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STATUS AND SCOPE OF BUSINESS ACTIVITIES OF RURAL WOMEN ENTREPRENEURS IN KOLHAPUR DISTRICT

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ABSTRACT

Women form an important segment of the labour force and the economic role played by them cannot be isolated from the framework of development. Self-employment or entrepreneurship are the important sources towards the improvement of the economic participation of women and in raising their status in society. Women in rural areas constitute a substantial share in India's population. Today the government also in its different policies has given importance to rural development through rural entrepreneurship. This has widened the scope of opportunities for entrepreneurship for rural women. The present study is based on the primary data collected from 380 sample women entrepreneurs of 12 villages of Kolhapur district, Maharashtra, through questionnaires. The objective of the study is to study the status and scope of entrepreneurship in rural women, through the different business activities carried out by them. The findings are given on the basis of data analysed through percentage technique. Analysed data shows that women entrepreneurs in rural areas are engaged in small scale business activities, which are women oriented. They have a limited scope for expansion as their capital investment is small and have a limited market scope. Creating awareness of the importance of entrepreneurship as a source for economic and social wellbeing for the rural women and support of required resources can encourage more rural women in entrepreneurship which are more lucrative and have a better scope for expansion.

KEYWORDS

Entrepreneurship, Market, Self-employment, Turnover.

INTRODUCTION

Entrepreneurship amongst women has been a recent phenomenon. Women today have become aware of their existence, their rights and their work situations. Now-a-days a greater importance is being ascribed to women entrepreneurs as a part of policy by government and other agencies. Women represent 50 percent of world's population and account for two third of the total working hours. They receive about 10 percent of the world's income and own one percent of the world's assets. Against this back drop, women entrepreneurs need a special treatment as they have to fight against heavy odds and belong to the largest disadvantaged group in the country (Lal Madhurima and Sahai Shikha, 2009)

Entrepreneurship shows the path to women independence and in turn satisfies the needs and aspirations or better living standards. Accordingly, women entrepreneurs have become important in national development planning and strategies. The emergence of women entrepreneurship and their contributions to national economy is quite visible in India today.

Women in rural areas constitute a substantial share of India's population. This factor should be duly recognised and brought in the forefront. The study deals with the nature and scope of entrepreneurial activities undertaken by women in the selected rural areas.

REVIEW OF LITERATURE

Mehta A., and Mehta M., (2011) reveal the status of entrepreneurship for rural women in India, and their opportunities and challenges faced by them with the help of secondary data. The research tells that the growth of rural women entrepreneurship was highest in Tamil Nadu as on 2001 at 18% and the main challenges faced by them were:

- 1) Growth of Mall Culture
- 2) Illiteracy
- 3) Low Risk Bearing Ability
- 4) Lack of infrastructure facilities and corruption
- 5) Lack of finance
- 6) Mobility constraints

The opportunities for the development of entrepreneurship in rural women were:

- 1) Integrated Rural Development programme
- 2) Regional Rural Development Centers
- 3) Technology for Bank
- 4) Funds for Rural Innovation
- 5) Social Rural Entrepreneurship

The study suggested that for rural women to overcome their problems and take advantage of opportunities for their development, it is required to make them aware and improve their access to training and development of business related skills. The overall attitude should be favourable to increase self-employment for women and overall development of the country.

Bahl J., (2012) reviews the present position of women entrepreneurs in Rural India. She highlights the various institutions and government programmes that are available and are operating for the development of rural women entrepreneurship. The researcher suggests that instead of just schemes (financial and developmental) as the carrot for entrepreneurship development an intensive training needs to be provided to the women in rural India, who can be the answer to the removal of rural poverty in India.

Sharma A., Dua S., and Halwal V., (2012) through literature review address opportunities and challenges faced by women entrepreneurs in rural areas and analyse the impact on women empowerment through micro entrepreneurship development and SHG's. They observe that micro-finance is playing a vital role in the success of SHG's, particularly the entry of rural women in micro enterprises is seen to be encouraging. The rural women are having basic indigenous knowledge, skill, and potential to establish and manage enterprise. But they faced many obstacles specifically in finance and marketing of their produce. The author suggests a proper provision of knowledge regarding accessibility to loans, various funding agencies procedures regarding certification, awareness and government welfare programmes, provision of motivation, technical skills and support from family, government and other organizations. He also suggests formation of rural women entrepreneur's network.

Choudhary K., and Rayalwar A., (2011) highlight the issue of strategic challenges and opportunities of women from a gender focus, to analyse the prospects of rural small and medium entrepreneurship for women. The study observes that women entrepreneurs face many obstacles specifically access to finance, marketing their products, family responsibilities, male dominance etc. in carrying out their entrepreneurial activities. They opined that the problems are required to be dealt and over come in order to give them access to the same opportunities as men. Indian rural market, if properly explored through the women entrepreneurs, it can offer unique opportunities to develop a strong network.

The researcher suggests that Indian Universities and Institutions should develop educational programmes focusing on women's business education, for more and more visibility of women entrepreneurs in future.

Kusugal N., and Biradar R., (2010) based on secondary data collected from survey on employment- unemployment situations in India published by NSSO reveal that the occupational shift of women towards rural non-farm sector was mainly driven by the poverty distress related factors. Whereas in respect of males it was determined by growth related factors originating from agriculture. A shift of workers away from agriculture in favour of the rural non-farm sector tends to raise the wage rates of the existing labourers in agriculture, thereby contributing to a decline in poverty.

