

## Sustainable Development of Rural Women Entrepreneurs

D.Padmavathi<sup>+</sup>

Dept. of Women's Studies, SPMVV, Tirupathi-India,

**Abstract.** In the recent past sustainable development of women has emerged as an important issue. In the present day scenario sustainable development of women is considered as a land mark of progress for any country; hence the economic sustainability of women is of at most importance to social scientists, economists, policy makers, reformers and NGO's. The self help groups have paved the way to the rural women for economic sustainability and independence. Majority of the rural women of SHGs are Micro - Entrepreneurs very few are associated with Small Scale Enterprises. Those women are not only developing with sustainable economy but also able to develop other women economically sustainable by providing job opportunities. The rural women entrepreneurs with the sustainable economic development are able to contribute to the family's, community's and the nation's development. (It is also proving the people's belief of Andhra Pradesh state that Sthreela Abhivrudhe Deshabhivrudhi = women's development is the basis for the nation's development). The present study deals with history of women's economic development, current context of women in SHGs, opportunities, constraints of women entrepreneurs. This paper tries to highlight the women's sustainable development is inevitable and possible with some helping hand.

**Keywords:** Women, sustainable development, self help groups, micro enterprise, strategies and interventions

### 1. Introduction

*"The extent to which society gives equal protection to its women is a measure of its progress"* – Swami Vivekananda.

Women thy name is creation. The inseparable care and attention for a period of nine months and nine days have enabled women to nurture life within them, so as to maintain the spontaneity of the human civilization. "When women move forward, the family moves, the village moves and the nation moves". These words of Pandit Jawaharlal Nehru is the central theme in the socio-economic paradigm of the country as it is an accepted fact that only when women are in the mainstream of progress can any economic and social development be meaningful (Saha and Banerjee,2001).

The women is under increasing scrutiny even at the dawn of the 21<sup>st</sup> century. Women constitute half the world's population still majority of the women do not have equal access to land, credit, technology, education, employment and political power. In every society, women play critical roles in the family and outside. In nut shell, women have a profound and pervasive effect on the health and happiness of their families, communities and local ecosystem. Therefore, inequalities that are detrimental to them be it to their physical and mental health, income-earning ability, education and a decision making power, to name just a few, are detrimental as well to society at large and to the environment (Gupta, 2000).

Women's development is directly related to nation's development. Therefore sustainable development of women's resources, their abilities, interests, skills and other potentialities are of paramount importance for

---

<sup>+</sup> Corresponding author.

E-mail address: thanmayi\_v@yahoo.co.in.

the mobilization and development of human resources. The development of women is an integrated and unified concept, stretching across economic, social and cultural fields (Mehta and Sethi 1997).

## 2. Self Help Groups

Organising the poor into groups however is not an easy task. The Non-Governmental Organisations play a crucial role to identify the self interested persons, to form them into self help groups and guide the members in farming the rules and regulations with regard to thrift and credit procedures and repayment ethics. They must train the members for group dynamics, income generating activities for credit support (Karbanda, 1991).

The concept of Self Help Groups is not new for Indian society. India has along tradition of people coming together voluntarily for performing various socio-cultural, religious and economic activities collectively. It is a voluntary association of women formed to attain certain collective goals. The formation of Self Help Groups as an instrument for delivering credit is of recent origin (Misra, 1999).

For mobilizing credit support for the poor at the grass root, especially for the women folk, SHGs is the most viable means. For income generation, better bargaining power and improvement in the quality of life, women have shown extraordinary dynamism in organizing themselves for group activities. Membership in a group gives women a legitimate forum beyond the private domestic sphere and inputs to which they lack access previously, it permits a gradual building of her capacity to interact effectively and redistribute economic opportunities (David, 1992).

Self Help Group is a “small, economic, homogeneous and affinity group of rural / urban poor, voluntarily formed to save and contribute to a common fund to be lent to the members as per group decision and for working together for social and economic uplift of their families and community (RASS, 1997). The Self Help Group is a viable alternative to achieve the objectives of rural development and to get community participation in rural development programmes. Generally it has members not exceeding 20 and one member act as a leader called animator. Credit needs of the rural women are mostly fulfilled through SHGs. It enhances status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life.

## 3. The Current Context

More than 20 lakhs groups being organized by NABARD, New Delhi alone, covering 3 crore families. Total number of SHG groups organized by 4000 NGOs are estimated to 1.5 crore SHGs in the country. Government departments and banks are organizing lakhs of SHGs and the number is increasing day by day. Besides, local Mahila Mandals, academic institutions, village leaders are also organizing SHGs to develop the women. A number of women’s organization, local leaders and pro people, NGOs are working to extend the SHG networks.

