Exploring (Un)-Enterprising Orientation Among Women in Maloni Pawar Village

By

Pankaj Kumar

Dissertation submitted for the partial fulfillment of the
MBA Rural Management

Academic year, 2017-2019

The IIHMR University, Jaipur

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TO WHOMSOEVER MAY CONCERN

This is to certify that Pankaj Kumar, student of MBA Rural Management from The IIHMR University, Jaipur has undergone dissertation training at **Manjari Foundation, Dholpur Rajasthan** from **25th February** to **3rd May.**

The Candidate has successfully carried out the study on **"**Exploring (Un) Enterprising orientation among women in Maloni Pawar village**"** assigned to him during Dissertation training and his approach to the study has been sincere, scientific and analytical.
The Internship is in fulfillment of the course requirements.

I wish him all success in all her future endeavors.

Rahul Ghai
Prof. Rahul Ghai
Dean in charge
SDS, IIHMR University

Rajiv Ranjan
Prof. Rajiv Ranjan
Assistant Professor and Guide
SDS, IIHMR University

CERTIFICATE BY SCHOLAR

This is to certify that the dissertation "**Exploring (UN) Enterprising Orientation Among Women in Maloni Pawar Village**" submitted by Pankaj Kumar Enrolment No **– IIHMR – U/03/2017-19/0025** under the supervision of **Professor Dr. Rajiv Ranjan** for award of MBA in Rural Management of the University carried out during the period from **25th February 2019 to 03rd May 2019** embodies my original work and has not formed the basis for the award of any degree, diploma associate ship. Fellowship, titles in this or any other institute or other similar institution of higher learning.

Signature

CONTENT

Acknowledgement

The Dissertation opportunity I had with Manjari Foundation was a great chance for learning and professional development. Therefore, I consider myself as a very lucky individual as I was provided with an opportunity to be a part of it. I am also grateful for having a chance to meet so many wonderful people and professionals who led me through this Dissertation period.

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Introduction

Women Entrepreneurship in an major activities for the growth of any society. Development of women entrepreneurship program and other micro credit financial services are the major requirement for economy growth and industrial growth for the any country. Entrepreneurship emerges from individual but create employment for many other and it's become livelihood employment security for the founder and other stakeholder. Capital formation and for economy security and for the poverty elevation entrepreneurial skill, women empowerment are necessary for industrialization and for alleviation of mass unemployment and gender discrimination. Women entrepreneurs is an very important for local economic many micro enterprises are successes full running by women and started by women for self generated employment in small scale enterprising business in informal sector to meet their house hold need and improve financial condition, and desire to become independent. In the rural areas Entrepreneurship amongst women has been a recent concern. Now days SHG is doing very important role to women motivated in entrepreneurship through microfinance. SHG are not only to increasing in rural women entrepreneurship but also in urban women entrepreneurship. The member of SHG now becomes entrepreneur. Innovative thinking and quick and effective decision making skills, ability to mobilize resource, and self- confidence, risk taking capabilities, accepting change in right time. Are basic qualities in women therefore are running business with the help of SHG. They are success full running business like livestock, dairy, Aatta Chakki, general store and other activities. an entrepreneur is not an innovator but an organization developer or one who have the skills to make an organization and who can be able to strap up the new oughts of different innovators to the best of the organization.. If a woman is not economically independent and self earning she will have to depend on her husband or someone else and dependents are never free.

Need for the Study-

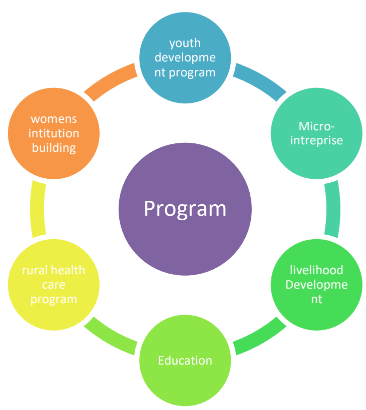
In the rural areas women enterprising and micro credit enterprise group are facing major challenge and problem due to lack of awareness, exposure, lack of knowledge to addressing new opportunities. Hence grass root level understanding and planning is very important to increase the performance of micro-enterprise and to improve the living standard of women entrepreneurs. Need for the study to deep understanding of supporting factor and inhabiting factor, and challenges and scenario of women entrepreneurs to identify its future scope.

