

## ENTREPRENEURSHIP DEVELOPMENT AMONG RURAL WOMEN OF BHILWARA DISTRICT OF RAJASTHAN

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### ABSTRACT

Women contribute more than 75 percent in the total agriculture activities of Bhilwara district of Rajasthan. However, their economic and social status is very poor. Therefore, a study was under taken during 2004 to 2009 to find out the major issues and strategies to empower rural women through capacity building and engaging them in entrepreneurship development activities through self help groups ( SHGS) . Participatory rural appraisal (PRA), focussed group discussion, technology demonstration, convergence with allied departments of district and continuous hand holding training program and exposure visit were employed as extension tools for entrepreneurship development of selected farm women of Dholikhra village in the district. An interview schedule was developed and each member was interviewed individually on a set of question developed before hand. During the study 70 farm women were contacted and trained regarding different livelihood generation activities. Through PRA it was found that out of 15 activities only three activities viz. Embroidery and Needle work, cutting and tailoring , Beauty parlor were preferred. Further matrix ranking of problems indicated that activities involving low investment, home based and least travel work were preferred by farm women. However, it was observed that even most of the farm women were not easy with the agriculture based value addition activities. In general activities regarding intensive knowledge and more gestation period were taken in the least priority of farm women. Working through SHG was preferred by all the women. The findings show that from the group, seven members were involved in entrepreneurship activities. Upto three years, they worked in group on cereals & spices processing and had earning but later on started their individual vocation along with group work. EMI increased from Rs. 20 to Rs 100. Some of the members of group earned Rs. 5000 which is 6 to 7 times higher in comparison to their traditional occupation. Thus, it can be concluded that besides the willingness of members of the group, continous hand holding, exposure visits and constant follow up with the liaison and concerned department of the district can help in increasing the success rate of the members of the SHG as well as SHG as a whole.

### INTRODUCTION

Among total Indian population of 1027.10 million, women constitute 495.73 million. Therefore, "women constitute nearly 50 per cent of population, perform two-thirds of the work and produce 50 per cent of food commodities consumed by the country. They earn one third of remuneration and own 10 per cent of the property or wealth of the country" (Reddy et al., 1994). Rural women in India constitute 77.00 per cent of the female population (Jhamtani,1995). They share abundant responsibility and perform a wide spectrum of duties in running the family, maintaining the house hold activities like rearing, feeding, attending to

farm labour, tending domestic animals and the like, even then they suffer from being both economically and socially invisible.

Rural women still remain a disadvantaged segment of Indian society. Statistics show that whereas 86.1 per cent females are engaged in agriculture, the figure of males is 74 per cent. But there are hardly any special programmes for enhancing women's agricultural skills. While 7.1 per cent rural females are engaged in manufacturing, the percentage for rural males is 7 i.e. less than that of females. NSSO survey had put the overall figure of employment in agriculture at 55 per cent - over 70 per cent in villages and 7 per cent in urban areas ((NSSO, 2010)

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Empowerment of women has emerged as an important issue in recent times. The economic empowerment of women is being regarded these days as a sine-quo-non of progress for a country, hence the issue of economic empowerment of women is of permanent importance to political thinkers, social scientist and reformers.

Women entrepreneurship development though SHG has emerged as an effective method of empowering our 50% of population especially the rural women. Women's entrepreneurship needs to be studied separately for two main reasons. The first reasons that women's entrepreneurship has been recognized during the last decade as an important untapped source of economic growth. Women entrepreneur create new jobs for themselves and others and also by being different. The second reason is that the topic of women entrepreneurship has been largely neglected both in society in general and in social science.

