

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

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## A STUDY ON TRAITS AND ATTITUDES OF RURAL WOMEN ENTREPRENEURSHIP

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**NACHARAM**

### ABSTRACT

*Now a day's Women entrepreneurship in rural became one of the globally challenging issues for economically developing countries. Many NGOs have joined hands with the government to improve women entrepreneurship both in rural, urban areas, and they provide training, making support for policy formulations, mentoring, counseling, information sharing and also provide loans. In this study, I focused on traits and attitudes of women entrepreneurship in rural area where the area Balavikasa Social Service Society (NGO) actively enhance & improve women entrepreneurs, and the study is based on the collection of data from primary and secondary source, finally analyzed and interpreted the data based on Random sampling method.*

### KEYWORDS

women rural entrepreneurship, Balavikasa Social Service Society (NGO), random sampling method.

### INTRODUCTION

Entrepreneurship is "The capacity and willingness to develop organize and manage a business venture along with any of its risks in order to make a profit". Characteristically entrepreneurship involves cost-effective, innovation, profit potential and risk bearing. However, it improves managerial capabilities, creation of organizations and living standards which finally leads to economic development of their countries. Present day's many studies have shown that women overtaking male peers in the level of education and having higher degrees. It is one of the significant characteristics to improve women entrepreneurs. The number of self-employed women has steadily increased over the past three decades, putting them at an approximate thirty-three percent increase with the help of various NGO's and individually. Many women owned business to be home based operations such as wholesale, retail trade, manufacturing, scientific and technical services, as well as in healthcare and social assistance. Past to present they are steadily rising, though they are facing more and more obstacles. One of the major challenges is the traditional gender-roles in Indian society. Other than this, they are facing several obstacles such as specific to starting new firms, managing a small firm and growing firms etc.

Rural entrepreneurship implies entrepreneurship emerging in rural areas which leads to rural industrialization. Industrialization can originate or sustain either with rural or urban entrepreneurship. Rural industrialization means encouraging location of large and small scale units away from urban areas or planned shifting of units from urban areas to rural areas. Which can stop the increasing migration towards cities as it provides wide range of employment opportunities to the village people. Migration from rural areas should not only get checked but overpopulated towns and cities should also get decongested. If it is so, ways can always be found out. One is by forcibly stopping villagers from settling in the slums of towns and cities, making use of all powers to clear the slums so the villagers are forced to go back.

Few of the basic principles of entrepreneur which applied in rural development are:

- Optimum utilization of local resources in an entrepreneurial venture by rural population and better distributions of the farm produce results in the rural prosperity.
- Entrepreneurial occupation rural population to reduce discrimination and providing alternative occupations as against the rural migration.
- To activate such system to provide basic '6 m'- manpower, money, material, machinery, management and market to the rural population.

### TYPES OF RURAL ENTREPRENEURSHIP

1. **Individual Entrepreneurship:** Single ownership of the enterprise.
2. **Group Entrepreneurship:** It mainly covers partnership, private limited company and public limited company.
3. **Cluster Formation:** It covers NGOs, VOs (Village Organizations), CBOs (Community Based Organizations), SHGs and even networking of these groups. These also cover formal and non-formal association of a group of individuals on the basis of caste, occupation, income, etc.
4. **Cooperatives:** It is an autonomous association of persons united voluntarily for a common objective. An entrepreneur has to decide on a particular type of entrepreneurship based on the various options available.

The study about women entrepreneurship clearly indicates that women require special attention to nurture the entrepreneurship potential and make it successful. The requirement can be met by providing easy access to finance, skill training near home, training to tailored needs, enhancement of managerial abilities, constant support, marketing and networking help, secure environment, family and social support etc. In response to the needs of prospective and established women entrepreneur's various levels of governmental organizations have initiated a number of programmes and policies. India has introduced a number of programmes through various ministries, departments and financial institutions. The objectives of such programmes are to increase the representation of women in the field of business and to enhance their economic and social status. Some of the important schemes are: TREAD, IMRY, DWACRA, STEP etc. In addition to the government programmes the need for support from outer sources (local organizations, institutions etc.) is also vital. Here, the NGOs have joined hands with the government to make these programmes more effective. However, the limitations of the government schemes have prompted many NGOs to assist women entrepreneurs at different stages of entrepreneurship autonomously.

