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RURAL WOMEN IN GROUP ENTERPRISES**DR. K. VIDYAVATHI****ASSOCIATE PROFESSOR****DEPARTMENT OF BUSINESS ADMINISTRATION****SAHYADRI COLLEGE OF ENGINEERING AND MANAGEMENT****ADYAR****ABSTRACT**

Group entrepreneurship offers an effective development strategy for harnessing rich rural resources into large number of income generating opportunities. A pragmatic view is that the group venture provides the poorest and most marginalized people who cannot start the venture individually with the opportunities to earn an income. While individual entrepreneurship is guided by profits largely depends for its success on the competence of individuals, success of group entrepreneurship depends to a large extent on the effective support of support agency in the form of supply of raw materials, selection of machinery, procurement of orders and quality control etc. The purpose of this research paper was to increase the understanding about women who are running group businesses, with the emphasis on "understanding" their experiences. The researcher has made an attempt to have better qualitative information and quantitative data and statistics to profile women engaged in group ventures (demographic information, benefits and sustainability). This would also assist in promoting awareness of the role of group entrepreneurship in the economy. The study has found that group enterprises promoted by SIRI have provided opportunities for the young rural girls, after their school education, to generate income and become financially independent. The young girls' earnings from the group business are very important and contributed to the improvement in the quality of life of poor rural families. Women entering SIRI's group enterprises are in the age group of 17-25 indicating that it is mostly unmarried women who do not have household and reproductive responsibilities that generally place severe constraints on developing business. This research shows that SIRI offers a range of services to address the various constraints faced by women entrepreneurs and the sample respondents are quite happy with its support structure. From this research it is evident that women's group enterprises need handholding support of support agencies for their start up, growth and sustainability since the poor and less educated rural women do not have basic competence to successfully manage a business.

KEYWORDS

Rural women, Group entrepreneurship, SKDRDP, SIRI.

INTRODUCTION

In most countries, regions and sectors, the majority of business owners/managers are male (from 65% to 75%). Not only have women lower participation rates in entrepreneurship than men but they also generally choose to start and manage firms in different industries than men tend to do. The industries (primarily retail, education and other service industries) chosen by women are often perceived as being less important to economic development and growth than high-technology and manufacturing. It is well recognized now that women have vast entrepreneurial talents which could be harnessed so as to convert them from the position of job seekers to job givers. Women entrepreneurship also acts as a catalyst for social change and development. With the change of times, cultural norms, socio-economic needs and increase in literacy levels, more and more women are entering the field of entrepreneurship. Owing to the introduction of the schemes to promote self employment, various advisory bodies in different states and efforts of the voluntary bodies, entrepreneurship among women have gathered momentum. Accordingly enterprises run and managed by women are growing in different parts of the country. Regarding women entrepreneurs in India, figures relating to 1988-89 reveal that there are more than 153260 women entrepreneurs claiming 9.01 per cent of the total 1.7 million entrepreneurs in India. This is almost double the percentage when compared to 1981. There were more than 295680 women entrepreneurs claiming 11.2 per cent of the total 2.64 million entrepreneurs in India during 1995-96 (M.Punitha et.al 1999). According to the Third All India Census of Small Scale Industries conducted in 2001-02 and subsequent estimates made, only 10.11% of the Micro and Small Enterprises in India are owned by women while 9.46% of the MSE enterprises are managed by women. For the year 2006-07 their estimated number is 12.99 lakh women managed enterprises and 12.15 lakh women owned enterprises.

BACKGROUND OF THE STUDY

Group entrepreneurship offers an effective development strategy for harnessing rich rural resources into large number of income generating opportunities. The great advantage of group entrepreneurship is that it can be carried out with the poorest of the poor. With the group entrepreneurship rural poor can earn their living within a sustainable village economy by undertaking entrepreneurship. A pragmatic view is that the group venture provides the poorest and most marginalized people, who cannot start the venture individually with the opportunities to earn an income. On group entrepreneurship hardly anything has been written. It is a new subject. The concept is still "fuzzy" and in the eyes of some, somewhat suspect.

While individual entrepreneurship is guided by profits largely depends for its success on the competence of individuals, success of group entrepreneurship depends to a large extent on the effective support of link organizations, government or non government. Group entrepreneurship can help marginalized poor and illiterate in undertaking mass based activities in a viable manner. In this perspective the role of support agency in the form of supply of raw materials, selection of machinery, availability of credit, workshops, improved technology, procurement of orders and quality control is very important.