About Manjari Foundation-

Manjari foundation is a registered under society act non- profit organization in year may 2015. Manjari main focus on overall development of women those who belong from marginalized communities through women institution building. Manjari committed to facilitate and support to overcome social justice, poverty, and exclusion. The organization support rural women initiative al local grass root level for the support and facilitate empowerment so people can become self reliance and can live dignified life with their own identities. Manjari support communities to manage local resource and effective utilization of resources for the local economic growth and take collective action for the community's welfare. Manjari encourage communities to use public services like, health care service, bank services, public distribution system, right to education and connecting communities with various government program, Government subsidies service and livelihood securities program.

Manjari's open platform for development professional, social workers and capable support from PRADAN, a initiative to promoting self help group in India. They have brought hope and joy in the lives of thousands of rural household. Manjari have set target for new milestones with their belief that someone somewhere can make a choice to support organization mission and vision and come forward to be a part of the project.

Program



Impacts-

- More than 70,000 families covered through direct intervention.
- More than 7 lacks lives impacted.

Women Institutions Building- its main focus is on gender discrimination and women empowerment of those belongs from marginalized communities so they can live their life with respect and dignity. Manajri have taken many initiatives and main focus on increasing the knowledge, skill, self dependent, self reliance, develop leadership skill for women those who belong from vulnerable, marginalized communities, for their social development and economic empowerment. Manjari vision collectives and groups as the action of change can address the issues of rural communities, and inequalities, discrimination in the society. Organization believes that when those women from marginalized communities are organizing into collectives that could bring changes for rural communities to shared their values, beliefs, culture, ritual beliefs and behavior. Therefore manjari want to empower women and improve knowledge and skills to form collectives which can help them occupy their position in the society and enable them to enjoy full citizenship.

Learning from organization

As a part of the Dissertation, we engaged with the Manjari Foundation, Dholpur, with an objective to understand the followings components as a part of the course

- To learn how the organization works by involving the community with special focus on women.
- To co-relate classroom learning into the execution in the field to develop the employability skills within ourselves
- To develop better communication skills this would help to understand the process of behavior change and participation at different levels.
- To understand the different skills required and challenges occurred while working in a team and with communities

The current Dissertation report deals with the Exploring an Enterprising among women, relationship between economic empowerment, rural livelihood and social change. Its main aim is to identify the factors why some women are able to do enterprising or other is not.

Background and Motivation for all Study-

SHG is a collective institution for women to eradicate poverty and for the women empowerment, and making self reliance, the long term functioning of the SHG makes the group success. By which the group saving is increasing and the members of the group can take loan according to their needs. Only Long term functioning of SHG and focusing only on group saving by the group members, due to which the SHG cannot achieve its objective. For example it is also important to have a women empower with household income, for this it is very important for all the members of the group to engage with long term saving as well as to engage in different livelihood activities like livestock, dairy, general store and other micro enterprise.

About SHG- self help group is a holistic programme of micro-enterprise and support rural women for self-employment, capacity building, planning of activity clusters, infrastructure build up, credit, saving and marketing. It is more focus on activity cluster based on the resources and the traditional and occupational skill of the people and availability of market. It is an institution that promote small saving amount for the poor people specially women those who belong from same socio economic background, informal group of those member have common need and importance toward collective action. Mission of SHG to promote saving amongst the poor women, to help the poor relies their entrepreneurial and business management skill through training and access to capital.SHG project has both objective of economic/ social development in which for economic development SHG promote saving and teach financial management skill, improve access to saving and credit service, and it also promote to reduce vulnerability to poverty in time of crisis (sickness, death etc) and to future economic self reliance. For social development of rural poor women its encourage community for their relevancy, provide support for member in difficulty and aware community in identifying and resolving their own problem.