The following table shows that there are more than 7,000 SHGs organized by 34, NGO’s in Chittoor district of Andhra Pradesh.

Table No.1 Number of SHGs organized by various NGOs in Chittoor District

S. No.	Name of the NGO	Number of Self help groups
1.	Rastriya Sevasamithi Tirupati (RASS)	4500
2.	Sri Padmavathi Mahila Abhudaya Sangam (SPMS)	600
3.	Rural Education and Action for change (REACH)	220
4.	Peoples organization for Rural Development (PORD)	152
5.	Mitra Association for social service (MASS)	285
6.	Prathibha Mahila MACS	155
7.	Acts Magna MACS	200
8.	Gandhian organization for Rural Development (GORD)	120
9.	Anuradha Urban and Rural development Education.(AURDE)	110
10.	By 25, NGOS	800
	<b>Total</b>	<b>7142</b>

#### 4. “Women Entrepreneurs” -Opportunities

The growth of the economies of many countries is due to the increasing participation of women in entrepreneurial activities. It is because of guidance and counseling extended to the women in SHGs to unearthen their hidden entrepreneurial capabilities by providing skills, knowledge, adoptability and sensitizing them towards socio-economic status in the society. A woman who can accept challenges, adventures and an urge to become economically independent can transform in to an ‘Entrepreneur’. A woman entrepreneur can contribute positive values to the family, community and the society. Globally women are indulging from teaching to technical areas. In India by breaking the glass ceiling women entrepreneurs are developing and intruding into the male dominated arena as garment manufactures, farm owners, business women with many commodities, establishing firms like, tiffin centers, milk centers, petty shops etc.

#### 5. Classification of Micro Entrepreneurs

The women are classified into four groups according to their activities as (1) Cultivators (2) Sellers (3) Manufactures (4) Managers.

S.No.	Classification of women micro entrepreneurs	Activities under taken
1.	Cultivators	Cultivating (1) Organic vegetables, (2) Fruits (3) Flowers, (4) Leaf Vegetables (5) Mulberry leaves (6) Oil seeds.
2.	Sellers	Selling vegetables, fruits, nuts, flowers leafy vegetables, milk, milk products.
3.	Manufactures	Associating with preparation and selling of pickles, milk, curds, milk cakes, Jams, fruit juices, establishing tiffin centres, food courts, butter milk centers on the high ways nearer to their villages.
4.	Managers	Managing, Milk Centres, Petty Shops, Bakery, Flour Mills, sericulture activities ect..

#### 6. Micro Finance

Micro Finance is the most essential part of the sustainable development of the poor women. Micro enterprises are an answer for securing balanced development of the economy of the poor women. In rural areas women associate with agro based activities like agriculture, sericulture, aquaculture, etc. But those are considered as their daily chores and kept away from the financial resources.

They have all resources like manpower, raw material, stamina, knowledge, hard working nature etc. but the rural women need mind set, training, access to finances, credit, market facilities to transform them as entrepreneurs. Now a days entrepreneurship is the only solution for generating employability to rural youth. Hence with micro credit and micro entrepreneurship of the rural areas, women can prove their capabilities and increase their individual and their community status.

#### 7. Advantages of women Micro Entrepreneurship

Sustainable development of women especially rural women is not so easy but it is a challenge. Micro entrepreneurship is an answer to this challenge. Like a Telugu Proverb “Chukka Chukka Sammudramainattu” (water drops will collect as sea) micro entrepreneur is like a water drop will added to the nations economy to solve the nation’s unemployment and other advantages like.

- Develop individual economic independence.
- Enhance the personal and social capabilities like
  - Create awareness
  - Develop social net working
  - Enhance the self confidence
  - Improve the standard of living
  - Urge to achieve
  - Dare to participate in political affairs
  - Economic empowerment
  - Able to participate in decision making activities.
  - Solve the problems of rural women and the village.

- Enhance the leadership qualities.

Sustainable Development of women through micro entrepreneurship fetch many benefits like women's empowerment, socio-economic status, equality, property rights, development of self esteem, prestige, over all market facilities, community development etc.

## 8. Constraints of Women Entrepreneurs

Due to gender discrimination girls are socialized differently controlled by social norms, morals, beliefs, practices without any rights and decision making powers. Because of these reasons women entrepreneurs are facing many constraints like lack of confidence, dual roles, rigid and male dominated market conditions etc. Table 2.shows the constraints faced by them also the reasons behind the situation and the solutions to overcome them.