In the year 1982, on the occasion of the installation of 39 feet monolithic statue of Lord Bahubali in Dharmasthala, a small temple town in South India, Dr.D Veerendra Heggade launched Sri Kshetra Dharmasthala Rural Development Project (SKDRDP) aimed towards the upliftment of the rural poor. Ever since the project has encompassed various aspects of rural development to make the rural living an enjoyable process. In three coastal districts of Karnataka-Dakshina Kannada, Uttara Kannada and Udupi, SKDRDP is engaged in intensive fight against poverty, ignorance, illiteracy, alcoholic abuse, and gender discrimination, division of villages on the lines of caste, creed and money power.

PROMOTION OF ENTREPRENEURSHIP AMONG RURAL WOMEN

SKDRDP has been striving for the socio-economic empowerment of unlettered, underemployed rural women without lands. Beedi rolling is a major occupation of the under privileged women in Dakshina Kannada and Udupi districts of Karnataka State in South India. In beedi rolling women often have to work very long hours to earn an income even approaching a living wage or when demand is minimal, they may have little hope of earning enough to survive. In the recent past, the main stay of women viz., beedi rolling is on the decline in these two districts. In order to provide an alternative employment for the women dependent on beedi rolling SKDRDP has promoted various income generation activities in production and service sector under Siri Gramodyoga Yojane started in 2002. Self help groups are motivated, trained and assisted in setting up various group ventures. These groups are given professional assistance in acquiring the skills, finance, raw materials procurement, production and marketing of the products. A brand name "SIRI" has been created to market the products produced by the groups. Fast moving chemical products like detergent cake, detergent powder, phenyls, washing liquids, scouring powder, candles, incense sticks etc., confectionaries sweets and condiments, packed foods, pickles, ready made garments etc are being manufactured and sold under the brand name "SIRI".

In rural areas the combination of poverty, low levels of formal education and women having a very low social status creates special challenges for women to engage in business on individual basis. SKDRDP has improved the prospects for women's Entrepreneurship by providing appropriate, efficient and effective support services for women entrepreneurs- on individual and group basis in the study area. *However they still represent a minority of all entrepreneurs. Not only have women lower participation rates in group entrepreneurship but also they are not highly or positively motivated towards business ownership.* The explanation commonly given for this negative attitude is that women have generally gone into business by default. They have started enterprises when no other options were available to them in order to overcome or alleviate their poverty, rather than purposively pursuing business ownership by choice.

RURAL WOMEN IN GROUP ENTERPRISES

The purpose of the research was to increase the understanding about women who are running group businesses, with the emphasis on "understanding" their experiences. In this research paper an attempt was made to have better qualitative information and quantitative data and statistics to profile women engaged in group ventures (demographic information, benefits and sustainability). This would also assist in promoting awareness of the role of group entrepreneurship in the economy. The researchers have studied 10 groups engaged in various businesses promoted by SKDRDP in the taluks of Belthangady and Puttur of Dakshina Kannada District of Karnataka in South India.

In the study area, women's group enterprises promoted by SKDRDP are having following common characteristics:

- Women's businesses are primarily micro enterprises
- They are operating from appropriate premises
- They have accessed significant finance from the banks.
- Women are concentrated in the business that is often labeled as "gendered" or "feminized" sectors.
- Women are having few skills and little ability to manage their businesses and take business decisions on their own or without external assistance
- Women are seen to have limited business vision with their main aim being to earn an income
- Women's enterprises are at the subsistence level and associated with poverty reduction activity
- High concentration of young girls.

DEMOGRAPHIC AND SOCIO-ECONOMIC PROFILE

There are about 270 units in Dakshina Kannada District wherein more than 3000 women are producing various products. Of the total 200 units 190 units are agarbathi (incense sticks) units. Annual business of these units is over Rs 3.5 crores, of which Agarbathi units' business has the largest share of about Rs 2.5 crores. For this study, the researchers have interviewed 200 respondents engaged in different group activities. Over 60 percent of the respondents were in agarbathi units (Table 1).

