

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

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THE ROLE OF SWAD IN ELIMINATING THE CONSTRAINTS OF WOMEN ENTREPRENEURS IN PURI DISTRICT, ODISHA

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ABSTRACT

Odisha is one of the states of the Indian Union whose performance in the contemporary world has been very weak. The state, which occupies 4.7 percent of India's total area and houses 3.47 percent of the population, contributes a little above 2 percent to the country's national income. In fact, 32.6 percent of its people live below poverty line, making Odisha one of the poorest states of the country. But, however, Odisha, in reality has tremendous potential for productive exploitation of land. She has a lot of resources, which are not fully utilized. If we view her agricultural side, we come across very low output. Being a coastal state, production is often hit by cyclones. It is also prone to droughts and floods. The industrial scenario is not rosy either – it's a case of huge potential but minimal gain. The rural poor are so trapped in the vicious circle of poverty that the challenges of overcoming it are acute. Fighting against all these odds, at the grassroots level, operates an NGO called SWAD (Society for Women Action Development) in Nuagaon, Puri District, Odisha. It has been very successful in developing the resource base for strengthening the community, particularly its women, and enabling the village to get the recognition of "Adarsh Gaon" or "The Ideal Village" of Odisha. The present research paper aims to throw light on (i) The various problems faced by the women entrepreneurs in the village; and (ii) The action plans adopted by SWAD to eliminate their problems.

KEYWORDS

Women entrepreneurs, Puri, Society for Women Action Development.

INTRODUCTION

The performance of the Indian economy over the past few years has placed the country in a privileged position, poised to become the next economic powerhouse of the world. India is projected to be the fastest growing economy till 2050 and India's share of global gross domestic product (GDP) is seen to be rising. This is indeed an admirable achievement regarding the growth of the economy but what about its development? What about the status of her women in society? It is now universally accepted that the best indicator of any society's stage of development is the economic status of her women. "The recognition of the production capacities and potential of women in development is very recent, though long over". Development proceedings in India has produced a mind – set which saw 'men' as "producers" and 'women' as "consumers", assigning men not only the tasks of production but also providing the education and training necessary for the same. Women, on the other hand, were assigned the tasks of familiar nutrition and consumption, ignoring their roles as producers. An analysis of the various facts regarding the status of women in society today reveals that though we are progressing, a lot still needs to be done for the upliftment of women. Though several laws have been passed for the benefit of women since Independence (like Suppression of Immoral Traffic Act, Dowry Prohibition Act, Equal Remuneration Act, etc.), they are full of loopholes and ambiguities. Moreover, many women, especially in rural areas, are unaware of their rights under the Acts. Aiming at overall growth of India, isolation of women, who constitute 50% the population, from the mainstream, must be avoided at all costs. It is necessary to realize that every issue is a woman's issue, and their contribution and role in the family as well as in the economic development and social processes are pivotal. There is no reason why the women of India should continue in the role – "inferior, oppressed and exploited beings completely dominated and overruled by man". The role of woman entrepreneurs in building the nation cannot be ignored.

RURAL WOMEN ENTREPRENEURS

A rural woman entrepreneur is a woman from the rural area who owns more than 51% of the shares of a company and at least 51% of their workforces are women. Entrepreneurship has shown great progress under the leadership of women. NGOs try to harness the qualities of women by setting up self – help groups (SHGs) in rural areas.

RURAL ENTREPRENEURSHIP DEVELOPMENT

Rural Entrepreneurship development is one of the solutions to the problem of poverty in rural areas. The civil society institutions, particularly the NGOs, are seen as agents who can help state agencies in implementing rural entrepreneurship. The EDP programs by them helps in strengthening the person's entrepreneurial motives and also imbues her with skills and capabilities necessary for playing the entrepreneurial role effectively.

NGOs

With the declining role of the state in social welfare and social services, NGOs (Non – Governmental organizations) are increasingly gaining importance and are looked upon as alternative agencies in promoting awareness, change and development in society. Informal structure & function and closeness to the people at the grassroots level are the distinct characteristics. NGOs approach to development is based on the important principle of peoples' participation.