The 'National Policy for Empowerment of Women' (2000) states that the women's movement and a widespread network of the NGOs which have strong grassroots presence and deep insight into women's concerns facilitated the initiatives for the empowerment of women. There are various types of NGOs, which support women entrepreneurs, either directly or indirectly. Many NGOs working for women empowerment indirectly promote women towards taking up independent economic activities (like entrepreneurship). Some NGO's which work primarily with the goal of promotion of women entrepreneurship. These NGOs help the women entrepreneurs at different stages with a definite strategy. Therefore, the relationship between NGOs and Women must be long-lasting, continuous and friendly. It has been observed that a majority of women entrepreneurs in micro enterprise sector had undergone the motivational phase. The motivational help might come from family, friends or organized NGOs. Since the NGOs are specialized in doing such activities, they systematically assess the needs of individual woman and help her. The NGOs sometimes also identify the appropriate business sector for woman entrepreneurs, if she is not certain about it.

The NGOs provide training in terms of skill development, technical knowledge enhancement, product and process selection and business strategies. For a majority of women entrepreneurs financial constrains remains the major concern. There are very few NGOs, which provide direct financial assistance for women from the low-income groups or no personal savings. So the only source of finance for this category of women entrepreneurs is the NGO or non-formal sector. The NGOs like Bala Vikasa Social Service Society (BVSSS), Self-Employed Women Association (SEWA), Working Women's Forum (WWF), the Mysore Resettlement and Development Agency (MYRADA) in India and many other NGOs have helped women entrepreneurs in the micro-enterprise sector to gain access to credit and other support services. However, the other NGOs, who do not provide direct financial support, do help women entrepreneurs in accessing financial support from other sources. Marketing of the product or service has been a severe constraint for small and micro business units. A coordinated approach with various NGO's provides comprehensive support to women entrepreneurs. In many NGOs holding women employees and volunteers, some of the volunteers are established member women entrepreneurs it is more convenient to interact with the female professional members of the NGOs.



In the new economic scenario of liberalization in India, the NGOs play a catalytic role in mobilizing the local human and physical resources, creating appropriate environment and generating new opportunities. Some studies in India have already highlighted the importance of the training provided by the NGOs. The NGOs are successful in training women because they keep in mind the need and constraints of women. Some studies have highlighted the overall improvement in the lives of women as a result of the activities of these NGOs and other focus on specific cases where they study the success of NGOs in organizing and promoting women entrepreneurs at local level. Based on above studies we conducted a case study in Jangoan rural area.

**OBJECTIVES OF THE STUDY**

The study has following objectives:

1. To find out how rural women entrepreneurs have used the training and development programs provided by **Bala Vikasa Social Service Society (BVSSS)**.
2. To know the factors that is affecting women entrepreneurship in rural area.
3. To know whether religion has any role in taking up the business plan or not.

**METHODOLOGY OF THE STUDY**

Data collected from both primary and secondary source.

1. **Primary data:** Collected from selected Self Help Groups of Balavikasa social service society.
2. **Secondary data:** Obtained from various published and unpublished records, books, journals and also information from the official records of Balavikasa social service society.

**Sample Design:** Designed on the Random sampling method.

**CASE STUDIES**

1. **Leaf Plate Maker** - Mrs. Y. Mary Jayanthi, Wardanpet  
Initially Mrs. Mary started manufacturing of soaps without proper technical knowledge and incurred heavy losses, later on she started selling sarees on installment basis but their also she failed due to lack of business intelligence. Fortunately, with guidance of Bala vikasa social service society she started manufacturing Leaf plates then gain success and also given employment to six women.
2. **Foot trader** - Mrs. Shoba, Jangoan  
Mrs. Shoba and her husband have been involved in their traditional occupation of making footwear. They have skills to satisfy customers but they face problem of receiving money in installment basis. In this case the Bala vikasa social service society given credit to their business.
3. **A distinctive Entrepreneur**– Mrs. Beebe John, Jangoan  
Mrs. Beebe john earns by assembling electrical meter, though she belongs to Muslim community with the support and encouragement of her husband crossed religious barriers not only by transforming herself, but has changed the lives of others like her. She says that her active participation in all the activities organized by Balavikasa service society helped her in improving skills.
4. **A determined entrepreneur** – Mrs. C. laxmi, Jangoan  
Mrs. Laxmi started tailoring business and expanded her business by selling sarees but unfortunately she loosed everything in a fire accident. Despite, she didn't lose her determination and courage, and she rebuilt her business with the help of Balavikasa social service society by providing credit facility.