TABLE-1: DISTRIBUTION OF RESPONDENTS BY TYPE OF FIRMS

Firm type	No. of respondents	Per cent
Agarbathi units	127	63.5
Areca plate unit	16	8.0
Readymade garment unit	22	11.0
Doll making unit	8	4.0
Food processing unit	18	9.0
Reksin bag unit	9	4.5
Total	200	100.0

Source: Field Survey

AGE

The women members interviewed came from varying age groups. The survey shows that the youngest women were in their late teens, and the oldest were over 45. As shown on the table-2 a large proportion (64 per cent) of the women surveyed were aged between 17-20 years. A large, indeed over 80 per cent of respondents were aged between 17 and 25 years. This profile is different from the previous research on women entrepreneurs owning and managing individual businesses. This could be explained by the fact that for the girls, from lower income groups, after the secondary school education, SIRI provides opportunities to generate income and become financially independent. For these girls SIRI is more attractive because other options available for them to earn income are either agricultural labor or beedi rolling in the study area.

TABLE -2: AGE CATEGORY OF RESPONDENTS

Age Category	Number of respondents	Percent
Below 20	128	64.0
20-25	39	19.5
25-30	12	6.0
Above 40	21	10.5
Total	200	100.0

Source: Field Survey

LEVEL OF EDUCATION

The educational levels of the women in this study ranged from those who had never been to school (19 or 9.5 per cent of all the women) to those with pre university qualifications. However, the highest proportion (about 57 per cent) of women entrepreneurs in the sample have completed secondary school education (SSLC) and Less than 10 per cent of women entrepreneurs are without any formal education. Of those who reported they had no formal education, the majority are in the incense stick (agarbathi) units. The overall educational profile of the women interviewed is quite different from that normally portrayed for women entrepreneurs in rural areas. To a certain extent, this is not surprising given the tendency of past research to focus on women in the informal sector, and the fact that this study's focus was on women in formal businesses promoted by SIRI.

TABLE-3: EDUCATIONAL QUALIFICATION OF RESPONDENTS

Educational Qualification	Number of respondents	Percent
illiterate	19	9.5
Primary school	40	20.0
SSLC	114	57.0
PUC	27	13.5
Total	200	100.0

Source: Field Survey

WOMEN ENTREPRENEURS PREVIOUS EXPERIENCES

When looking at what the women entrepreneurs had been doing immediately prior to being in group business, the survey findings revealed that the majority (65 per cent) of women entrepreneurs came straight from school. A very small percentage of women (5 per cent) were running other businesses, while 30 per cent of women entrepreneurs were employed in either cashew factories or/and beedi rolling. Consistent with earlier research, most women were previously

employed in traditionally female occupations such as beedi rolling, tailoring, and cashew factories. Further, when the women were asked whether they had any work experience of relevance to their current business, respondents working in garment unit and few women in incense stick unit said that they did. In the sample the women noted that the skills and competencies (particularly tailoring) acquired played a critical role in entering the SIRI.

MARITAL STATUS

Most of the women entrepreneurs (over 80 per cent) are unmarried girls. The table 4 shows that only 37 respondents were married when they joined the SIRI. These married women in the sample have grown up children and this enabled them to join the SIRI's group enterprises. From this data, it is clear that the majority of the women entrepreneurs in this study do not have household and reproductive responsibilities to fulfill in addition to developing their own business. In this respect they have not experienced, and presumably are still not experiencing, the typical constraints on their time and mobility associated with these responsibilities, as emphasized in most of the previous research on women entrepreneurs.

TABLE-4: MARITAL STATUS OF RESPONDENTS

Marital Status	Number of members	Percent
Married	37	18.5
Unmarried	163	81.5
Total	200	100.0

Source: Field Survey

Perhaps the most important reason for the low concentration of married women (majority of married women are engaged in the beedi rolling from home) is that they have the primary responsibility of managing the household and meeting the social, and at times the material, needs of all of those in the household – be they spouse, children, in-laws or other family members. The women entrepreneurs interviewed by the researcher also endorsed this view that the problems they may experience by joining SIRI were related to gender issues, and the major reason for this may arise from the severe constraints that family responsibilities place on their working time. The working time in SIRI enterprises is morning 8-30 to evening 5-30 with one hour lunch break. However, the research also shows that despite the severe pressures on their time because of juggling business and household duties, there are many married women who are running successful businesses which have helped them to sustain their families.