Why SHGs Fail?

The role of enterprising in sustaining SHG-

Enterprising play a major role for sustaining SHG in long term and make the group member feel more active, motivated, increase self confidence and overall empowerment of women.

If the member of the group start enterprising activity then they will take more loan amount from the SHG and they can timely repay the loan amount with interest, savings of the group increase because the loan amount is given to the group member at the (1.5) interest rate.

When the members of the group start enterprise then their economic condition is improved, due to which the group will also have an economically strong because saving amount of the group member is increased.

Group member will have more self-confidence through self employment that will help group member to develop enthusiasm to participate in group.

When women start small business with the support of SHG loan along with low interest rate they focus more on group activity and account transition of the group. That will help group member to participate and overall understanding of group transition. This will help to keep more transparency in the group and will be no conflict in the group regarding group transition and distribution of loan among the group member.

Review of Literature

SHG is a viable organization and it supply micro credit to the women which help to establish small enterprise at their own for their self development and economic development of rural women through entrepreneurship and the advantages of entrepreneurship among the rural women led to develop the family and the community as whole. Some previous studies are reviewed in brief as follows

Dr.v.sureshBabu 'women entrepreneurs through self help group in India" volume 1 No.1 January 2013 ISSN: 2320-4168 right support of all women from the rural areas are required for the women empowerment and women entrepreneurship development and to increase participation from grass root level in enterprising activities. The biggest challenge of women entrepreneur is the negative social attitude and those constrains in which entrepreneurs has to live and work. Due to lack of proper education and gender discrimination women are not aware technology development and marketing knowledge further lack of knowledge creates problem further starting the business

Sibanarayan mishra and chinmayee sahoo in the study "women entrepreneurship development through self help group: journey from under participation to savior publish in "Indian journal of economics and development, volume 6 (7), July 2018, ISSN (online):2320-9836, ISSN (print: 2320-9828 in the study to examine the impact of SHG on women entrepreneurship development and their saving habits. Poverty is the root cause of lack of participation in the process of any development work. Only poverty doesn't represent only financial problem but it is something more than social that people socially backward and illiterate due to rural people face problem related to lack in access to the knowledge and information. So SHG initiatives bring strength to economically and socially poor marginalized people need to empower in rural area.

Statement of the Problem

Since majority of microenterprises are managed by the women entrepreneurs, they are affected by the social, general and cultural problems. Even though the central and state government has introduced many program and schemes, the poor involvement of the population in India is livelihood in rural areas. There is a better prospect of micro enterprise even after globalization and urbanization. Hence the present study has made an effort to identify the problems and also prospects of microenterprises. A SHG is a voluntarily association of people with common goal. The concept of SHG appears to be a good substitute strategy to involve people in the improvement process. Hence the present study is an attempt to analyze the role and contribution of SHG in promoting of entrepreneurship among women.

Rationale of the study

The aim of this study was to find enterprising orientation among SHG women for their individual economic development.

- Why? Enterprising is needed
- Challenges of enterprising
- Purpose of people joining enterprise

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. Random sampling is use for the study. Total 9 women entrepreneur interviewed from 17 SHG. On the basic OF availability of respondent and time and financial constrain. In which have cover respondent profile, socioeconomic background, purpose and challenge of entrepreneur, factor that is responsible to support an inhibition for women entrepreneur, and why some women able to do enterprising and other are not. All respondent were from different SHG group in every group very few women doing enterprising and other are just focusing in saving and loan benefits. It was a very difficult to find many respondent during harvesting season so where the sample size is 9 case studies of available respondent of SHG member who are doing enterprising. I have not taken any personal interview of SHG member who are not doing enterprising because they say they are already engage in agriculture and other household work they just want small saving and loan benefits. Reasons of not doing enterprising for that I conducted focus group discussion of both members who all are doing and who all are not doing enterprising. Secondary data will be based on government reports and literature review to increase the effectiveness of the study. Following research tools will be applied for the capturing response from the relevant respondents.