IMPORTANCE OF THE STUDY

Entrepreneurship plays a crucial role in the growth of our country, which has abundant natural and human resources. Besides, being the vehicle of industrial development, it is a solution to various problems of economy like- unemployment, imbalanced regional development, concentration of wealth in few selected hands etc.

Entrepreneurship is a herculean task, which is fraught with struggle, entailing both risk and effort. While women have to go through the same stages of setting up an enterprise similar to male and they also have to face similar challenges, women do have a distinct set of factors that first impede their entry as entrepreneur and later their survival as successful women in their respective enterprises.

Women through their determination, will and skills have evolved as entrepreneurs in different fields. The researcher has tried to find out the different activities undertaken by rural women as entrepreneurs and the status of their enterprises in terms of turnover achieved, profits, labour status, capital investment etc.

STATEMENT OF THE PROBLEM

At present women are performing exceedingly well in different spheres of activities like academics, politics, administration and social work. It is now widely accepted, that if national development and women's development has to be purposeful and relevant, women have to be full-fledged participants in economic activities. Participation of women in economic activities is now emerging as a universal phenomenon. Alternatively stated, women are increasingly joining the world labour market and are also assuming the role of entrepreneurs all over the world. In India too, significant changes in women's rate of participation in the economy is taking place with the pace of liberalization and privatization sweeping across the country. The role of women as entrepreneurs and economic workers is already visible and the enterprising females are relatively a new breed of women in India. Entrepreneurship has reached the rural pockets of our economy where women constitute a major and significant factor of our economy. The study analysis the status and scope of entrepreneurial activities undertaken by women in the selected rural areas of Kolhapur district.

OBJECTIVE OF THE STUDY

To study the status and scope of entrepreneurship amongst the rural women.

RESEARCH METHODOLOGY

The present study is based on both primary as well as secondary data. To collect the primary data, questionnaires were prepared and presented personally to 380 women entrepreneurs of the selected villages of Kolhapur district.

The sample women entrepreneurs were selected from 12 villages each from the 12 talukas of Kolhapur district by multistage sampling method. Geographically the district is divided into 12 talukas, so for proper representation of the district, at the first stage of sampling, 12 talukas were selected from the district. At the second stage, purposive sampling method was used as the sampling technique to select the village from each taluka. Past research shows that self help groups have a favourable impact in promoting entrepreneurship among women. (Sharma A., Dua S. And Halwal V., 2012). Self help group (SHG) is a homogenous group formed by 10-20 members of poor households having similar objectives, aims and aspirations They are formed under the principle of self help to promote individuals through collective actions in areas of augmenting income, easier access to credit and other resources and increasing bargaining power. It is more popular amongst women. Thus 12 villages with maximum number of Self help groups in the district were selected, one from each of the 12 talukas. The third stage involved selection of women entrepreneurs from the selected villages. In a pilot study, made in two villages, Kale of Panahala taluka and Nandani in Shirol taluka, women in majority were seen engaged in small scale business activities, managing and operating solely, with no employment and they were engaged in traditional activities. Women entrepreneur is been defined in various ways by different thinkers and researchers. So the researcher, taking into consideration the objective and scope of the study defines rural woman entrepreneur as:

"Rural Woman, who is self employed, who initiates, organizes and manages an economic enterprise with an objective to earn profit and is responsible for the results thereof".

As the universe was infinite and no confirmed and concrete record of registered women entrepreneurs was available, the researcher had to apply criterions for the inclusion of these rural women for the study. Initially, different criterions were considered like capital investment, employees employed, location of their enterprise premises, number of years of operation etc. But as the field work progressed, the researcher faced various problems in including all the criterions, so finally two criterions were decided, for the inclusion of rural women entrepreneurs for study:

1. They should be the founders and initiators of their enterprise.
2. They should have completed at least 4 years, operating their current enterprise.

According to the criterions set and data available, in all 380 rural women entrepreneurs, were selected from the selected villages.

SAMPLE DISTRIBUTION OF RURAL WOMEN ENTREPRENEURS IN THE KOLHAPUR DISTRICT

Taluka	Village	Respondents
Karveer	Paachgaon	36
Shahuwadi	Sarud	32
Shirol	Nandani	40
Kagal	Mhakawe	32
Gadhinglaj	Hasurchampu	28
Radhanagari	Ghotawade	26
Ajara	Bhadwan	20
Chandgad	Shinoli	32
Hatkanangale	Top	40
Bhudargad	Gargoti	32
Panhala	Kale	34
Gaganbavda	Salwan	28
TOTAL		380

Source: Field Surveys

The women entrepreneurs selected will be further referred to as respondents in the study. The data collected was tabulated and analysed by simple method of percentage.

MEANING OF ENTREPRENEURSHIP

Entrepreneurship is a process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychic and social risks and receiving the resulting rewards of monetary and personal satisfaction and independence.

The Ministry of Industries India in 1984, constituted a National level standing Committee on women Entrepreneurs. It defined women entrepreneur's enterprise as "An enterprise owned and administered by a woman and having a minimum financial interest of 51 % of share capital and have at least 50 % women employees".