**DATA ANALYSIS AND INTERPRETATION**

**Q. No. 1: Total number of persons trained from Balavikasa social service society?**

**Ans:** One hundred persons

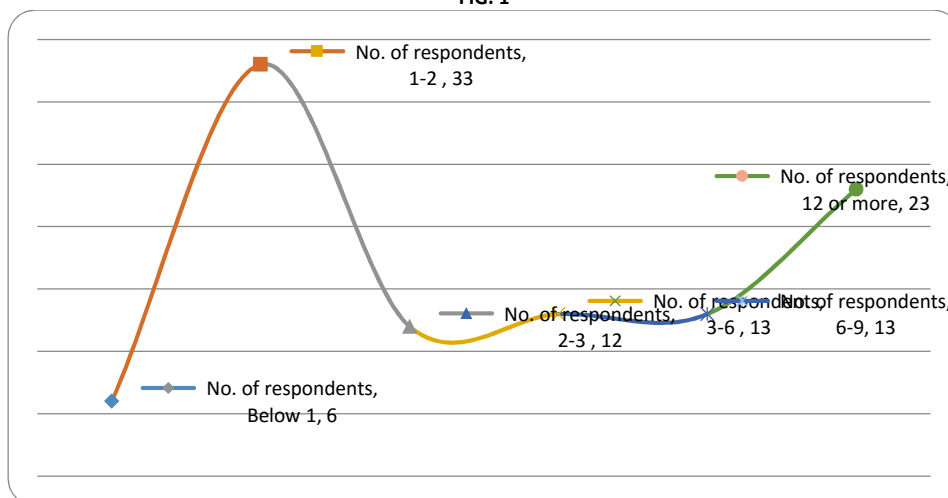
**Interpretation:** One hundred persons are taken the entrepreneurship development training program, which is provided by Balavikasa social service society.

**Q. No. 2: what is the duration of the training?**

**TABLE 1**

Duration (Months)	No. of respondents
Below 1	6
1-2	33
2-3	12
3-6	13
6-9	13
12 or more	23

**FIG. 1**



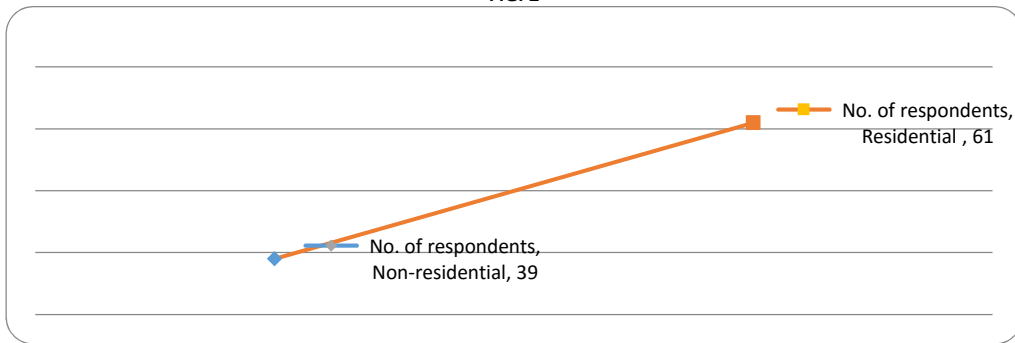
**Interpretation:** More number of people was opted 1-2 months and less number of people is below One month training, which comes under short term training program.