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

Source of data collection: primary data collected from the SHG women on their field through focus group discussion and personal interview. And secondary data from government report and literature review.

Data collection procedure: In-depth interview of respondent and focus group discussion.

FGD-
Respondent- SHG members
No. of women- 20
Selection criteria- FGD held with those women who were available from the 17 SHG and not doing any kind of enterprising activity.

Session was organized close to where participant live, in relaxed environment. During FGD some open ended question discussed with respondent.

1. Why they are not doing enterprising?
2. What are the factors responsible?
3. What challenges they face?

Why an enterprise is needed?

Women become entrepreneur not only to have economic independence but also to enhancement of their social status to contribute equally in the family and as to fulfill her own need.

Entrepreneurship

Role of entrepreneur in economic development

Entrepreneurs play an important role in the economic growth and improve quality and standard life for the country. As a entrepreneurs founder and small business owner may think that they are just simply working hard to build their own business, meet household need, self employment for their self and their family. But here they are actually doing a lot more for their local community, state, region and country as a whole.

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Qualities require for an entrepreneur

An effective entrepreneur requires certain basic qualities

- Innovative thinking and long vision.
- Quick and effective decision making skills.
- Ability to mobilize and utilize resource.
- Strong determination and self confidence.
- Prepared to take risk.
- Accepting changes in right time.
- Building customer relationship.
-

Advantages to the rural women entrepreneurs

- Social respect- as the women income increases, and they become well trained and well educated they gain social respect.
- Employment in their local,village
- Empowerment- goes outside for mobilize resource, increase confidence, communicate with different stakeholders.
- Profit- increasing monthly income
- Identity- in village all people know by their name

Reason for success or failure of an enterprise:

Lack of vision- Having so much dedication about a thing is enough reason to make it a business. But the most necessary things when you start enterprising start with vision. Entrepreneurs need to think that it is the starting stage and where he/she would like to see them self after 3, 6 or 10 years. A vision will help entrepreneurs to focus on business and can also help to stop from going in a wrong direction

Selection of a business- Selection of micro enterprise is one of the important reasons why the many entrepreneurs fail when they start their enterprise. One of the lucky moments in an entrepreneur's life comes when he/she decide which business can start and adopt. Every enterprise has millions of potential in it, but founder or owner has to understand that every business is not suitable for everyone, at every place, every season, every time.

Lack of proper planning -Improper planning is another common important factor that why Entrepreneurs fails when they start enterprise. Before starting the business and after success full running business need to develop proper planning include a long term and a short term strategies plan. Business vision will help to set a goal but to achieve that goal a master plan is a key.

Challenge of entrepreneur:

There is some challenge faced by women entrepreneur at various stages beginning from their initial opening of enterprise, in running their enterprise. Their various challenges are:

Lack of 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. Rural women having excellent entrepreneur abilities, they do not focus on their Career obligations. Their lack of focus towards their career creates a problem in promoting women entrepreneur.

Many women do not enterprise why?

Lack of confidence, lack of risk taking capabilities, lack of market knowledge and lack of financial support, and some women think they are illiterate they can't start business to earn money. Major challenge for women to not start enterprise is time Boundation. women are most of the time engaged in doing household work. They have more responsibility of their family and children. They don't have time to understand about their carrier.

Those women who belong from joint family they lose their opportunity to become entrepreneur as compare to those who belongs from nuclear family. Some women who belongs from upper caste family they have restrictions to go outside for start enterprise and earn money. People have myth that women are only for doing household work and women can save money they cannot earn.

