

EXPLORING (Un)- ENTERPRISING ORIENTATION AMONG WOMEN IN MALONI PAWAR VILLAGE



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About the Organization

Manjari Foundation, a registered non- profit organization establish in May 2015, is committed to help women from marginalized communities overcome social injustice, poverty and exclusion. Manjari support rural women initiative at grass- root level to facilitate empowerment so that they can lead a dignified life. Manjari come up with an effective and easily adaptable Manjari model which is capable of bringing in social and economic changes in adverse conditions.

program



Objectives of the Study

- To understand the Supporting and Inhibiting factors that determines the ability to enterprise for women.

Research Questions

- Why are some women able to do enterprise, why other is not?

Methodology /Research Design:

The method of study is based on descriptive and explorative study involving both primary and secondary data. Primary data collected through semi structured questionnaire by following:

- in-depth interview
- field observation
- focus group discussion

Research design- case study method

Area of Study: Malonipawar village of Dholpur District in Rajasthan.

Sample Size: 9 case studies of SHG members who started enterprising through SHG

Duration of study: 25 FEBURARY TO 3 MAY

The role of enterprising in sustaining SHG

- for long term make the group member feel more active, motivated, increase self confidence and overall empowerment of women.
- If all members are economically strong than there interest increase toward SHG work.
- Group member will have more self-confidence through self employment that will help group member to develop enthusiasm to participate in group.
- Savings of the group increases.
- increase group participation.
- changing people perception- Role model for women.

Reason for success or failure of an enterprise

- **Lack of vision.**
- **Selection of a business.**
- **Lack of proper planning.**
- **Lack of market knowledge.**
- **Low risk taking capability.**
- **Public relationship.**

Many women do not enterprise why?

- Lack of confidence.
- lack of risk taking capabilities.
- lack of market knowledge.
- lack of financial support.
- some women think they are illiterate they cannot do.
- Time boundation.
- more household responsibility
- Caste system and gender discrimination.
- Lack of skill.

Challenge of entrepreneur:

- Lack of focus on career obligation
- Social issues
- Caste system
- Lack of family support
- Lack of market exposure
- Lack of awareness

Factors supporting or inhibiting enterprising-

Supporting factors-

- Economic growth of entrepreneurs
- Good leader representative in SHG
- Proper entrepreneurship training of all groups
- Support of family for start enterprising
- Personal business skills and educational background of women
- Those women who are participated in household decision making
- Caste – lower caste people support the enterprising
- Family support
- Innovative thinking and far-sighted
- Quick and effective decision making skills
- Ability to mobilize resource
- Strong determination and self confidence
- Preparedness to take risk
- Accepting changes in right time

Inhibiting factors

- There is some challenge faced by women entrepreneur at various stages beginning from their initial opening of enterprise, in running their enterprise. Their various challenge are:
- Lack focus on career obligation: In Rural women do not focus on their career understanding in the same manner as they do on their family and personal life. They do not focus on their Career obligations. Their lack of focus towards their career creates a problem in promoting women entrepreneur.
- No family support.
- Not accepting changes in right time.
- Upper caste- people not allow their women to go outside for doing job or start any kind of entrepreneurship.
- Lack of Knowledge about market, market product and skill

Case studies

Seema Devi

Age – 36

Qualification – literate

Caste – Thakur

SHG Name – OM Shanti Mahila Bachat Samuh

Type of enterprise – livestock

Purpose of doing enterprise- for improving economic condition,

Social change

- empowered
- Identity
- Self employed
- People perception change about her.

Future plan

She want to buy a new land and increase no of cattle to expand her business and she want to open her own dairy.

Guddi Devi

Age – 45

Caste – Gadariya

Qualification- 8th

Total family member – 8 children and 2 husband wife

SHG name – Om Shanti Mahila Bachat Samuh

Year of formation – 2016

Designation – vice President

Purpose-

Her ancestors also kept goat, so they have enough knowledge about goat rearing. And it is a good profit oriented business for them.

problems –

If the disease spreads in a goat or sheep, it gradually spreads in all, due to which all die together. Challenges are Goats and sheep have to go far away to feed every day.