**Q. No. 3: How the training program was conducted?**

**TABLE 2**

Residential Facility	No. of respondents
Non-residential	39
Residential	61

FIG. 2



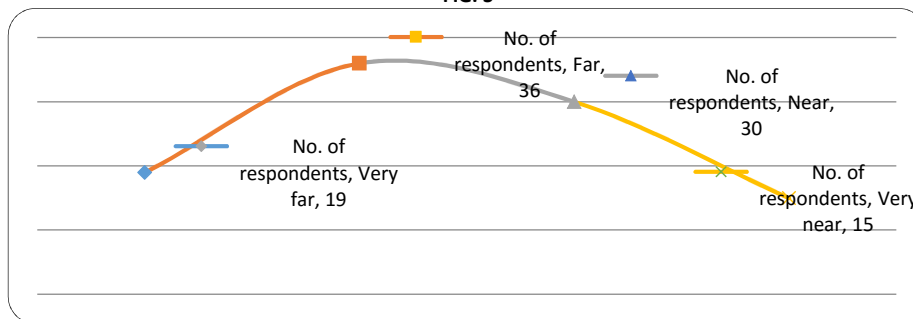
**Interpretation:** In the training program 61 members' opted residential facility and other 39 non-residential facility. Balavikasa social service society is provided secured residential facility.

**Q. No. 4: How far was the training campus from your house?**

TABLE 3

Distance	No. of respondents
Very far	19
Far	36
Near	30
Very near	15

FIG. 3



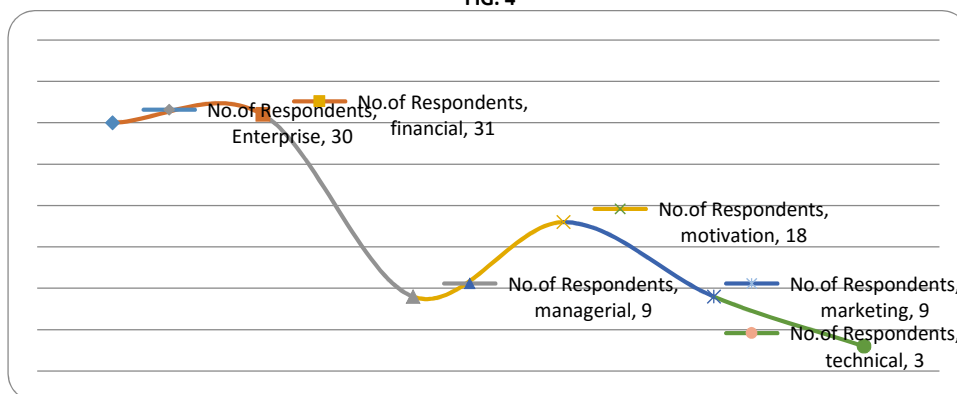
**Interpretation:** Most number of respondents came from far distance and lowest number of respondents came from very near.

**Q. No. 5: What inputs did you get in the training?**

TABLE 4

Input skills	No. of Respondents
Enterprise	30
financial	31
managerial	9
motivation	18
marketing	9
technical	3

FIG. 4

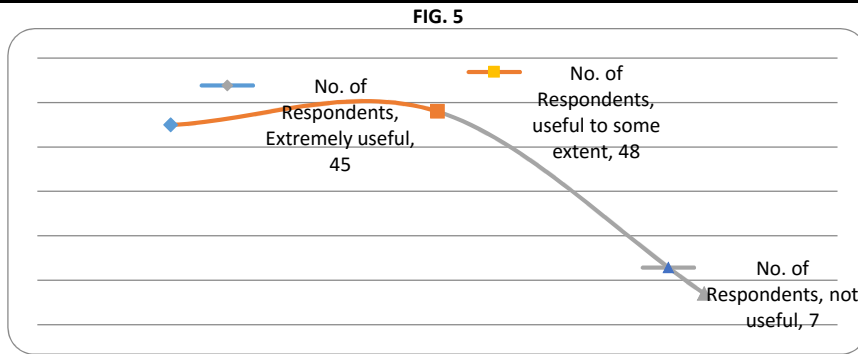


**Interpretation:** The society has given the training on different areas, most of the people are get trained on financial skills and planning for the enterprise. There are so many people who have innovative and very good ideas but failing in executing stage.

