

WOMEN ENTREPRENEURSHIP AND RURAL DEVELOPMENT

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ABSTRACT

Women are naturally endowed with the qualities of entrepreneurship. "Women Entrepreneur" is a person who accepts 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. Entrepreneurship amongst women has been a recent concern in today's world. Women have become aware of their existence their rights and their work situation. Thus women entrepreneurship can bring about women empowerment. In India, though women have played a key role in the society, their entrepreneurial ability has not been properly tapped due to the lower status of women in the society. Entrepreneurship plays an important role in the economic growth and development of nation. It is a purposeful activity includes in initiation, promotion and distribution of wealth and service. Entrepreneurial development among rural women helps to enhance their person capabilities but also decision making status in the family and society as a whole. According to Schumpeter "The entrepreneurship is essentially a creative activity or it is an innovative function". Entrepreneurship is regarded as a factor of production together with land, labour, natural resources, and capital. It promotes human security by supporting entrepreneurship to enable disadvantaged population groups to seize economic opportunities based on market mechanisms and entrepreneurial initiatives. The paper emphasizes the importance of women entrepreneurship and progress of women entrepreneurs in rural India.

Keywords: Women Entrepreneurship, Rural Development

INTRODUCTION

The Mann Deshi Foundation was established in 1994 is a NGO which serves as a backbone to the Mann DeshiMahila Group. The Foundation works in conjunction with the Mann Deshi Bank by providing a variety of non-financial services to their clients aimed at improving the quality of life for rural women and their families in India.

It is an organisation for women's empowerment with assistance from Clinton Global Initiative (CGI), which has formed the first 'Mann Deshi Chamber of Commerce for Rural Women in India (MCCRW)' to help rural women entrepreneurs fulfil their business goals.

Mann Deshi's have observed hundreds of female clients who possess the capacity and desire to expand their businesses. Mann Deshi has launched the Deshi Entrepreneurs initiative that aims specifically to support an underserved sector within India for rural women entrepreneurs. The goal of the program is to educate 1,000 selected rural women entrepreneurs on business management and give them access to local insight knowledge through a dedicated mentor relationship. As such, the project enables these women to grow their business to their own benefit and the benefit of the entire community. To achieve this vision 485 Deshi Entrepreneurs have been selected in Maharashtra and Karnataka. The aim of this program is to make these women entrepreneurs aware about various details ranging from, how to start a business to different aspects of marketing.

OBJECTIVES OF STUDY

1. To understand the concept and domain of women entrepreneur in rural areas.
2. To examine and study the rural marketing mix strategies of women entrepreneur through SHGs.
3. To find out the limitations of women entrepreneur in rural marketing.

LOCALE OF THE STUDY

The present study was undertaken in Mhaswad a village at Satara district.

DATA COLLECTION

The tool was developed in marathi for easy understanding. After finalizing the tool the investigator personally contacted the respondents and collected the information.

LIMITATIONS OF THE STUDY

- SHG linkage with NGO village panchayatetc, are not dealt in detail.
- This study is made in relation with the data available from Mann Deshi.

REVIEW LITERATURE

At the addressing speech in the 12th Global Conference of Women Entrepreneurs on 3rd September 2012 Minister for MSMEs Vayalar Ravi said that, women entrepreneurs make everything today, but have only 7.6 per cent share in the 26 million micro, small and medium enterprises (MSMEs) in the country. Hence there is need to change situation women entrepreneurs. The share of women entrepreneurs needs to be raised to at least 25 per cent.

Of the total 1.9 million women-owned enterprises in the country of which only 215,100 were registered, the share of southern states is the highest, according to the Ministry of MSMEs.

Tamil Nadu leads the country with 55,000 women-owned enterprises, followed by Kerala with 38,000, Karnataka at 27,000 and Gujarat 23,000. Uttar Pradesh, the largest state in the country has only 8,000 women-owned MSMEs, with Bihar, too, with a poor 2,600 units.

Narayana Reddy ,VijayKumar, Nalini B. in their book ‘Women in Development: Challenges and Achievement(2005) states that Self Help Groups enhance the quality of status of women’s participants decisions makers and beneficiaries to take active part in the socio-economic progress of the nation with the help of microfinance rendered to them. Neeta Tapan in her book ‘Micro Credit, Self Help Group and Women Empowerment’ (2010) suggest that Microfinance provide a practical and workable solution to the deep rooted problem of poverty by delivering financial services to the needy women’s of India.

Rural markets in India constitute a wide and untapped market for many products and services which are being marketed for the urban masses. Rural Marketing is the process of developing, pricing, promoting, distributing rural specific goods and services leading to exchanges urban and rural market which satisfies consumer demand and also achieves organizational objectives.

Story of Balubai Jaggu Jadhav (Successful Deshi Entrepreneur)

Balubai Jaggu Jadhav lives in Shingnapur. She worked as a daily wage labourer. Her husband married another woman and she filed for divorce. But her husband transferred their farmland to someone else and refused to appear for court dates.

Mounting expenses and the need to support her Daughter and her daughter’s children led Balubai to start a ‘mase’. Still she continued to face many problems. This made her to take a loan from MandeshiMahila Bank .With the loan money she started a Bhasma Business and become the member of a self help group. Balubai also participated in “Deshi Entrepreneurs Program” of Mann Deshi. This helped her to advertise her business, get marketing information about the business. She learned how to maintain financial diary for her business. Today she is self sufficient and looks after her family well.

The Analysis of the above case study reveals the following:-

- The MandeshiMahilaBank can reach out rural poor women with the help of these projects.
- It can try to market any product in rural areas since the trust of the consumers havealready developed.
- Maximisation of sale and profitability can be targeted very easily.
- Since rural consumers are also adapting to changes, introduction of a new productbecomes very easy.
- The customer base can be improved without much effort.
- Social capital can be created while serving the bottom of pyramid.
- The reputation of the organization also gets elevated.

Problems faced by Women Entrepreneurs in Rural market

1. Lack of basic infrastructure facilities like training, marketing, transportation in rural areas.

2. Lack of required skills and linkages with regional rural banks for financial assistance..
3. Dominant female leaders of rural society snatch away the benefits of SHGs which results in exclusion of deprived poor females which are in need for financial assistance.
4. Rural markets are wide spread in villages hence females face the problems of capturing rural markets across the whole areas.
5. Due to more paperwork in banks women entrepreneur tends to take financial support from bank.

SUGGESTIONS AND RECOMMENDATIONS

1. Literacy and training assistance is needed for the poor women to benefit from rural marketing programmes.
2. Diversified use of microfinance would be effective to improve the status of women entrepreneurs in rural market.
3. Suitable products with proper staffing pattern for the SHGs should be provided.
4. Many SHGs suffer from absence of financial discipline and internal controls. This can be avoided only through structured practices and a good system.
5. Economic empowerment of SHGs can be made by educating them, creating awareness about the social evils, public private partnership, development programmes utilizing IT.
6. SHGs are to be encouraged to get PCs, which can be used to display their products either as pop ups or as advertisements or in the portals of e- commerce companies.

CONCLUSION

The Mandeshi organization is creating an enabling environment to awaken the intrinsic aspirations and abilities of poor women. The institution not only help poor women to become self-sufficient and economically independent, but it is also dismantling the existing patriarchal setup and realigning the gender, caste and power dynamics which is widely prevalent in Indian society. It aims is to provide women an innovative combination of financial and non-financial services that will help to improve their standard of living along with financial training services which will lead to rural economic empowerment and financial inclusion of these women entrepreneur's.

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