Micro enterprises are our integral part of planned strategy for securing balanced development of the economy of the poor women. Rural women's participation in agro-based activities is much more than what statistics reveal. This is mainly due to the fact that most of the work done by the women at farm & home is distinguished as daily chores. Mechanization and easy availability of labour provide more time to energetic women to engage themselves in self employment or as entrepreneur. Entrepreneurship is the only solution to the growing employment among rural women. It helps to generate employment for a number of people within their own social system. This is more beneficial for women in rural areas as it enables them to add to the family income while taking care of their own home and livestock centred task. Rural women possess abundant resources to take up enterprises. She has the benefit of easy availability of agriculture and livestock based raw material and other resources. Hence, she can effectively undertake the both production & processing oriented enterprises. For this purpose SHG s are considered as one of the most significant tools to adopt participatory approach and group mobilization for economic empowerment of rural women. Therefore A case study on SHG was done with the following objectives :-

1. To orient rural women for group based activities.
2. To act as catalyst in promotion of innovation in rural women and foster economic activities.
3. To improve knowledge management of rural women, foster linkages and collaborations.

## RESEARCH METHODOLOGY

The study was carried out in Bhilwara district which is part of " Agro-climate zone IV B" of the state Rajasthan. Twenty- five self help group by KVK were studied and one SHG was studied in depth whose case study is being presented, analysed and discussed. Interview schedule, with both open ended & closed ended question, focussed group discussion, training feed back, diary notes were used.

## RESULTS AND DISCUSSION

As seen in Table 1, majority of respondents (78.57%) were middle aged while remaining were young. The education level of respondents showed that 28.57% were functionally literate, 24.28% had taken education up to primary school, 18.57% up to middle school, 10% up to high school and 4.28% up to college level. Some of the respondents (14.28%) were illiterate also. Marital status indicated the majority (91.42%) were married, 4.28% were widow, 2.85% were unmarried and 1.42% were separated. Majority of respondents 85.71% belonged to the backward caste, 8.57% were of forward community and 5.7 were SC. It is clear from table 1 that 57.14% had nuclear family and 42.85% lived in joint family. Majority of the respondents (62.85%) had landholding less than 1Ha. 21.42% respondents had land 1-2 Hectare, 7.14% had land more than 2Ha. Landless respondents more 8.57%.

Economic condition of the family of respondent indicated that majority of respondent (64.28%) belonged to medium income followed by (15.71%) high income (11.42%). It is revealed from the data presented in Table 1 that two third of the respondent 65.71% had low social participation, 22.85% had medium and only 11.42% had high social participation.

Mass media participation of 61.42% respondents was low, followed by 22.85% medium

category and only 15.71% had high mass media participation.

**Table 1. Socio-Economic Characteristics of the Respondents**

				n=70
S. No.	Variables and Categories		Frequency	%
1.	Age	Young age (18 to 30)	15	21.42
		Middle age (31 to 50)	55	78.57
		Old age (above 50)	--	--
2.	Education	Illiterate	10	14.28
		Functionally literate	20	28.57
		Primary school	17	24.28
		Middle school	13	18.57
		High school	7	1
		College education	3	4.28
3.	Marital Status	Unmarried	2	2.85
		Married	64	91.42
		Widow	3	4.28
		Separated	1	1.42
4.	Caste	SC	4	5.71
		ST	--	--
		OBC	60	85.71
		Forward community	6	8.57
5.	Family type	Nuclear	40	57.14
		Joint	30	42.85
6.	Land holding	Landless	6	8.57
		<1ha.	44	62.85
		1-2ha.	15	21.42
7.	Income of family	>2ha. and above	5	7.14
		Low income	6	8.57
		Semi medium income	45	64.28
		Medium income	8	11.42
8.	Social participation	High income	11	15.71
		Low(<1.0)	46	65.71
		Medium(1.01-1.75)	16	22.85
9.	Mass media participation	High(>1.76)	8	11.42
		Low(<1.4)	43	61.42
		Medium(1.4-3.12)	16	22.85
10.	No. of trainings undergone	High(>3.12)	11	15.71
		No training	35	50
		One training	17	24.28
		Two training	10	14.28
		Three and above	8	11.42

Regarding the data reveal that half of the respondents had not attended any training, followed by 24.28% who had attended one training, then 14.28% had undergone two trainings and only 11.42% had undergone three and above trainings.