SHGs

SHGs are a homogeneous group of rural poor, voluntarily formed to save small amounts, which is convenient to all the members and agreed upon by all to form a common fund corpus of the group from which lending to a needy member can be provided for meeting their productive and emergency credit needs. As observed by Goplakrishnan (1998), "all for all" is the principles behind a SHG. They act as a catalyst in facilitating project formulation and its effective implementation among the beneficiaries.

SWAD

One among the various NGOs and its SHGs who are doing good work by improving their women members happens to be SWAD (Society for Women Action Development) located at Nuagaon Puri, District, Odisha. The work done by SWAD has made Nuagaon "The Ideal Village" in Orissa. SWAD emerged from the humanitarian and women empowerment activities by some dedicated women in the rural area (Nuagaon Village) of Puri district, Odisha, in the year 1989. It got its legal entity in the year 1992. Since its inception, it has been working in the fields of socio-economic development of the marginalized programs, livelihood promotion and gender equity. This has been possible due to a charismatic lady, Mrs. Binapani Mishra, who is the secretary of SWAD. SWAD has gone a long way due to her dynamic leadership. SWAD aims at an equitable, egalitarian and harmonious society with holistic development of women and marginalized community. The operational area of SWAD covers 13 Gram Panchayats and 98 villages of Satyabadi Block and 2 Gram Panchayats of Puri Sadar Block.

THE MISSION STATEMENT OF SWAD

(i) To facilitate the process of development of women, marginalized and vulnerable community with focus on gender equity;

(ii) Reducing poverty as well as improving quality of life through capacity building, improvement of livelihood option, greater access to self governance and basic rights, series and needs; and

(iii) Ensuring environmental sustainability through local level initiative withstanding vulnerability and response to emergency.

THE STRATEGIC OBJECTIVES OF SWAD

(i) To sustain the livelihood options of the poorest of the poor and marginalized community.

(ii) To withstand disaster & respond to emergency through its community based preparedness and management.

(iii) To build the capacity of the community for spearheading the process of development.

(iv) To develop effective mechanism for greater participation and ownership of women in the development process and reduce gender disparity and social victimization.

(v) To enhance quality of life through provision of reproductive child health, safe drinking water and sanitation.

(vi) To ensure environment sustainability through promotion and protection of natural resource base.

In order to achieve these objectives, the focus areas of intervention are:-

(i) Women Empowerment.

(ii) Community Capacity Building.

(iii) Livelihood promotion focusing on sustainable agriculture and allied activities.

(iv) Community based disaster preparedness and management.

(v) Micro – finance and entrepreneurship development.

(vi) Bio – diversity conservation and Environment protection.

THE VALUES OF SWAD

(i) Judicious use of natural resources that can sustain the eco-system and livelihood;

(ii) The process involving community that will lead to development; and

(iii) Empowering women for establishing an equitable society.

Looking into the work done by SWAD and the progress made by it, a lot of organizations have joined hands with it. SWAD has partnership and affiliation with organizations like:-

1. OXFAM G.B., Kolkatta.
2. CONCERN World Wide, Dublin, Ireland.
3. TOYOTA MOTOR CORPORATION, JAPAN.
4. CENDRET, XIM, Bhubaneswar.
5. Rastriya Mahila Kosh, Govt. of India.
6. UNICEF, Bhubaneswar,
7. INDIA WATER PARTNERSHIP & GLOBAL WATER PARTNERSHIP.
8. CAPNET INDIA, Gujarat.
9. CAPART, East Zone, Bhubaneswar.
10. Nehru Yuva Kendra, Puri.
11. ODM, Bhubaneswar.
12. SANHATI, Bhubaneswar.
13. Puri District Disaster Mitigation Forum, Puri.

