

“ ANALYTICAL STUDY OF RURAL WOMEN ENTREPRENEURSHIP TO ENHANCE ECONOMIC DEVELOPMENT – REFERENCE TO SATNA RURAL (MADHYA PRADESH) .”

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Abstract:Entrepreneurship is a very important as it is a key job generator and its significance at global level under changing scenario in the international business arena` and to sustain good health of the rural economy and the whole economy as a whole. Different entrepreneurship development programs have been started by the government to develop the entrepreneurs in India apart of numbers of governmental help & the NGOs mobility for the rural entrepreneurship,it is below the mark in India. The Women rural entrepreneurs has to be analysed and supported to develop the rural and in tern the whole economy as whole.

The study is to analyse & find out key problems faced by rural women entrepreneur and their actual conditions in and around Satna in Madhya Pradesh . The study is based on primary data collected by means of questionnaire and personal interview in seven villages near Satna in Madhya Pradesh.The study aimed at linking the economic development with the above mentioned concept of rurwl women entrepreneurship.

Keyword: Rural women entrepreneur, entrepreneurship, economic development ,entrepreneurship development programmes,public –private partnership.

INTRODUCTION

The great Indian house wives since long been entrepreneur form the point of idea generation,leadership,decision making and economically running their respective homes.They are habitual in maintaining their own balance sheet so as to manage the financial resources of the home in a fruitfulway.In the urban India they are structured and institutional and in the rural India they are non-institutional and un-structured.In the rual families the job of the homemakers are more challenging and problemsome as they face various types of economic,socio-cultural and tradition related problems.They are not educated and not trained as that of the urban homemakers.So focusing on the rural entrepreneurship is very important subject to study ,analyse and to implement it.

But apart from the individual efforts,effort of the rural society,NGO and financial institutions are must for the enhancement or rural women entrepreneurship in India.The central part where a lot of opportunities lies require to be studied .It is hoped that women can play great role for the rural development with the tool of rural women entrepreneurship.

Objectives Of The Analysis

- * Study rural entrepreneurship in Madhya Pradesh. (Reference to seven villages near Satna)
- * To analyse the conditions of rural women entrepreneurs in rural Madhya Pradesh. (Reference to seven villages near Satna)
- * Difficulties faced by rural women entrepreneurs in Madhya Pradesh. (Reference to seven villages near Satna)
- * To detect how rural women entrepreneurship is linked with economic development.

My study can work as guidance for other rural entrepreneurs .

METHODOLOGY USED IN THE ANALYSIS

The study was a descriptive research . A simplified questionnaire was used and personal interviews were conducted to collect the primary as well as secondary data.The samples were the rural ladies ,rural business women & rural women entrepreneurs of seven villages in and around satna.The questionnaires were explained in Bagheli(local language) to the respondents.Early morning time was selected for the collection of the research data. The questionnaires were distributed and then collected when filled.The sample size was 90 but due some reasons 08 questionnaire were received unfilled.Thus the effective sample was 82.Random stratified sampling was used.Percentage analysis also been done.

Analysing the various vital elements of the targeted samples

Table -1

Elements	Out of 82 Samples
Single	34
Married	30
Widow	12
Divorced	06
Agro as profession	59
Other professions	23
Old	20
Young	41
Middle adged	21
Studied upto X	50
Studied upto XII	19
IT I	07
Diploma	04
IT literate	02

Some of the vital details of the 82 respondents contacted and interviewed during the study are as 34 of them were single, 30 were married some in the near by villages and some far-away but told that they were interested in setting their own enterprise, 06 were divorced and 12 were widow. 59 ladies were involved in agro profession and 23 out of 82 were in non-agro profession but were not satisfied with their present status so they were interested to do something innovative. Out of 82 respondents 20 were old, 41 were young & 21 were middle-aged.

Out of 82 respondents 50 studied upto class ten, 19 studied upto class twelve, 07 were ITI trained, 04 were diploma holders in various trades and 02 were IT literate

Various Entrepreneur Like Qualities Analysed among the respondents (rural women entrepreneurs in and around Satna -MP)

- A. Risk bearing capacity. (RBC)
- B. Create own empire. (COE)
- C. Know how of the local resources (KHOLR)
- D. Foresightness (FORS)
- E. Innovativeness (INV)
- F. Good leadership (GL)
- G. Bold decision makers (BDM)

These seven paramaters were analysed among the rural women entrepreneurs to visualise their inclination towards entrepreneurship .It was found that qualities like good leadership & bold decision makers were negligible, 10% of the respondents have got risk bearing capacity, 5% of the respondents want to create their own empire, 43% have got good know how about the local resources, 2% has got for-sightness and innovativeness among respondents are very less. So it can be said that most of the essential ingredients for entrepreneurship are not there among the respondents.

