural women have sparks which can be fanned into flames through micro- finance. Co-operative entrepreneurship through Self-Help Groups is the best strategy to enlighten women and provide the necessary mental courage for self- employment. Rural entrepreneurship is the practice of starting new organization and to identify opportunities through Self-Help Group.

SELF - HELP GROUPS AND RURAL DEVELOPMENT

Till today women in India were considered as the home makers whose responsibilities was restricted to only cooking and taking up other household chores, the world now sees them with the different eyes and the a new respect. Rural women entrepreneurship in India has come along way from women working in part time “Mulagi Shikali Pragati Zali” this slogan really emphasis on the society, they are walking with men in almost every field. Now it has been recognized as an important source of economic growth. Rural Entrepreneurship through women Self - Help Groups create new jobs for themselves and for other. It also provides society with different solution to management, organization and business problems. However, they still represent a minority of all entrepreneurs.

According to G. Narayana Reddy (2002), Usha, K. and L. Rengarajan (2004), credit targeted to women compared to men was more likely to benefit the whole family. Women are central and critical agents to the success of poverty alleviation efforts because they use their income to meet the basic household needs and to help in breaking the vicious cycle of poverty from generation to generation.

Micro finance is the provision of thrift, credit and other financial services and products of very small amount to the poor in rural, semi-urban and urban areas to enable them to raise their income levels and

improve their standard of living. An excellent model of Micro finance was the Grameen Bank of Bangladesh, the brain- child of Prof. Mohammed Yunus put forward in 1978 for rural development and poverty alleviation. This first experiment with group based lending proved to be an effective mechanism for extending collateral free credit and ensuring high repayment rates.

In India, the SHG- bank linkages programme launched by the NABARD in 1991-92 is the major Micro finance model. A Self - Help Group is the group that consist of about 10to 20 persons of a homogenous class who come together with a view to address common problems. They collect voluntary savings on a regular basis and use the pooled resources to make small interest bearing loans to their members. Rural Women Entrepreneurship are flourishing in the fields of garment manufacturing, food packaging, food processing, and beauty shops and retail vending. “Women Entrepreneur is a person who accept challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women who is capable of contributing values in both family and social life”.

The concept of gender has been central to debates on how to empower women to improve the quality of their life. Poverty is an overarching factor and a reality of life for a vast majority of women in India. A corrective to such a situation is women's right to gainful employment. Apart from being the question of survival, this would increase their self-image and provide for greater anatomy within the household. The SHGs avail of group loans for different purposes such as starting and running the business, meeting the household expenditure, children's education etc.

STUDY AREA AND METHODOLOGY

To understand the scenario of rural women entrepreneurship through Self-Help Groups in India a compact study was carried out in the Taluka of Sangameshwar in Ratnagiri District. Basically the work started with collection of secondary data taken from reputed published sources such as books, economic survey and website on internet. After which primary data is collected by interview and questionnaire method.

RESULTS AND OBSERVATION

Rural women entrepreneurship provides significant economic and social benefits and can be found in nearly every industry sector in every labour market region in the nations. There are many policies which government have intended towards promotion of women entrepreneurs this particularly because the society realized that if the 50% of population which women can be developed, socio economic status of the society will boost to great heights. Efforts are, thus being undertaken to understand the problems related to rural women entrepreneur through Self - Help Groups and the solutions to improve them. While carrying down the study in Sangameshwar Taluka the researcher found that the main problems are traditional outlook and lack of motivation. Apart from these other prominently notice are Lack of risk taking ability, responsibility of family, lack of marketing etc.

The study reveals that none of the respondents had undergone formal training. Since the nature of their business was small in size and in some cases it was by inheritance, the need for formal training for the respondents did not arise.

Problems faced by SHGs

Problems	No. of Respondents	Percentage
Inadequate Capital	32	40
Marketing Problems	18	22.5
Lack of Risk taking ability	14	17.5
Responsibility of family	16	20
Total	80	100

The respondents were asked to list out the major problems they faced in carrying out their business

activities. As can be seen from the table 40% respondents faced the problems of inadequate capital where as 22.5% respondents faced marketing problems these two problems are the major problems of SHGs. The researcher also found that 17.5% respondents faced the problems of risk taking ability among rural women and that affects their livelihood this may be due to their traditional outlook and some respondents have their family responsibility due to which they cannot involve themselves in business activities. If the above problems are solved, how the women can be leading the society progress and which is the need of the hour.

1) Financial Independent: if women are engaged in activity they can earn at least minimum of the livelihood required to sustain them. This would relieve them from the financial dependency which they have either on their father, son or husband. This would make them financial independent and would provide them an economical status to survive in the society.

2) Domestic Violence Will Stop: there is common outlook towards a women in inferior status if she doesn't earn income in the fast growing today's world income needs to be earned by both husband and wife when there is too much pressure on the male member himself frustration increases which further lead to domestic violence. In this case if women would at least earn something this problem would be resolved.

3) Career Oriented: Sometimes its becomes difficult to gain formal education after a certain age, this should not be the obstacle in the career part of illiterate women. In such cases if women can be in formally trained in such activities, a scope of better career can glorify her life and this could serve as a boon to the society.

4) Idol for the Society: these entrepreneurial activities can make women an idol and improve her position in the society peoples outlook towards her can change which would definitely serve as a great benefit to the society.

5) Rational Thinking will Developed: An illiterate women who stays in the four walls of the house does not know much about the outside world for seeking entrepreneurial activities when the women gets out of the house, her thinking developed she acquired modern and rational perspective towards society. In this process she developed herself and the family.

SUGGESTIONS

- ◆ Since some of the members were illiterate, Banks and NGOs should periodically visit the groups for giving training on accounts keeping and conducting awareness programmes on latest schemes and development.
- ◆ Support for feed and fodder must also be arranged
- ◆ The group member should be encourage to diversified activities in the non-farm sector.
- ◆ The women should be provided with adequate training in development of entrepreneurial skills covering management of enterprise, maintaining accounts, marketing, selling etc.
- ◆ There is a need of identification of market and their demand.
- ◆ There is a need to establish marketing information centers at the district level for enhancing the opportunity of marketing.

CONCLUSION

For the greater participation of rural women in Self – Help Group in entrepreneurs we need to change our traditional approach and their skill of management should be utilized. These is only possible by providing them better educational facilities and by introducing various skill trainings. Definitely rural women entrepreneurship through Self – Help Groups helps to solve their monetary problems to some extent. A Credit-Plus approach is superior to a Credit – only approach. The Government, Non Governmental Organization and Banks can play a catalytic role by providing training and marketing facilities. There are innumerable possibilities for promoting profitable small enterprise by rural women and all efforts should be made to develop this nursery for entrepreneurship. Self – Help Groups aims at utilizing group dynamics and encourage women to participate in a broad range of local economic activities. The group approach inculcate a spirit of self – efforts and self – reliance among women. If we able to solve their major problems which we have seen above, then development of rural women entrepreneurship through Self – Help Groups in rural areas will boost. That will create positive impact on the society and socio-economic objective will be achieved.

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