Benefits-

Self employment

Improve financial condition

identity

Future plan – open Goat Farm

Sashi Devi

Age – 30

Caste – Jatav

Qualification – B.Ed

SHG name – Shree Sakar Mahila Bachat Samuh

Designation – President

Type of Enterprise – General Store

Purpose-

for generating self employment. Support of low interest rate loan from SHG.

Challenges-

No transportation facility

Reason for success of business –

Different variety of products

Customer oriented

Future plan –

she wants to expand her business and wants to open a new stationary shop.

Problems

- Women have many restrictions and social taboos, they are not supported much to undertake entrepreneurship by their family members.
- Women entrepreneurs are always seen with suspicious eyes, particularly in rural areas, they face more social barriers.
- Women lack self- confidence and always feel that they may not be successful and hence hesitate to take risks. Their risk bearing capacity is always less.
- Low level risk taking attitude is another factor affecting women folk decision to get into business.
- Women entrepreneur have low level management skills.
- Women entrepreneur have lack of knowledge about availability of raw material, financial facilities and government help and subsidy etc. they have lack of knowledge of technology also.
- Caste system play important role for women for selection of business or any kind work.

Suggestions

The above problems can be solved by following things; with increasing educational opportunity among women, giving financial assistance and market facilities, developing of self- employment program and trainings, new schemes and subsidies and organizing workshop etc and organizational support.

Result and findings:

- Most of the women join this group for variety of reason but become entrepreneur to meet their house- hold and social need. When they get support by low interest rate loan amount from SHG then only they have addressed their opportunity to start small business. Respondent says this because of financial support from group along with low interest rate.
- Majority of the women from SHG most of the time they are engage in house hold work, family, and their personal life they don't focus on their career understanding.
- Those respondents, who are doing enterprising have not received any kind of training related to enterprising they are engaged because of many reasons like they know very well about the work, and the work has started by their ancestors, or by their own passion. Few women have addressed new opportunity. If the organizational support to provide them entrepreneurship training and market knowledge, many other member of the group can come up with the new idea to start a small business by addressing the new enterprising opportunity.
- Castes play a major role for women when it comes to start business, Upper caste women are restricted to go outside for doing work or starting any kind of business for earning money. A behavior change intervention can help community to change their perception.

- Many women they are not aware about the benefits of micro-credit. None of the respondent is aware about the other micro-credit to expand their business and to start new business.
- Few respondent say they want to expand their business in future and few respondent they just started business to meet the household needs, they don't have any plan to spend that business. This is may be due to lack of risk taking capability, lack of confidence and the respondent say they have lack of market knowledge to understand their business opportunity. So their need to train people for expands their business. And linkages with various government schemes for expending business.
- That woman who belongs from the nuclear family they are more oriented toward their business and those who belongs from the joint family they lose the opportunity of starting enterprise, because of household responsibility and some kind of restrictions.

Conclusion

Women entrepreneurship is important factor to empower the women in the country. They need to be promoted and motivated for further growth. The SHG is playing such a great role. It is observed that the motivating factor such as utilization of own experience knowledge, interest, family support, economic needs, personal ego satisfaction and desire to become independent are helping to further growth, but it is flexible. Any how women entrepreneur has many advantages that are creates more employment and can be started in small investment. I feel it is major activity to economic development of nation. SHG is a very important programmers that and gives them complete knowledge about these schemes so that they can take maximum benefit out of them. The self help groups have provide the way for economic independence of rural women. The member of SHG involved in Micro- Entrepreneurship. Though that they are becoming economically independent and providing employment opportunities to others. The participation of women entrepreneurship from rural areas is very low because lack of self confidence, market knowledge, training and education, capacity to address new opportunity. Therefore there is a need to formulate such policies that can increase the participation of women from these areas.

THANK YOU