**Q. No. 6: Have you found the training program useful?**

TABLE 5

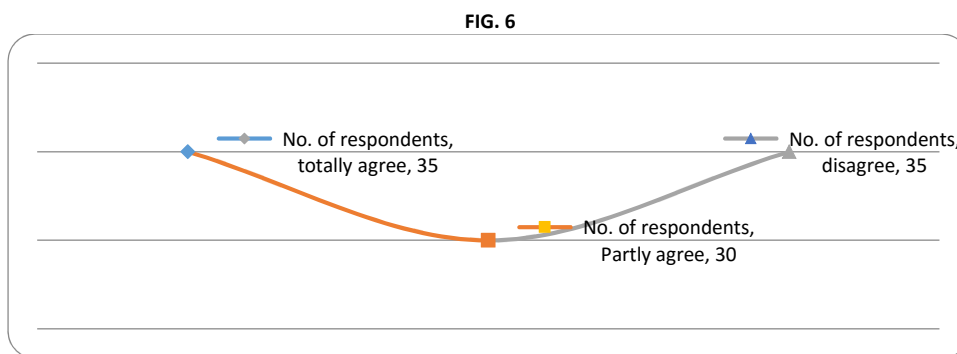
Response	No. of Respondents
Extremely useful	45
useful to some extent	48
not useful	7



**Interpretation:** 93 people said they were benefited by the training program, which provided by Balavikasa social service society.  
**Q. No.7: Do you feel that risk taking is an achievable challenge trait to realizing my own potential?**

**TABLE 6**

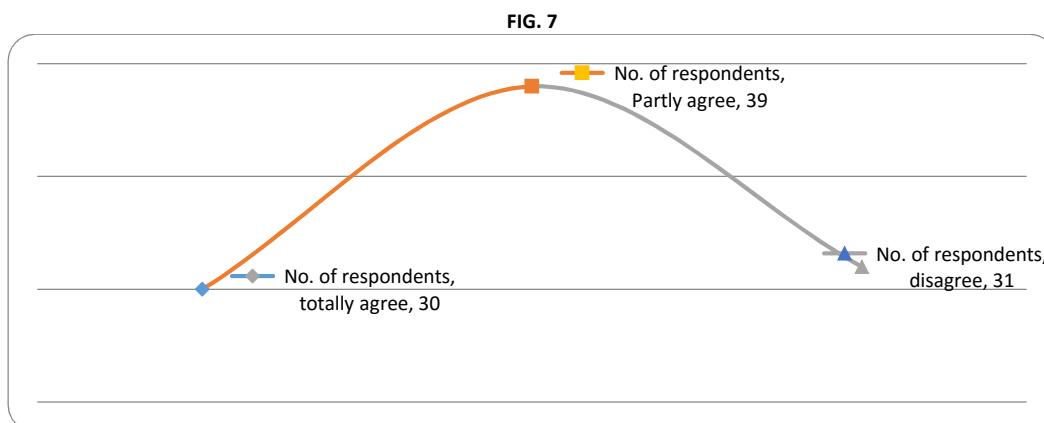
Response	No. of respondents
Totally agree	35
Partly agree	30
Disagree	35



**Interpretation:** In the study shows that there is an equal distribution of risk takers and safe players.  
**Q. No. 8: Your religious values have influenced your style of functioning in business?**

**TABLE 7**

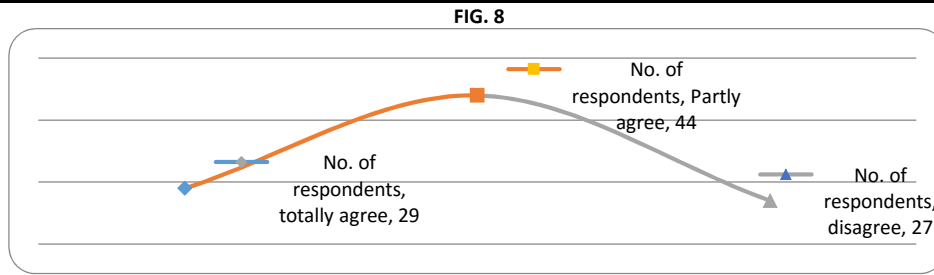
Response	No. of respondents
Totally agree	30
Partly agree	39
Disagree	31



