



SELF – HELP APPROACH AS A MODEL OF WOMEN ENTREPRENEURSHIP

(A Study of Angalakuduru Village in Guntur District
of Andhra Pradesh)

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ABSTRACT

KEYWORDS:

Self Help, self-management, self reliance, poverty,

Self Help is an attracting world-wide attention due to their effectiveness in tackling the development requirement. Self help is a solution for the multiple problems created by external finance and credit for development activities. It paves way for mobilisation, collection and pooling of local resources and for its distribution on the need basis. As the resources under distribution are contributed by the people, their proper use, repayment and recycling are ensured by the contributing group and the community. Self-Help promotion is a process. Self help groups are structures which enable people's participation to self-management, self reliance and sustainability and eliminating the culture of dependence.

INTRODUCTION

The gender issues were subsumed by the concern for poverty, unemployment and backwardness in India's early rural development efforts. The focus on women, currently gaining momentum is mostly due to the efforts of central, state government and voluntary organisations and social reformers. Education, employment, income generation, assets building, priority in decision making bodies are some of the strategies followed in favour of empowering the women.

EMPOWERMENT

According to the Country Report of the Government of India "Empowerment means making from a weak position to execute a power". Women entrepreneurship is the most powerful tool of change of position in the society. Women entrepreneurship through self help groups also brings empowerment through reduction of poverty, unemployment, inequalities and functions as a means of importing their status within the family.

DEFINITION OF ENTREPRENEUR

Although there has been a number of generally acceptable definitions, most of which vary a lot in focus and scope, there is no official definition of entrepreneurship. On the other hand, increased academic interest in the entrepreneurship is bringing a sharper focus on the subject.

The word entrepreneur is derived from the French word *entreprendre*, which means "to undertake". The Webster Dictionary explains that the team entrepreneur is applicable to "One who organises, manages and assumes the risks of a business or enterprise". The general perception of the entrepreneur as starter of business is reflected by the definition in the BBC English Dictionary, which refers to an entrepreneurs as "a person who sets up business". (Rajeev Roy).

AREAS FOR DEVELOPMENT OF WOMEN ENTREPRENEUR

In the present scenario women has undertake the different income generating activities such as dairy, vegetables, Agarabathi, Candles, Coconut and Coir, Trailoring, Soaps, earments, handicrafts manufacturing, Sweets and Bakery, Leather bags, various masala making, Dry Fish, Leaf let making, cooking and catering, painting, construction material, boys fiber molding, Kirana and Tea Stall, embroidery, decorative Wasl art, pickle making, flower vendors, jewellery and other electrical goods.

Growth and Development of Women Entrepreneurship (or) Women Entrepreneurship in India.

According to Ministry of Micro, Small and Medium Enterprises women-owned enterprises accounted for just 10 percent of the total 10.5 million enterprises in the country in 2001 – 02. It is however, important to know that more than 85 percent women entrepreneurs were operating as unregistered entities and apparently based in rural areas, perhaps an indication that they are income-generating activity for self/family. Women enterprises were concentrated in sectors with particular case of entry and low returns. This does not mean that women entrepreneurs are not into quality products/ services, but their number would be relatively small. This is borne out of the fact that the average investment in a Micro, Small Enterprise (MSE) was only Rs.1.47 lakhs, as revealed by the third census of small-scale industries. Some category of women informally takes up business activities like academic and non-academic coaching, fabric painting, making dresses, tailoring etc., as part – time activities as well as to supplement family income (Dr. Achut P. Pennekar).

In recent years at State and National level, in particular, District level associations are also coming up to enrol more

women entrepreneurs in different district. In Andhra Pradesh, Association of Lady Entrepreneurs of Andhra Pradesh (ALEAP), is a prominent body formed in 1993, Karnataka, Association of Women Entrepreneurs of Karnataka (AWAKE), Self Employed Women's Association (SEWA) was formed in early 1970 at Ahmadabad, Women Entrepreneurship Promotion and Association (WEPA), was formed in 2001 at Chennai and other organisations have been promoting entrepreneurship among existing and prospective women entrepreneurs through a number of programmes.

National Bank for Agriculture and Rural Development (NABARD) and Small Industries Development Bank of India (SIDBI), as apex refinancing institutions, Commissionerate of Industries at the state level and a number of other institutions provide opportunities and incentives for women enterprises. Union Ministries of Micro, Small and Medium Enterprises, and Agro and Rural Enterprises have released in February 2007, a comprehensive package of promotional measures for micro and small manufacturing and service enterprises, in continuation of the facilities already offered to this sector.