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 farsightedness
- Quick and effective decision making skills
- Ability to mobilize and marshal 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. Rural women having excellent entrepreneur abilities, 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.

Profile of the Respondent

Name	Age	Caste	Education	Family type	Type of Entrepreneur	Training received or not
Seema	36	Thakur	Literate	Nuclear	Livestock	Not
Guddi	45	Gadariya	8th	Nuclear	Live stock	Not
Ruklesh	29	Jatav	Illiterate	Nuclear	Shop of Garments and footwear	Not
Bimlesh	28	Jatav	8th	Nuclear	Shop of stitching clothes	Not
Sashi	30	Jatav	B.Ed	Nuclear	General store	Not
Madhu	40	Thakur	8th	Nuclear	Aatta Chakki and vehicle	Not
Baby	30	Thakur	5th pass	Nuclear	Bangles Shop	Not
Kanta	33	Jatav	6th	Nuclear	Dairy	Not
Pinki	35	Jatav	10th	Nuclear	General store	Not

Case studies

Seema Devi

Seema Devi is a member of the “om shanti mahila bachat samuh”. This group has 12 members and running from 2016. Before joining SHG she was only restricted to her family but after member of this group, she is playing leading role through conducting herself group meetings, attending trainings.
Socio economic status before starting entrepreneur:Her family financial condition is not good. She has 1 acre of unirrigated agricultural land and her husband doing seasonal labor work and earn 2500 in a month, which was not sufficient for completing her family basic needs. She belongs from upper caste that’s why she is not allowing to go outside and do work for their living. Her family members are not allowing connecting with SHG. But she wants to connect with SHG, because she knows the advantages of SHG and she wants do something for improving her family condition, that’s why she connected with SHG without telling to her family members. After joining SHG She take the loan amount OF 25000 for SHG group and she buy a buffalo and start selling milk and butter in local dairy and she start monthly earning of Rs.2500 to 3000. After few months she repays the loan amount. She save money and buy 4 more buffaloes and started selling milk and butter in large quantity and monthly earn Rs. 1000. And her family started support because she increases her household income and for improving her family financial condition. Purpose of doing livestock entrepreneurship
She says she belongs from Thakur community. They people are not allowing women to go outside for doing work. Idea come in her mind she can earn money without going outside just by doing livestock business. She has well knowledge about this business. She used the dung of buffaloes as fertilizer in field.

It improves the fertility of soil. Some Challenges faced during enterprising like not making proper balance between household responsibility and business, in a year 3to4 month buffalo does not produce milk at that time her business is slow

Social change

She says she never came out from her home to out of her village before joining SHG. But after joining SHG and starting entrepreneur she makes her own home budget with keeping the income and expenditure estimates after attending financial training. She feels motivated. She herself does bank related work and helps other members of the group. She also motivated other women's to bring changes in their life and starting any business.

Future plan

She will buy a new land and buy 10 or more buffaloes and expand her business and open her own dairy.

Guddi Devi

This is the story of Guddi Devi. She is 40 years old belongs from Gadariya caste. She is the leader of "Om Shanti Mahila Bachat Samuh". This cheerful lady and empower lady. She says that because of her initial adverse situation and poverty she got a chance to be a part of her self help group and find friend for life, who have known her through and situation and condition. Her family is very supportive and healping her for connecting with SHG. She and her husband Gaya Prasad bring the change in their life, the SHG federation promoted in that area. Her husband was a poor farmer, with 1 Bigha of unirrigated agricultural land. The only source of income generation is depending on livestock. She has only 10 goats. The income was not sufficient for her large family. She was struggling to meet their basic needs. What with 8 more addition to her family, 7 daughters and a son. After joining OM Shanti mahila Bachat Samuh and her life is totally changed, She purchased 5 buffaloes, 20 goats and 20 ships and earn money 40000to 50000 in six months by selling their milk and goat or ship kids and she never looked back after that day. Her children receive quality education and also she makes a pucca house. She was chosen as the vice president by their group members of her group, because she is an honest, punctual and accountable member of her group. This bought a radical change in her personality. Purpose of doing entrepreneur-Her ancestors also kept goat, so they have enough knowledge about goat rearing. And it is a good profit oriented business for them. Some problems are faced during entrepreneurship. If the disease spreads in a goat or ship, it gradually spreads in all, due to which all die together. Some major Challenges are Goats and sheep have to go far away to feed every day.