**Interpretation:** In the study only 31 members of the respondents were saying that they have no religious barrier for their business and 30 members of the respondents were said that they have religious barrier in their business and 39 members said they have partial religious barrier.  
**Q. No. 9: You prefer to lead a team rather than to be a subordinate?**

**TABLE 8**

Response	No. of respondents
Totally agree	29
Partly agree	44
Disagree	27

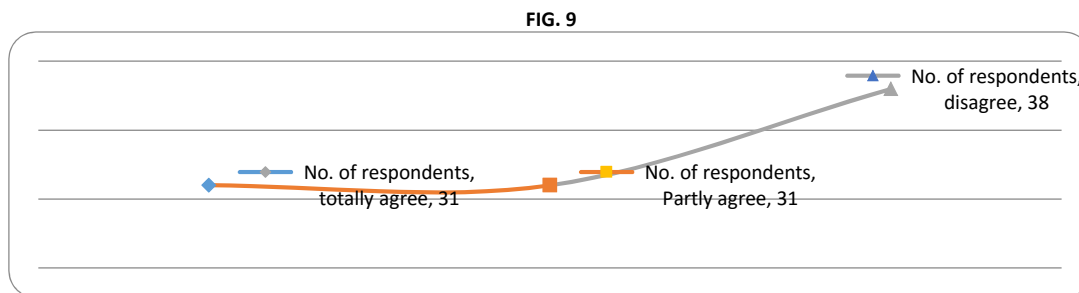


**Interpretation:** Various studies shows that the Balavikas society is generating not only the entrepreneurs but also the leaders in the business field in this study more than 70 people would like to be the leaders rather than a member.

**Q. No. 10: Are you interested in initiating and accepting changes?**

TABLE 9

Response	No. of respondents
Totally agree	31
Partly agree	31
Disagree	38



**Interpretation:** Attitudinal change is one of the major factors to sustain in the market as a successful entrepreneur. The chart is depicting that there are many women entrepreneurs who are to initiate the change and ready to accept the change as per the market conditions.

**HYPOTHESIS ON SELECTED QUESTIONS**

**1. Is there any significant difference between distance of training venue and under taking the training?**

Level of significance: 5%; Degree of freedom: 3

Calculated Chi Square value: 2.50856; Tabulated value: 7.81

Since calculated value is less than the tabulated value, we accept Null hypothesis, thus we conclude that there is no significant difference between distance of training venue and under taking the training.

**2. Is there any significant difference between religion and style of functioning of the business?**

Level of significance: 5; Degree of freedom: 4

Calculated Chi Square value: 0.9397; Tabulated value: 9.487729

Since calculated Chi square is less than Chi square, we accept null hypothesis, thus we conclude that there is no significant difference between religion and style of functioning in business.

**3. Is there any difference between duration of training period and usefulness of training period?**

Level of significance: 5%; Degree of freedom: 4

Calculated Chi Square value: 0.4877; Tabulated value: 9.4877

Since calculated Chi square is less than tabulated Chi square, we accept the null hypothesis, thus we conclude that there is no difference between the duration of training period and usefulness of training program.

**CONCLUSION**

Balavikasa social service society is playing an active role in rural women entrepreneurship development. This study says that rural women shows their keen interest towards entrepreneurship in all rural based management and interest in learning entrepreneur and management skills by crossing barriers of religious, accommodation facilities and travelling distance. They are ready to face entrepreneurial challenges, leadership quality, and also initiating and accepting changes. In hypothetical test, all calculated values are less than the tabulated values that indicate there is no difference between duration of training period, venue of training and religion and style of functioning. It clearly indicates majority of rural women are ready to involve entrepreneurship but face many problems, if NGO's and government provide their support to rural women they give better result in enhancing Indian economy.

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