In the study area work sites are usually some distance from home and work schedules lack the flexibility required by children. The presence of children at the work site would jeopardize productivity. Moreover, mechanical and electric equipment may pose considerable danger to younger children. Therefore, the greater availability of childcare, may enable women (as it is women who typically care for children) to participate in entrepreneurship. Hence, the right to childcare is of central importance, especially while promoting entrepreneurship among women.

FAMILY BACKGROUND

The research also examined the profile of the respondent's family. Majority of the respondents came from low income families where the father is an agricultural labor and the mother is either beedi rolling or doing cashew peeling work from home. The majority of the women's parents have primary education. The proportion of women entrepreneur's fathers and mothers who never attended school is low at about 20 percent. Further the respondents were found to be living in neutral families where girls will have more time and freedom, better mobility and improved chances of being in some economic activity. Women entrepreneurs in this study benefited positively from the support of their family through receiving moral and practical support. In this respect the family set-up was experienced more as a social asset for business, rather than as a source of hindrance or constraint. In summary, the sample of women interviewed in this study is clearly not typical of the women entrepreneurs described in other literature.

CASTE

From the table 5 it is clear that women entrepreneurs are not a homogenous group and they belong to different social/religious groups. The caste wise distribution of respondents indicates that backward castes (gowdas & billavas) form the highest proportion in the total sample. Further women differ from each other in terms of education, work experience, age, caste and religion.

TABLE -5: CASTE WISE DISTRIBUTION OF RESPONDENTS

Caste	Number of respondents	Percent
Backward castes	158	79.0
SC-STs	24	12.0
Muslims	18	9.0
Total	200	100.0

Source: Field Survey

EARNINGS

Earnings of sample women differ depending on the type of business. In the sample 78 percent of women earn incomes in the range of Rs 60-100 per day. Majority of these women are working in incense stick units and garment unit. There are few women in the sample who earn more than Rs 200 per day that too in incense stick making. 17 percent of the sample women earn income in the range of Rs 100-150 and are working in areca plates making unit, food processing and chemicals units. Certainly, the earnings of sample women are relatively high when compared to women in beedi rolling or working in/cashew factories.

TABLE-6: DISTRIBUTION OF RESPONDENTS BY EARNINGS PER DAY

Earnings per day(in Rs)	Number of respondents	Percent
60-75	104	52.0
75-100	52	26.0
100-150	34	17.0
Above 150	10	5.0
Total	200	100.0

Source: Field Survey

MOTIVATING FACTORS AT THE ENTRY LEVEL

This research has identified factors that motivated the women to go into Group business. Researcher felt that the main stimulus for group business ownership was associated with the high levels of unemployment experienced among rural young girls. The educated young girls have few employment options and hence turn to meaningful and sustainable employment opportunities available in group ventures promoted by SIRI.

SIRI offers a range of programmes and activities to promote and support enterprise development among rural poor on individual as well as group basis. The business support services of SIRI are appropriate to women's needs and the business support providers (particularly the sevairathas- the grass root workers, of SKDRDP) are easily accessible. As the group enterprises are an important instrument for poverty alleviation women entered SIRI in search for ways to escape poverty and create a better life for one's self and one's family. Rural women often have fewer of their own resources and/or poorer access to resources than men; and they have less control over their own time, labor and mobility, and less access to formal (higher) education and skills training to start the business individually. With minimal assets – be they social, human, financial, physical or natural, women lack the basic competence to successfully manage a business, employees, marketing and resources individually and hence they are attracted to the group ventures supported by SIRI. From the field survey it was evident that most of the women entrepreneurs are attracted to group business as a way of creating employment for themselves. Other motives include supplementing

family income, financial independence, enjoyment of the work they are doing, use of existing competencies, means of meeting their own and their household needs.

SUPPORT SERVICES FROM SIRI

Previous research on women entrepreneurs indicates that constraints faced by women entrepreneurs are complex and calls for a wide range of services to address them. The support structure of the SIRI has efficiently and effectively addressed the constraints that small businesses run by women usually face. SIRI provides hand holding support to women in every aspect of the business. The sample respondents are very much satisfied with the support services provided by SIRI. Broadly there are seven different kinds of services which have proved effective in supporting and sustaining group enterprises of women. The types of support services that are received by sample women are explained below.