Sashi Devi

Sashi is the **President** of a shree Sakar Mahila Bachat Samuh formed in 2016. Confident and self sufficient Sashi is a role model for many young women in the community, and yet it wasn't always so. She says before joining SHG her financial condition is not good and she had 2 acre unirrigated agricultural land and her husband doing labor work and monthly earn 3000-4000. Which was not sufficient for her large family, but her family was very supportive. She got information about SHG from their relatives and she joined SHG and she is selected as an **internet Sakhi** and **book keeper** of her group because she is educated and honest and punctual member of her group. After joining SHG her financial condition is improved and she takes a loan amount from her group and buys a (Aatta Chakki) as well as running a **general store** (shop) and 7000 to 8000 earn in a month. Today Sashi has made enough money to make her own Pakka house, expand her business and send her children to an English medium school. But Sashi helping other women in distress is her primary motivation. Purpose of doing entrepreneurship her purpose of starting a general store is for income generation because there is no other general store near by the area. And purpose of creating livelihood assets. Some Challenges faced by her lack of transportation facility. Reason of success of her business**,** she keeps different varieties of products in her shop and she is customer oriented. She is good in building good customer relationship. Future plan she wants to expand her business and wants to open a new shop of stationary.

Ruklesh Devi

Ruklesh Devi is the member of the “Shree Krishna Mahila Bachat Samuh”. She is known for her leadership qualities in society. Illiterate when starting group in 2016, she attended all the training sessions and the exposure visits. Consequently, the savings per member per month of the SHG has increased from Rs. 10 to Rs. 30. The group was initially used to conduct activities only to encourage savings and thrift, has now widened its scope of activities. Now they get loan amount from group and started generated livelihood opportunities at individual level. Ruklesh runs her garments and footwear business that requires her to travel to other places for getting orders and purchasing materials. Today she is known as a social worker who provides a helping hand to all needy women. Before joining SHG she has no work to do and she is not participated in decision making at the household level and she is less confident but now she is speaks confidently and participate in decision making at household or village level. She is very happily testified that she is independent and empowered and fined identity into the whole village. Purpose of doing buisness for profit making, earlier, she had no work to do. She though what to do? Any job was necessary. Then there was an idea in his mind that we have to go far enough to buy clothes and footwear, there is no shop nearby, if I open the shop in this village, and then it will be quiet a good profit. Then she opened a shop of clothes and footwear. Some Challenges faced by her, Lack of transportation facility. She had risk taking capabilities is very good, she used to bring the goods in bulk together. By bringing the goods in bulk is a risk if all goods are not sold then there will be a great loss in business.

Bimlesh Devi

This is the story of Bimlesh Devi. She started her journey of entrepreneurship as her own interest but it became a reason for social change and financial improvement for her family. However her interests in fashion (stitching clothes) but did not understand of her family about her enterprising benefit, but she wanted to explore and start with small investment this as a business. After joining the “Shree Krishna Mahila Bachat Samuh” she is taking loan amount from her group and buys stitching machines and embroidery machines. With new business ideas, creative innovation and support of her family she expanded her business and is running her business successfully. She starting giving training to the other women and expand her business. She starts making readymade clothes. She has a talent and soft skill in developing good relations with customer and local market; she can also looking the opportunities to expand her business. She gets self motivation by using her own experience and skill for making her family economically strong. Other opportunity she want to make her Setting up embroidery machines and stitching units in her village. For the embroidery business she partnered with the relatives where she the sole working partner. She also started introducing the new design cloth to her customer. She shares the profit in her family so that she works with full dedication and motivation and family member are alo supporting her. When workload increases in the shop she also stitch cloth and contribute as a labor work. She thinks a success full fashion entrepreneur need to keep innovative idea and present market knowledge and people fashion. Utilizing her own experience, skill, and confidence, passion she running her business she says. Regularly improving her enterprising product and product design the main reason for her enterprising, successful.