REVIEW OF LITERATURE

“NGOs and development: The Indian scenario” – edited by S.N.Pawar, J.B Ambedkar and D. Shrikant focused on NGOs. It tells us about how NGOs are an important link between people at the grassroots, civil society and state. NGOs are instrumental in creating areas and implementing development programs in agriculture, education, women empowerment, family welfare and so on. They went on to say how NGOs are alternative modes of development thinking in India. “Development and Empowerment – Rural women in India” edited by Jaya Arunchalan and U. Kalpagam throws light on the issues of rural development. They have discussed on the trends and patterns of agricultural development, which has not been favorable to women, especially the rural women, who face marginalization.

“NGOs in India” by R. Sooryamurthy and K.D.Gangadar is a cross – sectional study, focusing on NGOs that work in the areas of rural development, women and children. The book sheds light on the contributions of this sector in the spheres of social welfare, empowerment, service and rural development. In addition, the problems and difficulties experienced by NGOs are analyzed and explained.

The book “State, NGOs and Disaster Management” written by Kishor C Samuel, Shiblal Mohan, Nilakantha Panigrahi and Shrikant Mohanty analyses the impact of 1999 super cyclone in Orissa on the livelihood of poor and vulnerable groups and the response of outside agencies including NGOs in relief and construction. It also details strategies adopted by weaker sections to cope with the situation.

“Women and Society” – edited by I.Satya Sundaram (1997) contains all the aspects of rural development in the Indian context. He says rural development remains an uphill task due to the complexity of problems existing in the rural sector. The rural sector requires a multi-dimensional approach to reach cost-effective solutions to these problems.

According to Mohiuddin (2006) women (in his study) became entrepreneurs due to the following reasons - (a) Economic needs. (b) As a challenge to satisfy some of their personality needs like power, achievement novel experience, etc. (c) Educated women like to utilize their knowledge gained. (d) Family occupation and (e) As leisure time activity. He says these women face the same difficulties as men.

Singh, Sengal, Tinani and Sengupta (1986) carried out an exploratory study of successful women entrepreneurs. They examined their identity, expectations, motivations, types of problems encountered by them to reach the level of success and the operational problems they were confronting.

BACKGROUND OF THE AREA SELECTED FOR STUDY

Odisha, located on the eastern coast of India, is a rich state (with its bountiful natural resources) inhabited by the poor (some still continuing with their way of life since the Stone Age having very little contact with modern life) making her one of the poorest state of the Indian Union. Odisha has 30 districts and Puri district is one of them. The holy city, Puri, attracts a large number of tourists from all over the world, which contributes significantly to the economy of the district. It has 11 community development blocks. The total geographical area of the district is 3051 Sq. Km with a population of 1,698,730 (according to 2011 census). The main occupation of the district is cultivation (45.85%), followed by agricultural labor, and about 45.08 percent of the main workers are engaged in livestock, forestry, fishing, plantation, orchards, etc. Coconut plantation is an important feature of the district. This district, which comes under the coastal belt, is prone to natural disasters like floods, cyclones and droughts. The poor socio-economic condition and the thatched dwelling houses makes the poorest of the poor more vulnerable at the time of disaster. Quality of life is also at threat due to shortage of safe drinking ground water arising from the fact that the government has banned bore point for lift irrigation in agriculture. Frequent loss of crops leads to the low income of the farmers as well as the daily laborers. Crop failure, unemployment and under employment all end up in area desertification. The women and the children have been the silent sufferers of the situation.

IMPORTANCE OF THE STUDY

Work by rural women in the region of Puri District, Odisha, is marked by invisibility both on account of cognitive blinkers and enumerative deficiencies. But, in fact, they are more overworked both in house work and care of children while also attending to homestead work like tending to livestock, post – harvest work, etc. With dire poverty, women still preferred (or were rather forced) to occupy a crucial role in the management of household responsibilities. It was SWAD which encouraged women and motivated them to come out of their homes for their own welfare as well as their families. This study is intended to take stock of the contemporary challenges in rural women's empowerment and to work towards viable solutions through SWAD. The action plans adopted by SWAD to eliminate the problems of women entrepreneurs, their future plans as well as any information gathered through this study is expected to raise the living standard of women in the district.