1. TRAINING: Training is one of the most common business development services provided. Sample women engaged in various businesses received training in appropriate women friendly trades like incense stick making, reksin bag making, confectionaries, sweets and condiments, pickles, masala making, candle making, readymade garments, fast moving chemical products like detergent cake, detergent powder, phenyls, washing liquids, scouring powder and so on. The period of training ranged from one week to six months. The girls engaged in Agarbathi business received a week's training while girls in the garment unit received six months training. Training is provided at free of cost.

2. CREDIT: Credit is a constraint faced by many women entrepreneurs the world over and women need support to be able to access mainstream banking and finance. Increased access to credit is a key to the development of women entrepreneurs in small and micro enterprises. In the post-training phase, the women are linked to the banks to get loans for venturing into the business activity. In these connection women's group enterprises are promoted with the help of a central government scheme called SGSY (Swarnjayanthi Gram Swarojgar Yojana), which is committed for the promotion of rural enterprises in India.

3. BUSINESS PREMISES: As women experience particular difficulties in obtaining workspaces and business premises, the SKDRDP has extended all the support to women entrepreneurs to have appropriate and affordable premises and in many cases at free of cost.

4. TOOLS, EQUIPMENT AND MACHINERY: SKDRDP has given hand holding support in acquiring sophisticated tools, equipments and machinery along with advanced technology. For instance, 'Maithri' doll making unit in Dharmasthala has Chinese technology and are producing high quality dolls equivalent to dolls made in China.

5. SOURCING RAW MATERIALS: SIRI procures the raw materials required for the group enterprises. Sourcing raw materials is extremely important to those ventures like textile, doll making, incense sticks etc because it is the main cost of the finished product. Product prices can move outside the competitive range if small-scale producers must buy raw materials in the retail market, and they have difficulty in buying wholesale due to the small quantities they require. This gave the SIRI a role in working with wholesalers in order to develop better market relations and also in acquiring high quality raw materials.

6. MARKETING ASSISTANCE: There is clear evidence from the previous researches that women experience a range of constraints with the marketing of their business and with selling in general. In many cases women face tough competition. Those in the chemicals sector in particular face competition from the multi national corporations. These women entrepreneurs also lack promotional "know how" beyond word-of-mouth selling, and not being aware of sources of information and assistance for market-related problems. Many women entrepreneurs lack the necessary skills associated with selling and negotiating with clients and suppliers, and they face both practical and social problems in accessing non-local markets. SIRI provides total marketing support. For the women involved in food processing, chemical products, incense sticks etc SIRI provides not only packaging materials, quality labels, advertisement support but also takes total responsibility of selling the products produced by women. Hence, with the total marketing support women have had no major problems with their business.

7. CONTINUOUS FOLLOW-UP AND MONITORING: Constant follow-up and monitoring by the supervisors of SIRI is contributing for the sustainability of women enterprises. During this phase all possible help in the form of knowledge, technical skills and inputs, advice and help in decision making are provided to enable them to solve their problems. In the study area women entrepreneurs are very much satisfied with the wide range of business support services provided by SIRI Gramodyoga Yojane of SKDRDP, especially related to marketing, training, start-up and development of their businesses.

BENEFITS OF ENTREPRENEURSHIP TO RURAL WOMEN

Empowering women particularly rural women is a challenge. Micro-enterprises in rural area can help to meet this challenge. Micro-enterprises not only enhance national productivity, generate employment but also help to develop economic independence, personal and social capabilities among rural women. Following are some of the personal and social capabilities which are developed as a result of promoting enterprise among rural women:

- Economic empowerment
- Improved standard of living
- Self confidence
- Enhanced awareness
- Improvement in decision making status
- Sense of achievement
- Increased social interaction
- Improvement in leadership quality

During the field survey the sample women have pointed out several benefits that they have derived from entrepreneurship. The most important benefit of group ventures is that it has given women the opportunity to create their own income through self-employment. The majority of entrepreneurs are earning higher incomes as compared to others engaged in beedi rolling, cashew peeling or working in cashew factories or areca nut sorting units. Further there is a scope for increasing the earning levels.