Table No.2 Constraints of Women Entrepreneurs Reasons and solutions

S.No	Constraints	Reasons	Solution
1.	Lack of Confidence	Due to differential socialization social norms, morals in the family women lack confidence, support, decision making powers needed for the growth of an entrepreneur.	Social workers can develop the women entrepreneurs within their reach by extending the necessary inputs.
2.	Over burden ness due to dual roles	With the dual roles as, wife and mother women unable to manage the enterprise effectively because of lack of time, concentration and over burdened personal obligations.	The family members like in-laws, husband and others can share their responsibilities to make them free to associate with an enterprise.
3.	Rigid and male dominated market conditions	Women, entrepreneurs have to depend, on their family male members due to rigid male dominated market conditions, lack of awareness, experience, and lobbying capacities.	The family members, NGO's GOS by providing information about available market opportunities, conditions and services.
4.	Lack shoving	Generally Indian women socialized with faminine qualities, withdrawal mentality, son preference, and restricted movement.	The most important shoving is self motivation, family support positive Government Policies, timely finances and a suitable environment to establish their enterprises.
5.	Lack of proper training	Indian families and society provide training to a girl to make her as a good wife rather than to uplift her as an entrepreneur she is not allowed to develop net work with other business men, which is considered as a sin and bad culture.	Equal opportunities, training, skill development freedom to net work with other businessmen.
6.	Lack of access to financial support	Because of societal mind women are not access to finances like (1) share in the property (2) Government or private loans, schemes incentives, etc.	Equal share in the parental property, access to private, Government loans, support and complete information from other family members is all walks of their life.
7	Lack of exposure, information about training programmes	Due to illiteracy, restricted movement, lack of networking, and awareness.	Literacy is the main source of information about all schemes and institutions which will provide training, financial assistance and about the enterprise and market facilities.
8.	Lack of access to resources	Withdrawal nature, societal zeo pardise, hesitant nature of	Build the capacities to identify their priorities and shed down the

	women keeping Them away from all resources	hesitations to find a way to grab all kinds of resources.
--	---	--

90% of the entrepreneurs are from rural areas have very less access to bigger credits. Hence majority of them depend on their own groups financial support which is mostly micro finance only.

## 9. Sustainable development of SHG Rural Women Entrepreneurship

The role of micro-credit is to, improve the socio economic status of women in households and communities. The micro entrepreneurship is strengthening the women sustainable development and remove the gender inequalities. Self Help Group's saving are extended as micro credit to its members to promote the micro and small scale enterprises to alleviate poverty and to provide sustainable economic development of the community. Women constitute 90 per cent of total marginal workers of the country Rural women are playing a direct and indirect role both in farm operations and domestic chores. Besides they are capable to manage the livestock activities with their savings and are able to increase the income levels of their families, and community. Now a days rural women are achieving sustainable development by associating with the technical know how and are able to cope up with the changing scenario of the production field. By acquiring new skills they are able to setting their own enterprises for their sustainable development and also they are able to develop other women of their villages.

Majority of the SHG women of rural areas and urban areas are managing micro enterprises with livestock and domesticated activities because they can be managed with micro finances. Very few are associated with agriculture and its allied activities. It is evident that micro entrepreneurs will have continuous income and can contribute to their sustainable development.

## 10.Recent trends in Micro Entrepreneurs

To sustain and develop the entrepreneurial activities and Indian economy it is high time that the women have to deviate from the traditional enterprises and handle the non traditional enterprises like (1) Mobile Selling Shops, (2) Managing Super Markets, (3) Tele Communications, (4) Computer Centres, (5) Food Processing units, (6) Dairy Farms, (7) Milk Preservation Centres, (8) Preparing Milk Products, engaging with (9) sericulture, (10) Acqua Culture (11) Agro Culture (12) Health Centre (13) Floriculture etc.

For which women require only managerial skills and other Technical services which can be borrowed from the Technical experts. Slowly women can develop the Technical Skills to develop their enterprise and for their own sustainable development. Apart from this women micro entrepreneurs have to utilize all the resources needed for the sustainable development of their enterprises like all kinds of training facilities, take help from electronic and print media to give wide publicity to their products and organizing trade fairs, exhibition cum sale, selling units in the busy market areas, networking through friends, relatives, known people, officials to catch more customers. Besides women micro entrepreneurs should free from all forms of gender discrimination and atrocities. That is possible only when mind set of their family members especially male members is positive towards the women micro entrepreneurs' deeds.