OBJECTIVES

1. To examine the demographic profile of women entrepreneurs in Puri district, Odisha.
2. To identify the problems of women in setting up and running their enterprise.
3. To study the social standing of women in the household and society after being helped by SWAD.
4. To study the internal dynamics of SWAD.
5. To offer suggestions based on the findings of the study.

ASSUMPTIONS

1. Households are sites for co-operation and women development.
2. Markets are neutral (to gender and other social relations) and are about efficient allocation of resources.
3. State is about national interest and welfare of citizens including women.
4. Community is about service provision and promotion of a moral society.
5. NGOs are institutions which act as pillars for welfare of society.

RESEARCH METHODOLOGY

SCOPE OF STUDY: The study found out the problems which are unique to women entrepreneurs in Puri district, Odisha and then focused its attention on the role of SWAD in eliminating their problems. The information thus gathered by conducting a systematic research was helpful in finding out ways and means of capacity – building in women entrepreneurs.

AREA OF STUDY: The study was conducted in seven villages of Puri district, Orissa. They are Nuagaon, Uttan Sahi, Basudeipur, Dubuduba, Panivandar, Jaypur-Sethisahi and Balpur – Pandasahi. The logic of studying these seven villages is that these are the villages which have made some progress and could give a clear idea about the work participation of women and their changing status as well as the role of SWAD in bringing about the change. The stake holders who have been included in the study are women, scheduled caste, poorest of the poor families and marginal farmers. 14 SHGs have been covered and the women selected are carrying on 13 different types of businesses.

COLLECTION OF DATA: This study was carried out on the basis of collection of both primary as well as secondary data.

The major tool used for data collection is two structured schedules.

- (i) A few members of the SHGs were chosen randomly and interviewed which was recorded in the "Schedule for members of SHGs"
- (ii) Some members of the organization SWAD were also interviewed and it was written down in the "Schedule for Executive Members of SWAD".

The first schedule gave an insight into the problems of women entrepreneurs while the latter one gave knowledge about the establishment and growth of the organization, its structure, policies, etc.

Personal interviews were used to interview and get information from the members of SWAD. The administrative personnel were also interviewed to know about the various aspects of the working of the NGO.

The above primary data will be further reinforced by secondary data elicited from newspapers, books, journals, magazines, internet and government agencies.

SAMPLING UNIT: For this survey, the sampling unit consisted of women entrepreneurs who are members of SHGs organized by SWAD and some executive members of SWAD.

SAMPLING DESIGN: A simple random technique was adopted to select the representative sample from the sampling unit. 128 women entrepreneurs were chosen for the study out of which 18 questionnaires were edited because of insufficient information. So the sample size for the present study was 110.

TOOLS OF ANALYSIS: The data which was collected was analyzed using appropriate statistical techniques. The statistical tools used for analyzing the study data include Simple Averages, Percentages and Totals.

LIMITATIONS

1. The findings of the study are based on the assumption that the respondents divulged correct information.
2. Bias and unwillingness of certain respondents to answering some questions may hinder the study.
3. The study is relevant only to Puri district and also to the present situation and not to future.
4. Some questions are answered by spouses and this may reduce the reliability of the study.
5. Due to paucity of time only limited data is being presented in this study.
6. Because of distance and transportation problem, only limited areas were selected.
7. The study is based on the perceptions of the women entrepreneurs. Their attitudes may change with the change in time.