GOVERNMENT INITIATIVES FOR WOMEN ENTREPRENEURS

The Government programme for women entrepreneurs began as early as 1954 in India but the actual participation began only in 1974. A number of conferences, special policies and schemes or programmes have been launched to uplift the women entrepreneurs. A few important programme as follows.

- 20- Points Programmes (Old and New) – 1975.
- Industrial Policy Resolution of 1978, which recognised women entrepreneurs as a special group, needing assistance and support.
- International decade for women between 1976 and 1985.
- International conference on women entrepreneurs held at New Delhi in 1984.
- The year 2000 was declared as the year of empowerment of women was in India.
- National policy for empowerment of women was formally announced in the country in 2001.
- Integrated Rural Development Programme in 1978.
- Training of Rural Youth for Self – Employment in 1979.
- Development of Women and Children in Rural Areas in 1982 -83.
- Rashtriya Mahila Kosh in 1993.
- Self help groups in 1995.
- Swarnajayanthi Gram Swarazgar Yojana in 1999.
- Mahila Samridhi Yojana in 1993.
- Indira Mahila Yojana in 1995
- Women Entrepreneur Development Programme given top priority in 1997-98.
- National Banks for Agricultural and Rural development schemes.

- Women's Development Corporation Schemes (WDCS).
- Khadi and Village Industries Commission Schemes.
- Small Industries Development Bank of India (SIBI) Schemes.
- Mudra Yojana Scheme for women has been launched by the Government of India etc.,

NEED FOR THE STUDY

Women empowerment in India even after 73 years of independence planned Development has by-passed. For the women entrepreneurs who are disadvantages, the gap between the rich and poor has been widening despite rapid technology changes and galloping globalization. The overall goal of empowerment of women has so far been seen in generalized improvement in the society. In order to fill-up the said gaps in the earlier studies the present study "Self Help as a Model Approach of Women Entrepreneurship (A study of Angalakuduru village in Guntur District of Andhra Pradesh" has been selected).

OBJECTIVES OF THE STUDY

The main objectives of the present study are:

1. To study the concept of Entrepreneurship for empowerment of women.
2. To evaluate the impact of self-help groups on women entrepreneurs in rural areas.
3. To give suggestions to boost women entrepreneurs.

METHODOLOGY

In the light of the above objectives, the present study is based on the source of primary data as well as secondary data. In the first stage, Angalakuduru village has been selected on purposive sampling method in Guntur District of Andhra Pradesh. In the next stage, the selected village consist of 190 self help groups, only 15 self help groups among 190 have been selected on random sampling method, each group consist of 10 members making the sample 150 members. Data have been collected from the members of the group with help of interview method and focused group discussion. One of the primary objectives of self help groups is that each member should undertake income generating activity. The groups which availed of assistance for individual activities, which are by and large are area specific. The secondary data has obtained from published and unpublished sources. A simple statistical tools such as averages, percentages has been used for the purpose of analysis the data.

Socio – economic conditions of the sample respondents and participation of the self help group women entrepreneurs conditions like type of family, Age, Education, Activities of women entrepreneurs, Budget of the business by the women owners, place of business carried out by women entrepreneurs, training undergone by the women entrepreneurs, percent of profits reinvested in the business, growth of the standard of living of the entrepreneurs in the business, entrepreneurship experience in the business have been given below.

Table No. 1
Types of Family

Sl. No.	Types of Family	No. of Respondents	Percentage
1.	Nuclear Family	125	83.34
2.	Joint Family	25	16.66
		150	100.00

Source : Field Survey

Table No. 2
Age of Respondents

Sl. No.	Age	No.of Respondents	Percentage
1.	20 – 30	27	18.00
2.	30 – 40	33	22.00
3.	40 – 50	38	25.33
4.	50 – 60	38	25.33
5.	60 and above	14	09.34
	Total	150	100.00

Source : Field Survey

Note:-The average age of the respondents is found to be 44 years.