The criteria of majority participation of women in enterprises has however faced some amount of criticism. So, majority participation of women has been changed to majority equity participation of women in the organization. The critics also objected on the condition of employing more than 50 % women workers and pointed out this as discriminatory and any enterprise set up by women should qualify for the concession offered to women entrepreneurs.

According to Schumpeter, any woman who innovates, initiates or adopts an economic activity may be called as a women entrepreneur.

A women entrepreneur is a person who is an enterprising individual with an eye for opportunities and an uncanny vision, has commercial awareness, with tremendous perseverance and a person who is willing to take risk with the unknown.

Entrepreneurship is the ability of an individual or group of individuals to set up an enterprise by making use of available resources and to provide goods and services of value to the society. When a women undertakes such activities she is termed as a woman entrepreneur.

DATA ANALYSIS**DISTRIBUTION OF THE RESPONDENTS IN DIFFERENT BUSINESS ACTIVITIES**

The researcher observed that women selected for the study were engaged in different business activities, which were varied and heterogeneous. Due to variations in the nature of activities under taken, it was difficult to measure and compare the performances on a common scale. However, the researcher taking into consideration the variations of the activities undertaken has tried to evaluate the status of their enterprise on the basis of common indicators like, capital investments, incomes, profits and employment in their enterprise. The status and scope of entrepreneurship for rural women entrepreneurs is studied through the data collected from the respondents, who were engaged in different business activities initiated and managed by them, through the Questionnaire. As per the different types of activities undertaken by the respondents, the distribution is analysed below:

TABLE 1: DISTRIBUTION OF RESPONDENTS IN DIFFERENT BUSINESS ACTIVITIES

Enterprise	Kar	SW	Shir	Kag	Gad	Rad	Aja	Chan	Hat	Bhu	Pan	GB	Total
1. Producing food products	3	3	3	3	4	2	1	2	4	3	4	3	35
2. Producing medicinal products	—	2	—	—	—	—	—	—	—	—	1	2	5
3. Producing Cement dish	—	—	—	1	—	—	—	—	2	—	—	—	3
4. Making Decorative articles	1	2	—	1	2	3	2	2	2	2	2	2	21
5. Bamboo business	—	—	2	—	—	—	—	—	1	—	—	—	3
6. Creating Ornaments	—	—	—	—	—	1	—	—	1	1	—	—	3
7. Making Boxes and bags	—	—	1	2	2	1	—	1	2	1	1	—	11
8. Handicrafts	3	2	2	1	1	1	—	3	—	2	—	2	17
9. Tailoring	4	2	2	2	3	3	2	4	2	3	2	2	31
10. Beauty parlour	3	2	2	2	2	2	1	2	1	2	2	—	21
11. Jewellery repairs	3	2	2	2	2	1	1	2	1	2	1	2	21
12. Flour mills	4	2	3	2	3	3	4	4	2	3	2	2	34
13. Hotel and catering	3	1	3	2	—	—	—	—	1	1	1	1	13
14. Computer institute	—	—	1	—	—	—	—	—	—	—	—	—	1
15. Coaching institutes	2	—	2	2	2	1	—	—	1	3	1	—	14
16. Transport services	—	—	—	—	—	—	—	—	1	—	—	—	1
17. Laundry service	2	—	2	—	—	—	—	—	—	—	—	—	4
18. Cattle rearing	2	2	2	2	2	3	3	4	2	2	3	3	30
19. Jewellery trade shops	—	1	—	1	—	—	—	—	1	—	2	—	5
20. General stores	1	2	2	2	1	2	2	2	3	2	3	2	24
21. Grocery shops	2	2	1	2	1	—	1	2	2	1	2	2	18
22. Stationery shops	1	1	1	1	—	—	—	1	2	—	1	—	8
23. Garments shops	1	2	2	1	—	—	1	1	3	1	2	1	15
24. Utensils shops	—	1	2	1	1	1	—	—	3	1	2	2	14
25. Bangle shops	1	2	2	2	2	2	2	2	2	2	2	2	23
26. Plant nursery	—	1	1	—	—	—	—	—	1	—	—	—	3
27. Bakeries	—	—	2	—	—	—	—	—	—	—	—	—	2
Total	36	32	40	32	28	26	20	32	40	32	34	28	380

Source: Field Survey

1. Kar: Karveer 2. SW: Shahuwadi 3. Shir: Shirol 4. Kag: Kagal 5. Gad: Gadhinglaj 6. Rad: Radhanagari 7. Aja: Ajara 8. Chan: Chandagad 9. Hat: Hatkananangle 10. Bhu: Bhudargad 11. Pan: Panahala 12. GB: Gaganbavda

It is seen that women in rural Kolhapur district have undertaken many production and trading activities. They are also seen engaged majorly in the service sector. Production activities undertaken are: producing food products-papads, pickles, noodles, juices, jams, chutneys etc., medicinal products, cement dish, decorative and designer articles, bamboo business, soft toys, (incense sticks) agarbatti, ornaments etc.

Women in service sector are engaged in activities like, handicrafts, tailoring, beauty parlour, jewellers repairs business, flour mills, hotel business, computer coaching institutes, academic coaching institutes, transport service, laundry services etc.