The data presented in Table 2 reveal that poor economic condition and saving are the major reason

for taking income generating activities, followed by no alternative source of income (68.57%) and more than half of the respondent (57.14%) wanted to take income generating activity to provide good education to children. Few respondent (14.29%) gave the reason to buy assets and very few (4.29%) wanted the activity to pass the time.

**Table 2. Reasons for taking the income generating activities**

n=70			
S. No.	Reasons	Frequency	%
1.	Poor economic conditions	63	90
2.	There is no alternative source of income	48	68.57
3.	To pass time	3	4.29
4.	To buy assets	10	14.29
5.	To provide good education to children	40	59.14
6.	Saving	63	90

**Process of Empowerment**

After gathering the information on work profile & output obtained, consensus of all the women was need of empowerment. For this activities like awareness camps, focused group discussion, off-campus trainings were taken. After good rapport establishment, on-campus training for selected women of adopted village at KVK were organized on supplementary nutrition, fruit & vegetables preservation, drudgery reduction, low cost nutrition, balanced diet for pregnant & lactating women, masala processing & packaging through interactive demonstrations & a brief idea of SHG was given. After going back at their villages, women practiced what ever they had learnt & showed the products during follow-up session. Few of them also raised their problems incurred during practice. The recipe & products tasted by other family members & positive response of family members motivated women to learn more. The women also discussed the idea about SHG with their husbands.

When KVK scientist visited the villages some of the rural women were anxious to know about the detail of 'Self help group'. Interested rural women were brought together to form a self help group. They discussed their problems, dreams, to aspirations and agreement to some small amount of money monthly. The rural women according to their interest and aspiration were divided into two groups. They discussed and framed norms for borrowing and repaying back. They all agreed to use the common fund through the management of SHG. Gradually the group was successful in managing their small savings for mutual benefits. The initial

EMI was Rs 20/- in 2004. SHG was brought into contact with local bank. The bank officials assessed the norms, procedure of borrowing and repaying and found SHG to be credit worthy and progressive.

As a second step of entrepreneurship viz activity planning for SHG in which the members decided to take masala processing & packaging as the enterprise. Bank gave a loan of Rs. 15,000/- for starting the enterprise. Masala Chakai and other related equipments were purchased. The group purchased the raw material from wholesale market & Mandi & sold the processed spices through KVK in Kisan Mela, Gramin Haat Bazar, KVK and nearby town. They repayed the loan and again took loan of Rs. 30,000/- Their work multiplied and they had earning of Rs. 9,000/- per month. But this enterprise was seasonal and it required more travel work. So few of the members stopped working for this enterprise but the others wanted to work so they continued and the distribution of money was made accordingly.

At this stage, members of SHG required formal support of institution. A focused group discussion of 12 members of SHG was called and the problems in enterprise selection as well as ways to expand the activities were decided.

To gether relevant and pertinent information, two to three group discussions were held in each adopted village where SHG were working. Total 25 group discussion were organised in 10 villages to finalise the enterprise for SHG.

Table 3 clearly depicts that all the respondents (100%) wanted to select an enterprise which had market demand, low labour requirement, low risk and short gestation period followed by low initial investment (87.14 %). About 82.85% women were less deucated and wanted an enterprises which requires less education. Nearly three fourth of the respondent (74.28 %) wanted to choose an enterprise which requires less travel work. The other remaining three parameters i.e. possessed resources, less technical & possessed skills & experience ranged from 30% to 14.28%. This slows that most of the respondent wanted to learn a new vocation to get empowerment. This clearly indicates that women needed a vocation which is profitable at low investment and good hard work.

**Table 3. Criteria for selecting a particular enterprise**

**n=70**

S. No.	Criteria / Reasons	Frequency	%	Matrix ranking
1	Low initial investment	61	87.14	II
2	Market Demand	70	100	I
3	Skills & experience	10	14.28	VII
4	Resources Availability	21	30	V
5	Least travel work	52	74.28	IV
6	Low labour requirement	70	100	I
7	Less education	58	82.85	III
8	Low risk	70	100	I
9	Less technical	17	24.28	VI
10	Short gestation period	70	100	I

A list of activity / enterprise identified, is presented in Table 4.