Table No. 3
Educational Level of Respondents

Sl. No.	Educational level	No.of Respondents	Percentage
1.	Illiterate	09	06.00
2.	Primary Education	42	28.00
3.	Secondary Education	34	22.66
4.	Intermediate Education	53	35.34
5.	Degree	12	08.00
	Total	150	100.00

Source : Field Survey

Table No. 4
Activities of Women Entrepreneur

Sl. No.	Name of Particulars	No.of Respondents	Percentage
1.	Tailoring / Stitching	32	21.33
2.	Milk Vendors	28	18.69
3.	Pickle making	20	13.33
4.	Sarees Selling	18	12.00
5.	Petty Shop / Tiffin Centre	32	21.33
6.	Candle Preparing	10	06.66
7.	Flower Vendors	10	06.66
	Total	150	100.00

Source : Field Survey

Table No. 5
Budget of the Business by the Women Owners

Sl. No.	Particulars	No.of Respondents	Percentage
1.	Less than – 1000	15	10.00
2.	1000 – 2000	23	15.33
3.	2000 – 3000	37	24.67
4.	3000 – 4000	35	23.33
5.	4000 – 5000	21	14.00
6.	5000 and above	19	12.67
	Total	150	100.00

Source : Field Survey

Note:-The average budget of the business by the women owners is found to be Rs. 3040.

Table No. 6
Place of Business Carried Out By the Women Entre-preneurs

Sl. No.	Particulars	No.of Respondents	Percentage
1.	Home	108	72.00
2.	Outside home	42	28.00
	Total	150	100.00

Source : Field Survey

Table No. 7
Training Undergone By the Women Entrepreneurship

Sl. No.	Name of the particulars	No.of Respondents	Percentage
1.	Tailoring / Stitching	32	21.33
2.	Candle preparing	28	18.67
3.	Pickle making	20	13.33
4.	Sarees Selling	18	12.00
5.	Petty Shop / Tiffin Centre	30	20.00
6.	Milk Vendors	12	08.00
7.	Flowers Vendors	10	06.67
	Total	150	100.00

Source : Field Survey

Table No. 8:
Percentage of Profit Reinvested In the Business

Sl. No.	Amount	No.of Respondents	Percentage
1.	None	20	13.33
2.	Upto 25%	53	35.33
3.	Upto 50%	47	31.34
4.	More than 60%	30	20.00
	Total	150	100.00

Source : Field Survey

Table No. 9
Growth of the Standard of Living of the Entre-preneurs in the Business

Sl. No.	Particulars	No.of Respondents	Percentage
1.	Standard of Living is still worst	12	08.00
2.	Standard of living is better	52	34.67
3.	Standard of living is good	59	39.33
4.	Very good standard of living	27	18.00
	Total	150	100.00

Source : Field Survey

Table No. 10
Entrepreneurship Experience in the Business

Sl. No.	Particulars	No.of Respondents	Percentage
1.	0 - 1 Year	18	12.00
2.	1 - 2 years	42	28.00
3.	2 - 3 years	43	28.67
4.	3 - 4 years	29	19.33
5.	4 - 5 years	18	12.00
	Total	150	100.00

Source : Field Survey

Note: -The average entrepreneurship experience of the respondents in the business is bound to be 1.74 years.

CONCLUSION

In developing countries like India women entrepreneurs through self help groups are playing an important role. Women as micro and small entrepreneurs have increasingly become the key target group for Development of Women and Children in Rural Areas, Self – Help Groups or Micro finance, Micro

Credit and Other Schemes. Consequently, providing access to exclusively self help groups is not only considered a precondition for poverty alleviation and providing employment opportunities through entrepreneurs, but also considered as a main strategy for promotion of women entrepreneurs and empowering women in the society.

In recent years, women entrepreneurs through self help group experienced considerable growth. Although the density of self help groups are relatively high in Southern India, the provision of finance to women entrepreneurs through self help groups has come to stay in India because of the failure of formal banking system to provide qualitative and adequate credit to below poverty line women entrepreneurs in rural areas. Therefore, the influence of non-governmental organizations, government and institutional, non-institutional agencies have playing very vital role to set-up self-help groups on a large scale for women entrepreneurs in India.

SUGGESTIONS

- Women entrepreneurs should be expanded in rural areas.
- The protection of women decision makers, planners, advisers and managers related to women entrepreneurs management should be increased.
- Women when once mobilized play a significant role in entrepreneurship.
- Bank should give much more loan to encourage for women entrepreneurship through self help groups in rural areas.
- Government should provide more education facilities for women Entrepreneurs children.

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