Women in trading were involved in activities like jewellers shops, general stores, grocery shops, stationary stores, garment shops, utensils stores, bangle selling, plant nurseries, bakeries etc.

Thus the respondents are carrying out varied business activities, which are majorly traditional, home based and are women oriented.

TURNOVER OF THE ENTERPRISE OF RESPONDENTS

Turnover is one of the important indicators of the financial performance of a concern or a business activity. It was difficult for the researcher to access the data from the respondents regarding turnover, due to lack of proper and complete accounting records. However, detailed discussions with the respondents helped with the data collection.

TABLE 2: CLASSIFICATION OF RESPONDENTS ON THE BASIS OF TURNOVER

Particulars	Respondents	
	2010-11	2012-13
Monthly Sales in Rs.		
Less Than 5,000	73 (19.21)	44 (11.57)
5,000-10,000	121 (31.84)	107 (28.15)
10,000-15,000	111 (29.21)	113 (29.73)
15,000-20,000	52 (13.68)	69 (18.15)
20,000-25,000	14 (3.68)	28 (7.36)
25,000 and above	9 (2.38)	19 (5)
Total	380(100)	380(100)

Source: Field Survey

Note: Figures in parenthesis indicate the percentages.

The data from Table 2 shows that, in the year 2012-13, 29.73 percent respondents were able to execute a turnover between Rs `10,000/- to Rs `15,000/per month, which can be considered as a fair amount of business executed. However, 28.15 percent and 11.57 percent respondents were able to make sales between Rs. 5000 to Rs. `10,000/- and below Rs. `5,000/-per month respectively. Only 5 percent respondents had a turnover of Rs. `25,000/- and above per month.

Comparative analysis on the basis of time period from the year 2010-11 to 2012-13 shows that, the percent of respondents making a turnover between Rs. 15,000/- to Rs 20,000/- has improved from 13.68 percent to 18.15 percent. Also there is a good improvement in the turnover position between Rs `20,000/- to Rs `25,000- and Rs 25,000 and above, from 3.68 percent to 7.36 percent and 2.36 percent to 5 percent respectively. A reduction accordingly is noticed in lower turnover brackets. The respondents making a turnover less than Rs. `5,000/- has reduced from 19.21 percent to 11.57 percent and from 31.84 percent to 28.15 percent for a turnover between `Rs. 5,000/- to Rs. `10,000/-.

This indicates that there is a positive change in the turnover position and that respondents are prospective about their enterprise position.

CAPITAL INVESTED IN THE ENTERPRISE BY THE RESPONDENTS IN 2010-11 AND 2012-13

Respondents under study are doing various kinds of activities. The capital investment depends upon the nature of activity undertaken, so comparison amongst them was a complex task. However, an attempt is made to study the capital investment in enterprise by the respondents in the year 2012-13 and a comparison of the same with the year 2010-11

TABLE 3: CLASSIFICATION OF RESPONDENTS ON THE BASIS OF CAPITAL INVESTED

Particulars	Respondents	
	2010-11	2012-13
Capital Invested in Rs		
Less Than 20,000	146 (38.42)	133 (35)
20,000-40,000	85 (22.36)	83 (21.84)
40,000-60,000	63 (16.57)	50 (13.15)
60,000-80,000	49 (12.89)	63 (16.57)
80,000-1,00,000	30 (7.89)	38 (10)
1,00,000 and above	7 (1.87)	13(3.44)
Total	380(100)	380(100)

Source: Field Survey

Note: Figures in parenthesis indicate the percentages

The data in Table 3 shows that, maximum number of respondent's investment in their enterprise as on 2012-13 is still below Rs.20,000/- (35 percent), followed by 21.84 percent, whose capital investment in the enterprise stood between Rs. `20,000/- and Rs `40,000/- . 13.15 percent respondents stated their capital investment is between Rs `40,000/- to Rs `60,000/. Very less investment is observed above Rs.60,000 with only 16.57 percent respondents who reported an investment in the range of Rs `60,000 to Rs.80,000./-. 10percent said that, their capital investment was in the bracket of Rs. `80,000/- to Rs `1,00,000/- Only 3.44 percent respondents have a capital investment in their enterprise above Rs. `1,00,000/-

Comparative analysis of the year 2012-13 with 2010-11 reveals, that there has been an increase in the percentage of respondents who showed a capital investment in their enterprise between Rs `60,000/- to `Rs 80,000/- from 12.89 percent to 16.57 percent. In the investment range of Rs `80,000/- to Rs1,00,000/- there was an increase from 7.89 percent to 10 percent respondents and in the capital investment above Rs. `1,00,000/- there was a positive change from 1.87 percent to 3.44 percent. Accordingly the investment is seen to be reduced in the range of Rs `40,000/- to `Rs.60,000/- from 16.57 percent to 13.15 percent respondents . The number of respondent's percentage is decreased from 22.36 percent to 21.84 percent in the investment bracket of Rs. `20,000/- to `Rs.40,000/- The number of respondents having a capital investment in their enterprise below Rs. 20,000 is seen reduced to 35 percent from 38.42 percent . The data tells that there has been growth in capital investment which indicates expansion of business, though on a very small scale.

SOURCES OF FUNDS UTILIZED BY THE RESPONDENTS IN THEIR ENTERPRISE

The respondents were asked to tell the sources of funds utilized as capital investment in their enterprise.

