

NATIONAL SEMINAR

**PROCEEDINGS OF THE
NATIONAL SEMINAR ON
"ROLE OF HIGHER EDUCATION
IN RURAL DEVELOPMENT:
INNOVATIONS AND BEST PRACTICES"**

January 30, 2019

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PRINCIPAL
Sri Jagadguru Renukacharya College
of Science, Arts & Commerce
Bengaluru-560 099.



**DEPARTMENT OF STAND
ST. XAVIER'S COLLEGE
(AUTONOMOUS)**

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(Re-accredited with "A" Grade with a CGPA of 3.59 by NAAC)

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"THE ROLE OF HIGHER EDUCATION IN RURAL DEVELOPMENT:
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First Edition January, 2019

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ISBN: 978-93-5346-456-1

Price: 700

Printed in India

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The Role of NGOs towards Development of Women Entrepreneurship: An Empirical Study

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Abstract

Entrepreneurship is emerging as an important boulevard in advance economic independence for women. In last two decades the economic reforms coupled with loosening of social boundaries has further provided an impetus to women to become entrepreneurs. According to the current trends most of the emerging women entrepreneurs are in small and micro enterprises. A perfunctory look at their situation highlights a number of major challenges faced by them. These challenges can be broadly classified as: lack of awareness, lack of information, difficulty in accessibility of finance, lack of easy access of entrepreneurial training and post training support, lack of market and network support, lack of self-confidence and managerial skills etc. In recent times, the government has realized the enormity of entrepreneurship as a prominent substitute to traditional wage employment in the new economy, and its role in increasing the pace of economic growth. Therefore, Indian government has come up with various special policy measures to help women entrepreneurs. However, there are major restrictions among women entrepreneurs in accessing those facilities. These limitations arise due to various factors, such as: bureaucratic hassles, far reaching location of the government training centers, lack of transportation mainly in remote areas, restriction of government officials in terms of timing when women also have to perform household activities etc.

The Non-Governmental Organizations are playing a significant role in the empowerment of disadvantaged women, helping them stand on their own through such programme as socio-economic programme, vocational training and other similar programme. It is believed that providing programme to women has multiple effects. Thus this study is an attempt to study the NGOs' role in the empowerment of women entrepreneurship development. It is important to emphasize that a very limited number of significant literatures are available on the NGOs and its involvement to the promotion of women entrepreneurship in India. The present study contributes significantly to the knowledge about the appropriate and effective approach of the NGOs to support women entrepreneurship in India. The study also highlights the various limitations of the NGOs while performing these activities. It is hoped that the finding will be helpful to the planners and policy makers in the field of women entrepreneurship. The study would also be great use to the researchers, professionals, corporate consultants and other NGOs interested in the field of entrepreneurship development in general and women entrepreneurship in particular.

Key Words: Women entrepreneurs, women empowerment, Non-Governmental Organizations.

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I. INTRODUCTION

India is emerging as an economic powerhouse of the world. The recent economic crisis has dampened the world economy but the dynamism of the Indian economy has outlived the sluggishness of the crisis. Indian economy became the third largest economy in terms of Purchasing Power Parity (PPP) in the world. According to many surveys and reports of world leading economic analysts, Indian economy is poised to be a leader of the world economy in coming decades. Some of the recent surveys, such as those undertaken by Sachs and Coopers & Lybrand (Outlook Business, 2007: 8) Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. The Government of India has defined a women's entrepreneurship as "an enterprise owned and controlled by a woman having a minimal financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated by the enterprise to women".

The role of NGOs' in Women Entrepreneurship Development is an important aspect in developing country. Without the participation of women in the development process, society as a whole cannot be said to develop sufficiently. India is one of the developing countries and traditionally it has male dominated society. Participation of women in economic activities is important as compare to men because she maintain balance between business and her family. And women Entrepreneur are the most important factor in the process of economic development of a country.