FINDINGS OF THE STUDY

1. It is inferred that more than half of the women entrepreneurs (58%) are from backward classes.
2. Most of these women entrepreneurs are either illiterate (45%) or semi literate (47%).
3. 57% of these women entrepreneurs are single, i.e. either unmarried, widows or divorcees.
4. Joint family system is still predominant there with 84% of them belonging to joint families.
5. Half of them are first generation entrepreneurs with 61% of them having no previous experience of working.
6. 59% of them work for 4-8 hours in a day for their business and contribute to their family's income.
7. They are mostly into manufacturing (92%) and sell both in cash & credit (93%).
8. Most of them (89%) do not have separate office buildings, they managed from their home.
9. It is also inferred that 67% of them run their business on borrowed funds, and that to mostly from SHGs (76%).
10. The greatest single issue faced by women entrepreneurs under study was finance - both start-up finance as well as growth finance. 81 out of 110 respondents rated difficulties with access to start-up finance while 93 out of 110 had problems getting finance for growth.
11. Lack of entrepreneurial & management skills were felt to be a problem for women entrepreneurs. 97 out of 110 respondents reported this problem. This was because of their educational level, less training undergone, lack of confidence and less family support.
12. Another problem faced by women was lack of awareness of business support. 89 out of 110 respondents reported this fact and felt women were particularly disadvantaged in this respect.
13. Difficulties with access to markets and/or lack of marketing skills are rated highly as problems by the responding women entrepreneurs. 75% of the women lacked marketing skills while 89% did not know where the market for their product was and where they should go and sell their goods.

14. Access to technology was another problem faced by women entrepreneurs. 92% of the respondents did not have any access to technology and most of them were simply aware of technology through training camps.
15. One of the production problems faced by a lot of women was non-availability of raw materials. 70% of the women entrepreneurs reported this fact. They felt this was one of the reasons of the slow growth of women entrepreneurs. Major causable factors for this were that the raw materials were not easily available as there are times of shortage; if there were available the price was very high which they could not afford; at times they did not have information as to when its available in the market; and some women reported that despite all the other factors being favorable, they could not make themselves free from domestic chores to go and purchase it.
16. A great deterrent to women entrepreneurs is that they were women. A kind of male dominant social order is the building block to them in their way towards business. Less support from family, mobility constraints, weak collateral position & lack of professional education are proof for this.
17. Low – level risk taking attitude is another factor affecting women entrepreneurs. Because of their educational level and financial position, they are not ready to take risks (59%) and prefer to start very small – scale enterprises which eventually do not generate surplus for reinvestment.
18. Lack of family support was another major hurdle to woman entrepreneurship. 74 out of 110 women had problems in doing business when their family members did not support them. Amongst the 74 respondents who said they have got family support, only 28 said they were helped by male members of the family while the rest 46 were being helped by the female members.
19. Women entrepreneurs do not get much help from the financial institutions. One of the chief reasons for this is their weak collateral position. 102 out of 110 respondents said they neither have any property in their own name or family name.
20. Another problem faced by these women entrepreneurs was “lack of proper storage facilities”. 94% of the respondents suffered from this and stored their goods wherever they found place in the house. A lot of goods were destroyed because of this reason only.
21. The Organization SWAD is by nature a woman-friendly organization. It believes in motivating people and goes and meets every woman of the village. 90% of the respondent women are entrepreneurs today because of SWAD.
22. SWAD has made a good attempt at having formed many SHGs. 14 SHGs in 7 villages is definitely a good endeavor. All the 110 women entrepreneurs are members of SHGs. SWAD believes SHGs solves most of the problems of a rural woman entrepreneur.
23. EDP programs are conducted by SWAD. They make efforts to see that all the women entrepreneurs undergo training. Till now 105 out of 110 respondents have done EDP. All did not come at the first request - repeated request had to be made to get a score of 95.5% trained women entrepreneurs.
24. SWAD conducts health programs and free health camps in the village. 72.7% of the women entrepreneurs have benefited from it.
25. The members of SWAD have counseled men from the village as they felt sensitizing men about gender related issues would go a long way in increasing the efficiency of women entrepreneurs. Each woman entrepreneurs was supposed to bring one male from her house for counseling but however in total only 44 men turned up.
26. SWAD has brought about a holistic development in most women (107 out of 110) who have come in contact with them. SWAD has helped them to resolve family issues easily, taught them the importance of education, how environment protection is necessary, etc. This has increased the confidence of many women (100 out of 110).
27. Regular feedback is taken from women entrepreneurs before policy formulation as reported by 70% of the women.
28. Women entrepreneurs are guided by SWAD members before and while doing business. 67.3% of them confirmed receiving guidance.
29. SWAD has made women aware of technological development in their field of business. 32.7% have responded to having been given training on this with the help of D.I.C.
30. SWAD has started to help these women entrepreneurs to get loans from outside sources (mostly banks) but right now only 18 beneficiaries are there.
31. Some major impacts of the action plans of SWAD is that 73.6% of the women felt their business is doing better now as a result of which income had increased (as reported by 89.1% of them). With all 110 earning now they feel they are better off and because of their economic position, they are respected more.
32. As a result of the EDP training given to the women entrepreneurs, one positive impact is the increase in the number of first generation rural women entrepreneurs. Earlier there were only 2 of them but now it has increased to 55.
33. Very important decisions regarding business like how to price your product, how to reinvest your profits, least wastage of scarce resources, etc. are some learning imparted to by SWAD during their EDP sessions.
34. SWAD has raised the standard of living of many women. From 85 (out of 110) BPL families, SWAD has now helped 55 families to cross the BPL. Now only 30 families are BPL families.
35. 78 out of the 110 women entrepreneurs said that they have better knowledge of finance now & can handle it more efficiently.
36. One of the most important impacts of the existence of SWAD is that it has helped women grow as individuals to have a stand in society. They are able to deal & solve family problems now; motivate other women; know the importance of education, hence they send their children to school & attend adult education classes themselves; as well as they are aware of the effects of a clean environment.