A) Sources of Funds: The data from the Table 4 clearly shows that the contribution of owned funds is more than borrowed funds. 66.84 percent respondents used owned sources as capital in comparison with 33.16 percent who borrowed funds for their capital in their enterprise.

TABLE 4: CLASSIFICATION OF RESPONDENTS ON THE BASIS OF SOURCES OF FUNDS

Sources	Respondents
Owned	254 (66.84)
Borrowed	126 (33.16)
Total	380(100)

Source: Field Survey

Note: Figures in parenthesis indicate the percentages.

The analysis tells that respondents are still not savvy towards borrowings.

B) Sources of Owned Funds: The Table 5 shows that, respondents have used their own savings in their enterprise.

TABLE 5: CLASSIFICATION OF RESPONDENTS ON THE BASIS OF SOURCES OF OWNED FUNDS

Sources	Respondents
Personal Savings	224(88.18)
Family	30 (11.82)
Total	254(100)

Source: Field Survey

Note: Figures in parenthesis indicate the percentages.

88.18 percent respondents have used personal savings in their enterprise. Savings were reported from their own small personal savings and incomes from their small investments made. Only, 11.82 percent respondents have used the funds from their family savings. The data reveals the saving characteristic of women in general and their less dependency and confidence in other family members for their enterprise capital needs.

C) Sources of Borrowed Funds: The Table 6 below shows the numbers of respondents who use self help groups as a source of finance are 44.46 percent. Money lenders are still a major source of finance, second to self help groups (23.80percent), followed by nationalised banks, where 17.46 percent respondents are using it as a source of finance and co- operative societies at 14.28 percent.

TABLE 6: CLASSIFICATION OF RESPONDENTS ON THE BASIS OF SOURCES OF BORROWED FUNDS

Sources	Respondents
Friends	-
Relatives	-
Private Banks	-
Nationalized Banks	22 (17.46)
Co- Op. Societies	18 (14.28)
Money Lenders	30 (23.80)
Self Help Groups	56 (44.46)
Total	126(100)

Source: Field Survey

Note: Figures in parenthesis indicate the percentages.

None of the respondents had borrowed funds from friends, relatives or private banks.

NET PROFIT POSITION OF THE ENTERPRISE OF THE RESPONDENTS

Profit is an important indicator to judge the efficiency of a given enterprise. The researcher has presented the monthly profit position of the enterprise owned and operated by the respondents.

TABLE 7: CLASSIFICATION OF RESPONDENTS ON THE BASIS OF MONTHLY NET PROFIT

Net Profit in Rs.	Type 1
Less than 2,000	11 (2.89)
2,000- 4,000	83 (21.84)
4,000- 6,000	110 (28.94)
6,000 – 8,000	103 (27.10)
8,000- 10,000	50 (13.18)
10,000 and above	23 (6.05)
Total	380(100)

Source: Field Survey

Note: Figures in parenthesis indicate the percentages.

The Table 7 reveals that 28.94 percent respondents earned profits between Rs.4,000/- to Rs. 6,000/-, 27.10 percent respondents earned between Rs`6,000/- to Rs 8,000/-. 21.84 percent earned between Rs 2,000/- to Rs 4,000/- followed by 13.18 percent, who earned profits between Rs`.8,000/- to Rs`.10,000/-. However, the profits earned at higher bracket and lower bracket were comparatively less with a percentage composition of 2.89 percent respondents who earned profits below `2,000/- and 6.05 percent respondents who earned profits aboveRs`.10,000/-. The profit picture shows that the respondents are doing well in their enterprise. But there can be improvement in the status, with the help of large base of customers.

LOCATION OF THE ENTERPRISE PREMISES OF RESPONDENTS

Woman’s prior duty is considered, her home and children. She cannot overlook her domestic responsibilities over her career. She needs to attend to domestic responsibilities along with her enterprise activities unlike male entrepreneurs. So, location of her enterprise is an important factor, towards dual management of enterprise and home

TABLE 8: CLASSIFICATION OF RESPONDENTS ON THE BASIS OF LOCATION OF THE ENTERPRISE PREMISES

Location	Respondents
In residence	320 (84.21)
Separate from residence	60 (15.79)
Total	380 (100)

Source: Field Survey

Note: Figures in parenthesis indicate the percentages.

The Table 8 reveals that, 84.21 percent respondents operate their enterprise from their own residence, with only 15.79 percent who have their enterprise located outside their residence. However, further discussions with the respondents also revealed that the locations were not far from the residence and were within 1 to 1.5 km. from their residence. Also low financial capacity, does not allow them the affordability of separate location for their enterprise. Operation of enterprise from residence and close to residence, facilitates women in executing their joint responsibilities towards home and enterprise.

ENTERPRISE EXPANSION PLANS OF THE RESPONDENTS

Expansion implies growth. Respondents were asked to tell whether they had any plans for expansion and to opine with the reasons for the same

TABLE 9: PLANS FOR EXPANSION OF ENTERPRISE BY RESPONDENTS

Opinion	Respondents
Yes	194 (51.05)
No	186 (48.95)
Total	380 (100)

Source: Field Survey

Note: Figures in parenthesis indicate the percentages

The Table 9 shows that, 51.05 percent respondents had future plans of expansion, and 48.95 percent of them were not inclined towards expansion.