**Table 4. List of activities preferred by members of SHGs** (n=70)

S. No.	Area of training / vocation	f	Percent
1	Preservation of seasonal fruits & vegetables.	42	60
2	Cutting & Tailoring	60	85.71
3	Embroidery & needle work	56	80
4	Beauty parlour	59	84.28
5	Commercial dairy farming	54	77.14
6	Value addition, packaging & marketing of locally available resource	23	32.85
7	Processing of spices.	23	32.85
8	Nursery raising & Orchard layout	7	10
9	Mushroom production technology	6	8.57
10	Poultry farming	15	21.42
11	Post harvest management practices	13	18.57
12	Vermi compost production technology	14	20
13	Seed production technology	16	22.85
14	Organic farming	12	17.14
15	Jewellery designing	7	10

Respondents were much interested in getting training in cutting & tailoring (85.71%), embroidery & needle work (80%), beauty parlor(84.28) and dairy farming (77.14%). Preservation of seasonal fruits & vegetable area was preferred by 60 percent. The other spheres were not much liked by the respondents. Based on the needs of women, long duration training were organized at KVK where women had undergone in-depth exposure (Table 4). At this time " Jhansi" SHG has 11 member only. Five members of SHG ' JHANSI" particularly took training in Embroidery & needle work in 2006. Other three took training in cutting & tailoring including bag making. The members started their work at

home. They participated in Kisan Mela at Bhilwara and Udaipur and put their stall in Mela and also in Gramin Haat Bazar and sold their products in Kisan Mela. They participated in activities like crop competition, mehandi competition, quiz competition, healthy child competition etc and received prizes .

The increase in income created a feeling of self confidence in women which in turn increased their power of decision making. The group was also called for quiz competition in program, 'Navankur" at Jaipur Doordarshan and received award in the year 2006. The group received a large amount of 10,000/- as revolving fund by ATMA, Bhilwara for running their enterprises in 2007. Two members

started enterprise which produce Paushtik ATTA for Anganwadi and earning Rs 2000 per months. Two other members of SHG purchase two cows & started dairy. They sold milk at women dairy cooperative & earned Rs. 2000/- from milk. The involvement of all the members in one or the other activity shows the willingness of the members to get empowered. They want to work in group because of the reason that SHG has given a sense of self pride and cooperation and also EMI of SHG has been increased from Rs 20/- to Rs 100 in year 2007 & leader of the group is very active and keep liasoning with KVK and other line department. She earns Rs 6000/- annually in different training program sponsored by KVK , NGO & Govt Department. She was also member of Scientific Advisory Committee. Honesty and good work brought her work of MAT in MNREGA during 07-08 and 08-09 and earned Rs 30,000. She and one other member of SHG run women Dairy Cooperative. Presently, she has service provide on retail counter on Indane Gas service and earning Rs. 2000 / per month. Now she is a well empowered & ecomically sound girl.

## CONCLUSION

In the light of findings of the study, following conclusions are made to develop an effective strategy for empowerment of rural women.

1. Education plays an important role in empowering women. The education level of majority of respondents was found to be low, and many of them had learnt to sign after becoming SHG members. This indicates that SHGs can be used as an effective means for spreading literacy.

2. Even though women had undergone

training, majority of the respondents were lacking regular, proper and need based training which concentrate on utilizing local resources and local market. Hence, training programmes should be organized by district rural development agencies, commercial banks and NGOs.

3. Credit facilities were put forward as a major hand holding along with continuous trainings by respondents. This can be amicably resolved by linking SHGs to Regional Rural Banks and other commercial Banks. Thus, the SHGs credit needs are to be catered by the banks which are obliged to do so.

4. Women who had never ventured outside their homes nor spoken to outsiders have been enabled to travel outside their villages into nearby towns, cities and even distant places because of their involvement in SHGs. SHGs have been able to empower women not only economically but also in other facets of their life like courage, will power and determination. This highlights the need for initiation of more SHGs in every village of the country for the overall development of women.

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