SUGGESTIONS

Based on the findings of the analysis, the following suggestions can be submitted, which is mainly to be undertaken by the NGO in their area with the support of the Government.

1. Efforts should be made to cover up their entire start-up finance since the credit needs are very small.
2. Repeated loans should be granted to efficient women entrepreneurs.
3. SWAD can stand as guarantee to loans.
4. Society's attitude towards women entrepreneurs needs to change. All the men in these villages should be made aware of gender issues.
5. Better motivational aids will help them becomes more efficient. Case studies and audio – visuals of successful woman entrepreneurs can be shown repeatedly.
6. Awareness amongst women and support agencies can be achieved by publicity. The products produced by the women entrepreneurs can be exhibited or film slides can be prepared or TV interviews and panel discussions can be arranged.
7. Inculcating marketing skills is absolutely essential for growth and success of any entrepreneurs. To start with, SWAD can go in for mobile marketing vans.
8. SWAD can construct storage houses which can be shared by the woman entrepreneurs to stock their goods. In return they can pay monthly rent which can be used for its maintenance.
9. SWAD can enter into agreements with suppliers for regular supply of raw materials.
10. Proper packaging facilities should be provided for those goods which can get damaged during transportation (like stone statues which chip off easily).
11. A “Women Entrepreneur Guidance Cell” to handle various problems can be set up by the SWAD.
12. Continuous monitoring of business and improvement in training programs is needed.
13. Infrastructure, in the form of industrial plots and sheds, can be set up by SWAD with the help of either the Government or other funding agencies.
14. To market their goods, weekly bazaars can be set up in nearby towns or cities.
15. Craftswomen should produce goods which have multiple uses to increase demand.
16. SWAD can help the women price the goods properly to earn some profit.
17. Frequent meetings of SHGs needs to be organized (once a week). SHGs enable women to mobilize and articulate their issues in groups, to define their needs and access resources and abilities to address the same.
18. Knowledge of latest technology and education level are significant factors that affect business. Adequate training programs needs to be organized.

19. Training should be both for trainers and trainees. The process of training should not be fluid but tailored to the needs and expectations of the women trainees. The training material should be, wherever necessary, pictorial to aid better understanding.
20. SWAD should undertake literacy improvement programs – political legal, social and cultural literacy. Then only they can be aware of various organizations for business support.
21. SWAD can develop a network of woman entrepreneurs.
22. Repeated counseling is needed to help them realize their potential or their strength areas. Mentoring is crucial for women- owned business. SWAD should undertake this responsibility.