AWARENESS OF GOVERNMENT SCHEMES AND PROGRAMS BY THE RESPONDENTS

Respondents were asked if they were aware about the government schemes and programs relating to promotion of entrepreneurship in women.

TABLE 10: CLASSIFICATION OF RESPONDENTS ON THE BASIS OF AWARENESS OF THE GOVERNMENT SCHEMES AND PROGRAMMES

Particulars	Respondents
Yes	180(47.36)
No	200(52.64)
Total	380(100)

Source: Field Survey

Note: Figures in parenthesis indicate the percentages

The data in the Table 10 reveals that, 47.36 percent respondents are aware about the government schemes and programmes available for entrepreneurship development for women. More awareness creation is required on the part of government through proper channels, of its schemes amongst rural women.

GOVERNMENT ASSISTANCE UTILIZED BY THE RESPONDENTS FOR THEIR ENTERPRISE

Government of India is seen to be working positively towards the growth and promotion of women entrepreneurship. The respondents were asked to tell the assistance they had taken from government for their enterprise.

TABLE 11: CLASSIFICATION OF RESPONDENTS ON THE BASIS OF ASSISTANCE OF GOVERNMENT SCHEME FOR THEIR ENTERPRISE

Assistance	Total
None	244(62.88)
Subsidy	60 (15.78)
Loans	66 (17.36)
Any other	10 (3.98)
Total	380 (100)

Source: Field Survey

Note: Figures in parenthesis indicate the percentages.

The data suggests that, only 136 respondents had availed themselves with government assistance. Remaining 244 respondents had not taken any government assistance for their enterprise. Lack of awareness and lack of knowledge came to light as the prime reasons for not taking assistance in course of discussions with the respondents.

The data in the Table 11 shows that, 17.36 percent respondents had taken loans available for their enterprise under different schemes of government. Favourable interest rates, convenient loan formalities were the reasons for accessing loans from certain government schemes especially through self help groups. Subsidies were the second highest rated scheme availed by the respondents for their enterprise (15.78 percent). 3.98 percent suggested other schemes. Other schemes included free tailoring machines, availability of cows and buffalos at low rates than the market rates etc. The respondents said that grants from government, especially through self help groups was the prime assistance taken by them.

CONTRIBUTION OF INCOME FROM THE ENTERPRISE TOWARD FAMILY EXPENDITURE BY THE RESPONDENTS

Besides personal interest, women had taken up entrepreneurship due to economic necessity of their family. Making an individual contribution towards family expenditure is a reason for satisfaction and pride to respondents. So it was important to find out how much income was used in enterprise by the respondents and how much of it was spend for family expenses.

TABLE 12: CONTRIBUTION OF INCOME FROM ENTERPRISE TOWARDS FAMILY EXPENDITURE BY THE RESPONDENTS

Contribution of the enterprise income	Respondents
Less than 20percent	—
20percent to 40percent	95 (25)
40percent to 60percent	191 (50.27)
60percent to 80percent	88 (23.15)
80percent and above	6 (1.58)
Total	380(100)

Source: Field Survey

Note: Figures in parenthesis indicate the percentages.

The Table 12 shows that, 50.27 percent respondents contributed 40 percent to 60 percent of their income from their enterprise towards family expenses, 25 percent respondents contributed between 20 percent to 40 percent and 23.15 percent contributed 60 percent to 80 percent of their enterprise income towards their family expense. 1.58 percent contributed more than 80 percent of their income for family expenses. The data reveals that, respondents burden the responsibility of family expenses on a major scale and this can be a limitation towards their business expansion but a contribution towards family needs. Contribution made by women towards their family needs should be appreciated and gratified by the family members.

MARKETS UTILIZED BY THE RESPONDENTS FOR THEIR ENTERPRISE

Respondents are dependent on markets for the various needs of their enterprise. The range and the scale of markets tapped by respondents for their enterprise can help to understand the growth and future scope of their enterprise and their mobility.

A) Sources of raw material and products: Raw materials are important constituents of a business activity especially to a manufacturing sector. Trading sector involves buying and selling of goods. This requires the trade entrepreneurs to purchase the required goods/ products for their business. The place from where they purchase the raw materials and goods, can give an insight into the scope and scale of their enterprise and also the mobility capacity and willingness of respondents towards the expansion of their enterprise.

TABLE 13: CLASSIFICATION OF RESPONDENTS ON THE BASIS OF SOURCES OF RAW MATERIAL AND PRODUCTS

Sources	Respondents
Local market	147 (38.68)
Taluka market	118 (31.05)
District market	75 (19.74)
State market	36 (9.48)
National market	4 (1.05)
Total	380 (100)

Source: Field Survey

Note: Figures in parenthesis indicate the percentages.

The areas, from where the respondents do their purchasing job were divided into five categories viz., local market which is their residential village, taluka level, district level, State level, and national level markets.

The Table 13, shows that maximum number of respondents (38.68 percent) of the total, were still dependent on the material and products available in their own villages. 31.05 percent respondents procured goods and raw materials beyond their residential villages in their taluka market, 19.74 percent respondents did their purchasing at district markets and very few (9.48 percent) from state markets. Only, 1.05 percent respondents resourced the requirements of their enterprise from the national market. The data reveals that respondents still favour close distance markets. Lack of mobility and dependency could be the reasons for the same.