## 11.Entrepreneurial Policy

Policy to support the development of small, micro enterprises is an important part of the democratic governments' strategy to create better life. As per the policy micro enterprises are engage with one or 5 employees usually the owner and her family. It is an informal, license free, business with turnover Rs.3,00,000/- per year. Trust, SHG women and micro finances are funding the micro enterprises. The major advantage of the sector has its employment potential at low capital cost. The micro, small and medium enterprises development (MSMED) Act 2006 seeks to facilitate the development of these enterprises and also enhance the competitiveness. Micro, small and medium industries policy 2008 also design for the same and to sustain the MSME sector. The policy extends the provisions to entrepreneurs like 15 per cent capital subsidy on the value of the plant and machinery, 20 per cent low tension power tariff till 36 months, 100 per cent subsidy on the net value of value added tax. Women entrepreneurs are eligible to get the required loan from the banks for 2 per cent less interest than the male entrepreneurs.

## **12. Government and Micro Finance Institutions attitude towards SHG women and it Implications**

The funding agencies both National and International have given freedom and loan for less interest to the state level funding agencies, NGO, Mahila Mandals, Microfinance institutions to extend the same to SHGs with the result each funding agency targeted the registered SHGs to meet their target to catch more customers for the micro-credit. The result is the following implications: (1) SHG women are more indebted with 2 or 3 micro-credit agencies and forced them to committee suicide for not able to repay the loan amount. (2) Due to indebtedness they have to loose their own residence or enterprise. (3) Leads to divorce because of conflicts between husband and wife. (4) In two cases SHG women after this type of incidences they migrated to unknown places leaving their native places, other relatives, contacts etc. (5) Here the experience of "Venkateswara" SHG Group in Tirupati in Chittoor district shows that the Government officials have sanctioned mid day meals programme of one school to the local SHG group members and provided required rice from the ration shops as per the number of students and sanction of money on papers to purchase vegetables etc. But money was not released even after 12 months and pushing the SHG women into indebtedness. The SHG women forced to shoulder the over burdenness by managing anganwadi centres, crèche centres etc. (6) Another responsibility laid by the Government on SHG is mobilization of public to the election booths, election rallies, controlling the vote bank, attending the public meetings of political leaders etc. During group meeting SHG leaders commented that 50 to 60% of their time is wasted on waiting for the VIPs and with mobilizing the Public. Instead of this type of responsibilities they can be sent to the training to enquire the marketing trends, linkages which are essential for SHG women to enrich their knowledge to strengthen their activities, networks etc.

## **13. Conclusions**

It is evident that micro entrepreneurship is contributing not only to the sustainable development of women entrepreneurs but also to the sustainable development of the country's economy. It will enhance the status of SHG women and also the type of entrepreneurship. The success of women will contribute to the success of entrepreneurship in that local area market and added to the over all nations economic development. The problems of women at the domestic front can be solved with the help family members who can share the women's responsibilities. Where as obstacles faced by the women entrepreneurs with regard to their enterprise can over come by extending equal opportunities on par with men entrepreneurs with regard to finances, market facilities, marketing skills, access to all kinds of information. Besides, they may be provided equal share, equal access to resources, and net working. By enhancing the abilities of rural SHG women as micro entrepreneurs they can contribute and involve in the nation's entrepreneurial activities. Rural women of India are intelligent, hand working, competent, rich with indigenouse knowledge, potential and skilled persons. But the only requirement they needed is timely information, resources, finances, permissions, training with regard to technical know how, family support especially male members, Government's loan facility with proper interest and subsidy. Besides, the net working of all the women micro entrepreneurs of the local area can be of a greater help to form the MACS, trusts, associations to have recognition, to extend mutual cooperation, support, knowledge to enhance the motivation, capabilities, confidence, work culture and income to erect them with individual sustainable development and contribute to the families' community's and Nation's sustainable development.

## **14. References**

- [1] David, K., 1992 "Human Behaviour at work" Tata McGraw Hill Publishing Company, Ltd., New Delhi.
- [2] Gupta, D., 2000 "Rural Banking for Woman" Social Welfare, Vol.45, No.12.
- [3] Karbanda, S. 1992 "Organing of working women for social change", Social Welfare, Vol.38, No.8.
- [4] Mehta, S and Sethi, N.1997 "Targeting women for Development", " Social Welfare, Vol.34, No.10.
- [5] Mishra I, 1996 "Small steps to a brighten future", social welfare, vol.xlv, No.12.
- [6] Saha, S. and Banerjee, T.2001 "Women partners in Development", Employment News, Vol.XXV, No.49.