CONCLUSION

SWAD has been playing a significant role in rural and women development in Puri District, Odisha. It has, by and large, stimulated civic consciousness, mobilized women and ensured their effective participation in rural development. It has raised its own and outside resources to transact developmental programs for the weaker segments. In the process of development transaction, it has secured co-operation of the women and built confidence amongst the women participants. It has established harmonious relations with the women of the villages; ensured involvement and participation of these women, local people and government departments in the formulation of development plans; its subsequent implementation based upon the identified felt needs of the women and executed it on a non – political and non – profit basis.

SWAD has played a crucial role in selecting backward cluster of villages; assessing resource endowments in these areas; HRD through training; organized and set up SHGs, ensured that loans are strictly utilized for the purpose for which it is sanctioned; liaison work between women and other organizations; promotion of harmony in the district; held frequent health camps; raised income levels of families and so on. In fact, SWAD has acted as a catalyst to bring about all – round development of women.

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ANNEXURE

TABLE NO-1: SHOWING THE GENERAL PROFILE OF THE WOMEN ENTREPRENEURS

SL.NO.	PARTICULARS	CLASSIFICATION	NUMBER	%
1	Community	Forward	46	42
		Backward	28	25
		SC/ST	36	33
2	Marital status	Married	47	43
		Unmarried	39	35
		Widow	23	21
		Divorced	1	0.9
3	Literacy level	Illiterate	49	45
		SSLC	52	47
		Degree	8	7.3
		Technical	1	0.9
4	Family type	Nuclear	18	16
		Joint family	92	84
5	Category	First generation entrepreneurs	55	50
		Parents as entrepreneurs	34	31
		In-laws as entrepreneurs	21	19
6	Experience	Yes	43	39
		No	67	61
7	Support from family members	Yes	48	44
		No	62	56
8	Form of help from family	Manual	58	53
		Advices	42	38
		Financial help	10	9.1
9	Contribution to the family	Up to 25%	41	37
		25-50%	35	32
		50-75%	28	25
		75-100%	6	5.5
10	Time spent on business	Up to 4 hours	37	34
		4-8 hours	65	59
		8-12 hours	7	6.4
		> 12 hours	1	0.9
11	Nature of the factory building	Part of the house	98	89
		Separate building	12	11
12	Type of enterprise	Manufacturing	101	92
		Trading	0	0
		Service	9	8.2
13	Mode of sales	Cash	8	7.3
		Both cash & credit	102	93
14	Sources of finance	Own funds only	0	0
		Own & borrowed funds	36	33
		Borrowed funds only	74	67
15	Sources of borrowings	Relatives	8	7.3
		Friends	2	1.8
		Commercial banks	16	15
		NGO & SHG	84	76