B) Market scope for the product: Market scope for the product of the enterprise can help to determine the status and probable scope of the enterprise. It also can reflect on their ambitions, motives and skills of the rural women, required in an entrepreneurial activity.

The division of market for the finished product is made on the same basis of raw material / product procurement

TABLE 14: CLASSIFICATION OF RESPONDENTS ON THE BASIS OF MARKET SCOPE OF THE PRODUCT

Scope	Type 1
Local market	189 (49.72)
Taluka market	131 (34.46)
District market	47 (12.36)
State market	13 (3.46)
National market	-
Total	380 (100)

Source: Field Survey

Note: Figures in parenthesis indicate the percentages.

The Table 14 shows that, 49.72 percent respondents, which is almost 50 percent of the total 380 respondents have local market for their products. 34.46 percent respondents have a customer base beyond their local village boundaries and they are able to cater to bigger markets at taluka level. Only 12.36 percent respondents have district level market for their products. 3.46 percent respondents have a state market for their products, where they have a customer base beyond Kolhapur district.

LIFE OF THE ENTERPRISE OF RESPONDENTS

As explained in the methodology respondents operating their enterprise for a minimum period of four years were selected for the study.

TABLE 15: CLASSIFICATION OF RESPONDENTS ON THE BASIS OF LIFE OF ENTERPRISE

Years	Respondents
4 to 8	170 (44.75)
8 to 12	122 (32.10)
12 to 16	70 (18.42)
More than 16	18 (4.73)
Total	380(100)

Source: Field Survey

Note: Figures in parenthesis indicate the percentages

Table 15 shows that 44.75 percent respondents are operating their enterprise for 4 and less than 8 years. 32.10 percent are operating their enterprise for 8 but less than 12 years and 18.42 percent for a period of 12 years but less than 16 years. 4.73 percent women are operating their enterprise for a period of 16 years and above. However, long life of enterprise is not reflected in any modern methods adopted by the respondents in their enterprise.

EMPLOYEES EMPLOYED BY THE RESPONDENTS

Respondents operate in small scale units and are mostly engaged in home based activities. The data below, shows the number of employees employed by respondents in their enterprise

TABLE 16: CLASSIFICATION OF RESPONDENTS ON THE BASIS OF EMPLOYEES EMPLOYED

Number of Employees	Total
No	346 (91.05)
1-3	34 (8.95)
3-5	-
More than 5	-
Total	380(100)

Source: Field Survey

Note: Figures in parenthesis indicate the percentages.

All the respondents under study are sole proprietors. Their scale of operation is limited. 91.05 percent respondents do not have any employee in their enterprise. Only 8.95 percent respondents have employed employees which are less than 3. Small scale operation, lack of skilled and reliable employees and limited financial capacity were the reasons revealed during discussions with respondents for not employing any employee in their enterprise. This makes the quality of multitasking significant for rural women.

TIME ALLOTTED FOR ENTERPRISE BY THE RESPONDENTS

The priority of every woman is her family. A woman is expected to manage her enterprise without neglecting any of her domestic duties. The time devoted by her, to her enterprise helps to analyse the family support she gets for her enterprise and the scope of growth she has in her enterprise. Total time considered is 24 hours.

TABLE 17: CLASSIFICATION OF RESPONDENTS ON THE BASIS OF TIME FOR ENTERPRISE

Time in hours	Respondents
Less than 2	-
2 to 4	66(17.36)
4 to 6	165 (43.42)
6 to 8	144(37.89)
8 and above	5 (1.33)
Total	380 (100)

Source: Field Survey

Note: Figures in parenthesis indicate the percentages.

The Table 17 shows that 43.42 percent respondents are able to devote 4 to 6 hours, of the total hours to their enterprise. 37.89 percent devote 6 to 8 hours to their enterprise. And 17.36 percent devote 2 to 4 hours to their enterprise. Only 1.33 percent are able to devote most of their time to their enterprise, that is 8 hours and above. The table reveals that though women are able to cater time to their enterprise, a better support from family can help them in pursuing their career seriously for a longer time period.

FINDINGS

1. The respondents are still engaged in home based and small scale business activities. Very few have ventured into new and innovative activities. Commonly observed activities undertaken by them are: production of food products-papads, pickles, noodles, jams, chutneys, making and selling soft toys and decorative articles; buying and selling of utensils, garments, stationeries, groceries and providing services like, beauty parlors, tailoring and handicrafts. They are operating on a small scale and majority do not have any employees (91.05).
2. There is an expansion of turnover in their enterprise. There is an expansion in turnover at higher brackets in the year, 2012-13 in comparison with the year 2010-11. Capital investment is likewise seen increased in the year 2012-13 in comparison with 2010-11, majorly in higher investment brackets and has decreased in the lower investment brackets.
3. Women are more dependent on owned sources of funds for their enterprise. (66.84 percent). They are observed to be less savvy towards borrowings. This somewhere reflects their low risk bearing capacity characteristic. Also, the contribution of the owned funds is more from their private savings (88.18 percent) than family savings (11.82 percent). This reflects their preference towards independence and their saving characteristic.