Madhu Devi

This is the story of 40 years old Madhu Devi, wife of Mr. Ravendar Thakur, who belongs to the village of Basai Nawab around 50 km away from the Dholpur district in Rajasthan. She says because her husband is a 9th pass, the village is interior from city so her husband do labor work daily wage labor in cold storage of potato and earn less than Rs. 3000 a month, which was not sufficient for large family. She had less than one acre land. Her family condition is very poor; they take money from big landholders on interest rate by pledging their jeweler and land. After joining SHG Madhu Devi happily testified that her life changed completely after she connected with the Radha Mohan self help group set up in her village in May 2016 by Rajiveeka. Madhu Devi was quick to connect with the SHG and take a loan amount to help out finance and start its own entrepreneur. She buys a vehicle and earns Rs. 6000 to 10000 in month and also buys a (Aatta Chakki) and earns Rs. 1500 to 2000 in a month. She is CLF president she attending 5 meeting (two committee meeting or three meeting for checking or improving SHG) in a month and earn Rs. 300 per meeting she earn Rs. 1500 in a month. “I earn money, and it makes me happy. I spent it on my basic needs and those of my 6 children. As she benefitted so immensely from her SHG, she grew determined to carry her group further she is a honest and accountable member of her group that’s why chosen as its leader. Her Purpose of doing enterprise is, she has no agricultural land, and no other source of income generation. That’s why she plans to buy a vehicle to engage her husband for earning money. And for herself she running Aatta Chakki and earns money through it. She creates livelihood assets for future of her children. Now she thinks she will buy more vehicles for more income generation.

Kanta Devi

This is the story of kanta Devi. She is the member of “balaji maharaj mahila bachat samuh”. She belongs from low socio-economic background family. She has no agricultural land her husband was engage in livestock business but that was not enough to meet their household and other needs, by selling of milk only two buffaloes. She always thinks that when her family condition gets better or when she will send her children in a private school for receiving better education. She face many problems because of lack of money, when someone get sick in her family they have to take loan from others on high interest rate by pledging their jewellary and land, which make her family condition worst at the time of repayment of money with high interest rate. When she join SHG she though somehow I will save small amount of money, that can help in crisis time. But after few month of joining SHG she took loan from SHG to meet their household needs. In which she has to pay very low interest rate, she feel very happy. During active participation of the group meetings and training she understands about the group transactions. Struggling with her financial condition idea came in her mind that she can take loan from group and support her husband business. They both decided to buy 2 more buffaloes and slowly will expand. After running two year their business and with the support of SHG loan, now she has 8 buffaloes. When they start they had less confidence and they were concerned about the risk or failure of business. But because of her husband support and knowledge they got success. They are running business successfully. Now both are living standard life with respect and her children received better education in private school. She have saving account in banks and now she is capable to fulfill their all basic needs and don't have to face any crisis situation or from she is not looking back. And now she wanted to expand this business and wants to open dairy. And she says we both are enjoying self employment life. This all happen because of the financial support of SHG and her husband.