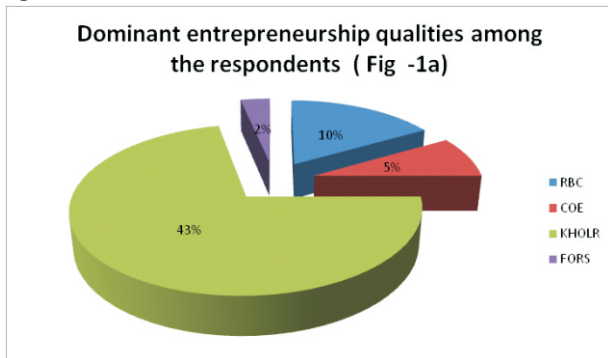
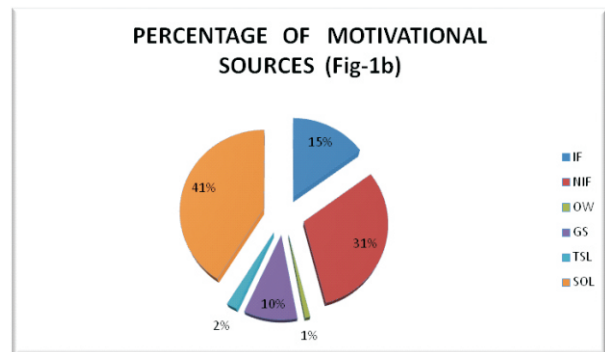


Table-2

Motivational sources for starting own enterprise

S.NO	Motivational sources for starting own enterprise in this study	Percentage (Among all respondents)
1.	Institutional Finance (IF)	15 %
2.	Non Institutional Finance (NIF)	31 %
3.	Own Will (OW)	01 %
4.	Governmental Support (GS)	10 %
5.	Tradition Since Long (TSL)	02 %
6.	Source Of Livelihood (SOL)	41 %

Now the motivational sources were analysed and it was found that most effective source was the to earn livelihood to say most of the respondents thought to be entrepreneur to earn their bread and butter only not to achieve their dream to be entrepreneur. Non institutional sources of the villages encouraged 31% of the respondents to be an entrepreneur, institutional sources encouraged 15% of the total respondents, 10% were motivated by the governmental support to be an entrepreneur, 2% of the women took entrepreneurship as it has been a long practice in their village and in their family and finally 01% of the respondents adopted it to fulfil their own will to become an entrepreneur.



It was first found out that out of 82 respondents how many were motivated by which factors to be a women rural entrepreneur in the area under study. Then percentages were calculated to plot on the chart.

External Macro level difficulties faced by the women entrepreneurs in this study

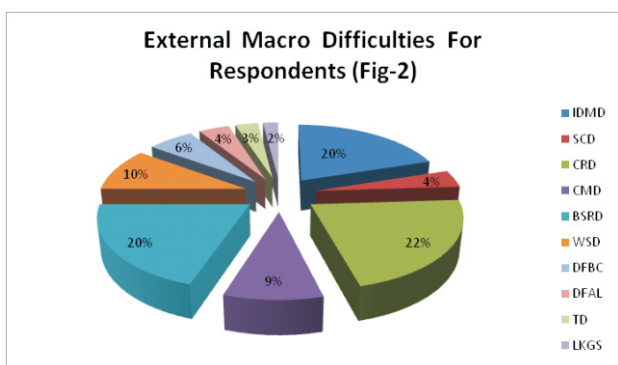
1. Individual decision making difficulties.(IDMD)
2. Socio-cultural difficulties.(SCD)
3. Credit related difficulties.(CRD)
4. Customer & Marketing difficulties.(CMD)
5. Business skills related difficulties.(BSRD)
6. Warehousing & storage difficulties.(WSD)
7. Difficulties for business competition .(DFBC)