Source: Primary data

TABLE NO-2: SHOWING THE MAIN PROBLEMS OF THE WOMEN ENTREPRENEURS

SL.NO.	CATEGORY	DETAILS	RESPONSES	RESPONSES	%	%
			WITH PROBLEMS	WITHOUT PROBLEMS		
1	FINANCE	FINANCIAL FREEDOM	78	32	70.909	29.090
		START-UP FINANCE	81	29	73.636	26.363
		GROWTH FINANCE	93	17	84.545	15.454
2	FAMILY	ABSENCE OF BALANCE BETWEEN HOME & WORK	68	42	61.818	38.181
		SUPPORT FROM FAMILY	74	36	67.273	32.727
		MOBILITY CONSTRAINTS	96	14	87.273	12.727
		WEAK COLLATERAL POSITION	102	8	92.727	7.272
3	EDUCATION	PROFESSIONAL EDUCATION	105	5	95.454	4.545
		ENTREPRENEURIAL SKILLS	97	13	88.181	11.818
		WORKING WITH MALE WORKERS	86	24	78.181	21.818
		INTERACTION WITH SUCCESSFUL ENTREPRENEURS	98	12	89.090	10.909
		MARKETING SKILLS	83	27	75.454	24.545
		ACCESS TO TECHNOLOGY	102	8	92.727	7.2727
		ACCESS TO MARKET	98	12	89.090	10.909
		AWARENESS OF BUSINESS SUPPORT	89	21	80.909	19.091
4	ATTITUDE & MINDSET	DEFINITE AGENDA IN LIFE	81	29	73.636	26.363
		SELF-CONFIDENCE	62	48	56.364	43.636
		RISK BEARING CAPACITY	65	45	59.091	40.909
		AWARE OF OWN TALENTS & CAPACITIES	72	38	65.455	34.545
5	OTHER PROBLEMS	RAW MATERIALS	78	32	70.909	29.090
		STORAGE PROBLEMS	104	6	94.545	5.454

Source: Primary data

TABLE NO-3: SHOWING THE ACTION PLANS ADOPTED BY SWAD

SL.NO	ACTION PLANS	NO. OF BENEFICIARIES	TOTAL	%
1	MOTIVATES WOMEN	99	110	90
2	EDP	105	110	95.5
3	SHGs TO SOLVE PROBLEMS	110	110	100
4	CONDUCTS HEALTH CAMPS	80	110	72.7
5	HELPED MEMBERS TO GET LOANS FROM OTHER SOURCES	18	110	16.4
6	TRAINING ON TECHNOLOGY	36	110	32.7
7	GENDER SENSIDIZATION	44	110	40
8	GUIDANCE TO START & RUN BUSINESS	74	110	67.3
9	ACTION PLANS BASED ON WOMEN ENTREPRENEURS' FEEDBACK	77	110	70
10	HOLISTIC DEVELOPMENT OF WOMEN	107	110	97.3

Source: Primary data

TABLE NO-4: SHOWING THE IMPACT OF THE ACTION PLANS ON WOMEN ENTREPRENEURS

SL.NO	IMPACT OF ACTION PLANS BY SWAD	NO. OF BENEFICIARIES	TOTAL	%
1	INCREASE IN CONFIDENCE OF WOMEN ENTREPRENEURS	100	110	90.9
2	INCREASE IN THEIR STATUS	76	110	69.1
3	AWARENESS OF IMPORTANCE OF ONE'S OWN HEALTH	80	110	72.7
4	INCREASE IN INCOME	98	110	89.1
5	IMPROVED BUSINESS	81	110	73.6
6	INCREASE IN THE NUMBER OF START-UPS			
	NO. OF START-UPS BEFORE JOINING SHGs	2	110	1.82
	NO. OF START-UPS AFTER JOINING SHGs	93	110	84.5
7	TAKE HOME FROM TRAINING SESSIONS			
	PURCHASE OF RAW MATERIALS	88	110	80
	PROPER PRICING	92	110	83.6
	PROPER MARKETING	73	110	66.4
	ENVIRONMENT POLLUTION	98	110	89.1
	LEAST WASTAGE OF RESOURCES	89	110	80.9
8	MEMBERS WHO HAVE GROWN AS INDIVIDUALS			
	SOLVED FAMILY PROBLEMS	82	110	74.5
	MOTIVATED OTHER WOMEN	96	110	87.3
	KNEW THE IMPORTANCE OF EDUCATION	75	110	68.2
	GAVE IMPORTANCE TO CLEANLINESS OF THE SURROUNDING	101	110	91.8
	KNEW HOW TO MAKE OPTIMUM USE OF SPACE	103	110	93.6
9	RAISED STANDARD OF LIVING			
	NO. OF BPL FAMILIES BEFORE JOINING SHGs	85	110	77.3
	NO. OF BPL FAMILIES AFTER JOINING SHGs	30	110	27.3
10	INCREASE IN FINANCIAL MANAGEMENT	78	110	70.9

Source: Primary data

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