4. The self help groups are a significant source of fund provision for women, which definitely indicates that self help groups as a model is successful in motivating women towards economic self sufficiency through savings and investment.
5. Private banks as a source of finance is not being utilized, by the rural women for their enterprise needs. Private banks should take cognizance of this and accordingly should try to create more awareness and simplicity in their offerings specifically for women in the rural areas.
6. Majority respondents earn profits between Rs. 4000 - Rs. 6000. (28.94 percent) and between Rs. 6000-Rs.8000 (27.10 percent).Only 6.05 percent are able to earn profit above Rs 10,000. Better results can be expected with the use of quality raw materials, proper marketing and use of necessary techniques in the areas of planning and problem solving, that can improve the scope and depth of their product markets.
7. Majority women operate their enterprises from their own residence (84.21 percent),which reflects the priority women have towards their domestic duties and their feasibility in attending to both family and enterprise responsibilities. Also small scale of their enterprise, and low financial capacity is the reason for not having a separate location of their enterprise beyond their residence.
8. Of the respondents, 51.05 percent want to grow and expand their enterprise in future.74.22 percent want to expand for their own personal ambitions. This reflects a growing priority and recognition of the women towards their personal aims and abilities, which suggests a scope and good prospect towards women entrepreneurship development in the rural areas.
9. There is very less awareness regarding Government schemes and programs available for women entrepreneurship development. Only, 47.36 percent respondents are aware of the government programs.
10. Only 136 respondents have taken the assistance of different government schemes towards their enterprise needs. Awareness creation is required on the part of government towards promotional schemes available for women entrepreneurship development. Self help groups can be a good source towards the same.
11. 50.27 percent respondents contribute 40 to 60 percent and 23.15 percent contribute 60 to 80 percent of their enterprise income towards family needs. However, it can affect the growth and expansion needs of the women towards their enterprise due to the diversion of funds towards the family needs.
12. The respondents in majority are still dependent for their enterprise raw material and product needs on local markets (38.68 percent).Only 19.74 percent and 9.48 percent do their buying activities in district and state markets respectively. Likewise only 12.36 percent respondent's products have at district market and majority sell their products only at local level(49.72 percent).This reflects their lack of mobility ,poor information base and lack of family support in their entrepreneurial enterprises.
13. Domestic responsibilities overshadow the time dedicated by women towards their enterprise. 43.42 percent women are able to devote only 4 to 6 hours of the total 24 hours to their enterprise, with only 1.33 percent who cater 8 and more than 8 hours towards their enterprise.
14. Only, 8.95 percent of respondents have engaged less than 3 employees in their enterprise. No employees are employed by the remaining 91.05 percent, which shows the scale of operation of their enterprise. Improved scale with proper assistance of required resources can help women towards sharing and delegation of responsibilities and also they can contribute towards creation of employment in the economy.

SUGGESTIONS

1. Women as entrepreneurs have arrived but their presence in real terms is uneven and unequal. The women in rural areas are today seen to be taking up independent economic activities, which gives them the status of 'Self Employed' but they are confined only to home based activities which moreover have a local market. They still operate on a very small scale. Awareness of the importance of entrepreneurship with its benefits, towards creating an independent economic and social position for women is required, to encourage more women to take up modern business activities, which are more lucrative and long term.
2. Access to finance is a major hurdle faced by the rural women towards their entrepreneurial activities. It is observed that respondents are still largely dependent on owned funds than borrowings from banks. Lack of risk bearing capacity is reflected through this data. Government Banks, Co-Operative Societies and Private Banks and Institutions should see towards quick, easy and required provision of finance to the women entrepreneurs, especially in areas which require more women participation. Provision of easy credit can help business expansion and can also give the faith and confidence to rural women who are competent to make an entry in the field of entrepreneurship.
3. Women are no more confined within the four walls, where their role is limited only towards their domestic affairs. They are in fact a helping hand towards family income and growth. Contribution of enterprise income towards family expenditure by the respondents should be appreciated and gratified by the families and they should encourage women towards entrepreneurship by lending their required support
4. Creation of awareness of government schemes related to entrepreneurship amongst the rural women is required, so that more women can be encouraged to avail themselves of the government schemes that can be used favorably towards promoting entrepreneurship amongst rural women.
5. Better training of women entrepreneurs towards new and better marketing techniques can help them towards exploring big markets, access and use of better quality of raw materials and products and further expansion of their business, which can create a favorable impact on their individual and overall family economic and social status.

CONCLUSIONS

Women in rural areas have ventured in entrepreneurship as a source of income and as a source towards their social emancipation. However, their scope of activities undertaken is seen to be limited towards small size ventures, with limited scope for expansion and which are mostly women centric. Proper training and awareness of the importance of entrepreneurship towards their economic and social independence can encourage them to undertake activities which have a scope for expansion and are growth oriented. Self Help Groups can be used as a platform towards awareness creation and resource provision.

SCOPE FOR FURTHER RESEARCH

The social and economic factors in urban and rural areas are different. A study can be undertaken where a comparative analysis of the business activities undertaken by rural and urban women entrepreneurs is made. Also, a comparative analysis can be made of male and women entrepreneurs on the basis of the activities undertaken by them, their motivating factors, problems faced by them etc. This can help to identify significant factors that affect women entrepreneurs in rural areas where steps can be taken to promote more women towards entrepreneurship in rural areas.

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