- 8. Difficulty for acquiring land.(DFAL)
- 9. Training difficulties.(TD)
- 10. Lack of knowledge of governmental schemes.(LKGS)

Table-3

S.NO.	Macro level difficulties in this study	Percentage (Among all respondents)
1.	Individual decision making difficulties.(IDMD)	20 %
2.	Socio-cultural difficulties.(SCD)	04 %
3.	Credit related difficulties.(CRD)	22 %
4.	Customer & Marketing difficulties.(CMD)	09 %
5.	Business skills related difficulties.(BSRD)	20 %
6.	Warehousing & storage difficulties.(WSD)	10 %
7.	Difficulties for business competition.(DFBC)	06 %
8.	Difficulty for acquiring land.(DFAL)	04 %
9.	Training difficulties.(TD)	03 %
10.	Lack of knowledge of governmental schemes.(LKGS)	02 %

The macro difficulties faced by the women entrepreneurs of the subject villages to become an entrepreneur are as discussed in this paragraph. As the entrepreneurs are women so they were subjected to few additional difficulties. 20 % of the total respondents were unable to develop as they were poor in decision making which is utmost required in entrepreneurship, 04 % faced difficulties related to social and cultural practices in rural India, 22 % of the respondents reported to face difficulties related to credits required for entrepreneurs, 09% of the respondents faced difficulties related to customers and marketing, 20 % of the rural women entrepreneurs do not have sufficient skills to run own enterprises, 10% of the total rural women entrepreneurs faced difficulties related to storage and proper warehousing, 6% of the total respondents faced difficulties related to business competition, 04% of the total respondents faced difficulties related to land acquisition for setting up enterprise as farmers are not ready to sell agro land for industrialisation, 03% of the respondents do not have sufficient training to start new venture and 02% of the women rural entrepreneurs do not know the governmental schemes supporting entrepreneurship in rural India and they are ignorant about the state governmental schemes too.



It was first found out that out of 82 respondents how many faced what macro difficulties as a women entrepreneur in the area under study. Then percentages

were calculated to plot on the chart.

The core bases of rural economic development are as follows (in general)

- Rural employment
- Rural electrification
- Rural sources of income
- Rural roadways development
- Telecommunication in the rural sector
- Schools in rural sector
- Rural market development
- Rural warehouse development
- Transportation status
- Rural credit facilities
- Rural water management
- Farm management

All the above mentioned can be enhanced and developed to a larger extent if at all rural women entrepreneurship can be analysed properly and then developed by the means of private and public partnership.

Conclusion of the study and recommendations

The opportunities that prevails in the rural Satna for the MSMEs are immense but only thing that is proper credit flow, training and know how of the governmental schemes are must to develop the rural women entrepreneurs in and around Satna. In this central part of India rice, wheat, soyabean are produced, the region contains raw materials to manufacture cements and allied industries. There are big cement industries but still lot of space for growth of these industries are there in the urban and the rural part of Satna and the nearby areas. Vegetables, tendu leaves, paan leaves growing and commerce related to it and sugarcane are also produced in and around Satna rural. Solar energy related products and services can also be encouraged in this area. Further more the Government now-a-days giving financial and other support to develop the MSMEs related to solar energy. Vegetables are grown in large amount by developing proper storage facility it will also add feather to the crown named entrepreneurship. The basic qualities of being entrepreneur are weak and not significant but still by the means of governmental support and interest of the people –NGOs the women entrepreneurs can be developed in this central part of India. The respondents are aware about the local resources available which is one of the dominant factor to develop entrepreneurship in this Vrindh area.

On the development of rural women entrepreneurship the employment opportunities will increase, the rural and family infrastructure will improve and overall it will act as a catalyst for faster rural economic growth and development. Upto a greater extent the rural women entrepreneurship is directly proportional to the rural growth and development. Recommended more skill development training institute must be established in this geographical area.

Research Avenues for the future and problems faced

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during this study Problems faced in the study

- * Primary Data collection was difficult
- * It consumed more time than estimated
- * How to implement this study for rural development
- * Unable to frame a regional model for rural development

But after all this a good and useful study based on this study regional rural developmental studies can be further analysed .This study can pave path for study on rural growth,rural women entrepreneurship development and focus on the agro base products and by products.This will work as secondary research for R & D activities in rural enhancement.

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