Baby

This is the story of 30 years old baby Devi. She belongs from Thakur caste. Baby is a young and passionate lady. She is a member of OM Shanti Mahila Bachat Samuh. She is active women and participated in all group activities. She belongs from very poor background family that's why she joined SHG to improve her family condition and support financially. Her husband is engaging in own agricultural work and doing seasonal labor work. That was not sufficient to meet her family needs so she also wanted to earn money and support her husband. Because of the restrictions from the home she could not go outside and doing work, but she wanted to open bangles shop because she had knowledge about the business that her parents running bangles shop. So she has the confidence that she can run bangles shop by her own previous knowledge. So she took loan from SHG group and with the help of her brother she bought variety of bangles and when she go in the group meetings she told the group members, they can buy bangles from her shop, don't have to go outside for buy bangles. Because she addressed this opportunity there is no any bangles shop, women have to go 8 kilometer from the village. After addressing many customers requirement she added few more products and now her family member is supporting her business and she is living with the respect and contributing income generation. She is supporting her husband. She is happily testified that her life is completely changed after joining SHG and starting a business. Now she her confidence is increased and risk taking capabilities is increase, she is also participated in decision making.

Pinki Devi

Pinki is the member of a Meera Bai Mahila Bachat Samuh formed in 2016. Confident and self sufficient Pinki is a role model for many young women in the community, and yet it wasn't always so. She says before joining SHG her financial condition is not good and she had 2 acre unirrigated agricultural land and her husband doing labor work and monthly earn 3000-4000. Which was not sufficient for her large family, but her family was very supportive. She got information about SHG from their relatives and she joined SHG and she is selected as an **internet Sakhi** and **book keeper** of her group because she is educated and honest and punctual member of her group. After joining SHG her financial condition is improved and she takes a loan amount from her group and buys a (Aatta Chakki) as well as running a **general store** (shop) and 7000 to 8000 earn in a month. Today Pinki has made enough money to make her own Pakka house, expand her business and send her children to an English medium school. But Pinki helping other women in distress is her primary motivation. Her purpose of starting a general store is for income generation because there is no other general store near by the area. And purpose of creating livelihood assets. Some Challenges are faced by her lack of transportation facility. Reason of success of her business, she keeps different varieties of products in her shop and she is customer oriented. She is good in building good customer relationship. Her Future plan, she wants to expand her business and wants to open a new shop of stationary

Problems

1. Women have many restrictions and social taboos, they are not supported much to undertake entrepreneurship by their family members.
2. Women entrepreneurs are always seen with suspicious eyes, particularly in rural areas, they face more social barriers.
3. Women lack self- confidence and always feel that they may not be successful and hence hesitate to take risks. There risk bearing capacity is always less.
4. Low level risk taking attitude is another factor affecting women folk decision to get into business.
5. Women entrepreneur have low level management skills.
6. 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.
7. Cast 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 because of their cultural beliefs 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 idea 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 od household responsibility and some kind of restrictions.

Conclusion

SHG program is a very important to connect rural communities for the economic development of the any country and improve their living standard. Women entrepreneurship is important factor to empower the women in rural areas. They need to be promoted and motivated for further growth. The SHG is playing such a great role. During field visit observation and my study result find 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 stared in small investment. During my study I found that it is major activity to economic development of nation. SHG playing very important role for making rural people economically sustainable and live dignified life with respect and gives them complete knowledge about related schemes so that they can take maximum benefit out of them. . 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 and the other hand women are facing many social challenge, gender issue, lack of career obligation women from rural areas they are most of the time engage in household responsibilities. During my study find that cast playing important role for women for selection of business or work . upper cast women have many restriction as compare to lower cast. And family size is also a major challenge for the women to not start any business because of more household responsibilities and nuclear family women have more chance to become entrepreneur, those women who participate in house hold decision making have more chance as compare to those women who not participate in house hold decision making some women doing enterprising that because their ancestor has started and they have good knowledge about the business. And few women started because of the financial support low interest rate loan provided by SHG to meet their house hold need. not any women in maloni pawar village have received entrepreneurship training under SHG so they can use local and traditional resource to come up with new idea for enterprising. Therefore there is a need to formulate such policies that can increase the participation of women from these areas.

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