TABLE -7: CONTRIBUTION OF EARNINGS TO HOUSEHOLD EXPENDITURE

Contribution of earnings in percentage	Number of respondents	Percent
50	56	28
30	118	59
20	36	18
Total	200	100.0

Source: Field Survey

Another benefit of business pointed out by sample women is that business has given them a sense of pride and personal satisfaction. A large number of young women have pointed out that they are proud of being able to contribute to family well being. When asked how much they contributed to their household expenditure from the business on a regular basis. These contributions varied, but the largest group (little less than 60 per cent) contributed around one third of their earnings to the household expenditure such as for paying the electricity bill, telephone bill, and school fees of their younger brothers/or sisters. Over 25 per cent of respondents are contributing around half of their earnings to family. In few cases the young girls have taken the responsibility of repaying the debts of their parents. More than 15 per cent of respondents have been using major portion their income to buy jewellerys, clothes and saving for their marriages.

In addition to the economic benefits, there are several non economic benefits that can not be ignored. Non-economic benefits of the business are related to women's status and quality of life. Engagement in group activities has improved women's status in their families and communities. Factors such as changes in women's workload, their control over income, decision-making status in the household, level of family support, stability of income, and improvement in working conditions have improved women's social position. Equally important are the more qualitative outcomes related to human and community development such as acquisition of skills, self-esteem, individual and family well-being and community participation.

Many of those surveyed are satisfied with the success of the business although the women defined business success differently. For example, they measured the success in the following ways. 20 per cent of the respondents defined the success in terms of the profitability of the business. A large majority of respondents (Over 50 per cent) stated that their venture is successful because it enables them to support the family. Equally a large number of respondents (over 80%) claimed that business is success because it has created regular jobs for them.

When asked about sustainability of the business activity, particularly, if SIRI withdraws, the majority of women (about 85 per cent) felt that they lack abilities, skills and expertise in certain business matters. Women pointed out that they lack the self-confidence and those personality traits important to the success and sustainability of the business such as assertiveness, ambition and vision. In addition to women's relative lack of exposure to the world of business, women's business networks are poorly developed as social assets. This in turn impacts on a range of factors that adversely affect the women entrepreneurs at all levels. Their access to the essential abilities, skills and experiences for business is also adversely affected by various constraints on their mobility, not only due to their dual (household) and triple (community) roles and responsibilities but also due to society's expectations, customs, practices etc. In a more general way, society's views are largely negative about women entrepreneurs who associate and network with others in business. Such "others" are also predominantly male and strangers and they too deter women from accessing, entering and developing such networks.

The impact of the relative lack of women entrepreneurs' "know how" and "know who" in the world of business can be illustrated in several ways. *For example in taking business decisions*- The majority of women entrepreneurs in the research openly acknowledged their weaknesses in directing and managing the business highlighted their need for support in decision making. Seen in this context, the women entrepreneurs are supported by the supervisors and other functionaries of SIRI in decision-making. A large number of women (more than 90 per cent) highlighted problems of markets and marketing. About little more than 60 per cent of women mentioned the problems of sourcing raw materials at a reasonable price from the wholesalers. They expressed the fear of being cheated by agents/dealers in sourcing raw materials from far away places like Bangalore and/or Mysore. Few of the challenges mentioned by the women entrepreneurs such as problem of sourcing raw materials, marketing, lack of confidence in making decisions etc were labeled as gender-based issues specific to women, although combining the roles of family and business is not major challenge for women in the study area. However, further discussions with the women (particularly in the case studies) revealed gender-related issues such as limited mobility, societal expectations, customary laws, practices, etc., which underpin many of the challenges highlighted by the women in the survey.

CONCLUSION

This study examined the socio-economic and demographic profile of women in the group enterprises, based on a survey of 200 women. The study has found that group enterprises promoted by SIRI have provided opportunities for the young rural girls, after their school education, to generate income and become financially independent. The young girls' earnings from the group business are very important and contributed to the improvement in the quality of life of poor rural families.

Women entering SIRI's group enterprises are in the age group of 17-25 indicating that it is mostly unmarried women who do not have household and reproductive responsibilities that generally place severe constraints on developing business.

Our research shows that SIRI offers a range of services to address the various constraints faced by women entrepreneurs and the sample respondents are quite happy with its support structure. From our research it is evident that women's group enterprises need handholding support of support agencies for their start up, growth and sustainability since the poor and less educated rural women do not have basic competence to successfully manage a business.

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