WOMEN ENTREPRENEURS

Women entrepreneurship is the process where women take lead and organize a business or industry and private employment opportunity to others. Though at initial stage Women entrepreneur developed only at urban areas, lately it has extended its wings to rural and semi-urban areas too. Although earlier women concentrated much on traditional activities, due to the spread of education and favorable Govt. policies led towards development of women entrepreneurship. Women have changed their attitude and diverted towards non-traditional activities too. They show favorable response to changing situation and get adjusted themselves and have improved position. The Govt. and Non-Govt. organizations are giving more promises to promote self-employment among women and build women entrepreneurship special financial assistance is provided and training programs are organized from women to start their ventures.

Reasons for Women Becoming Entrepreneurs

Women Entrepreneur's a person who accepts challenging role to meet her personal needs and become economically independent. Various reasons can be concluded why women are showing to become as entrepreneurs. Educated women are not restricting themselves to the house hold activities; they are trying to spend their time for doing business or any activities which give benefit to them and to their family in this path way they have chosen entrepreneurship as their main income generating activity. The challenges and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators. They are flourishing as designers; inter decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation. The following are the reasons for



women becoming entrepreneurs i. Innovative thinking, ii. Education and qualification iii. Self identity and social status, iv. Employment to others, v. Role model to others, VI. Government programs and policies, vii. Support of family members, viii. Need for additional income, ix. Family occupation, x. economically independent

Role of NGOs in Self Employment and Empowerment of Women

NGOs can play a meaningful role towards self-employment of women and their empowerment in the following ways: Training & Skill Development, Legal Awareness and Property Rights, Women Empowerment, Fair Trade, Credit / Micro Credit / Self-help groups, Skill Training, Capacity building:

REVIEW OF LITERATURE

Banakar .M.B & C.S. Yatnalli (2018): The paper made an analytical framework to analyze the factors relating to problems and developmental issues in used institutional theory. This study found some problems faced by women's entrepreneur of Haveri district. This study also suggested some policies and their possible implications for improving women entrepreneurship so that they can make contribution to the economic development. Through this study came to know the manner in which NGOs have worked with men and women entrepreneur members have a special kind of opinion about SKDRDP

Vijay Rathee Ritu Yadav (2017): this study focused that government role on improve accessibility of finance by encouraging more banks and other financial institutions. Also government should increase their schemes for empowering women and efficient and effectively implementing them. Also he highlighted the current scenario of women entrepreneurs and their contribution in economic empowerment of rural areas of India.

Ammani .S, Pushpalatha.Kamineni, Aparanjani.Uppe, (2016): In this study author looks at entrepreneurial behavior in both the non-profit organizations and for-profit organizations to test for differences and similarities that may occur due the sector in which the entrepreneurial activity is located. His findings shows that the factors differentiating nonprofit and for-profit entrepreneurship are primarily: ideology, professional standing, previous experience, income, caste, age, family background, and the willingness to take risks..

Singh and Raina (2013) described the problems and challenges faced by women entrepreneurs in India and also analyzed the policies of Indian government for women. The study mainly focused to find out the status of women entrepreneurs in India. The study found that in modern India, more and more women are taking up entrepreneurial activity especially in MSMEs. It also observed that Indian women have imprinted a position for themselves in the male dominated world. It further showed that Indian women can well manage their household work as well their workplace deadlines.

STATEMENT OF THE PROBLEM

Non Government Organizations are playing vital role in Women entrepreneurship, to progress economy well. Such NGOs are facing problem not only economical, but also psychological. There are certain unique motivational factors which facilitates women to progress well.

OBJECTIVES

The study was planned with the following objectives.

- To study the motivational factors of women entrepreneurs.
- To study strategic roles of the NGOs perform which help women to access information for their development.
- To suggest suitable measures for strengthening women entrepreneurs.

LIMITATIONS OF THE STUDY

The present study is limited to selected women entrepreneurs of Bangalore rural district because it is easy for collecting the data.

The data is collected from only 100 women entrepreneurs.

Time constraint

II. METHODOLOGY

The research is based on primary and secondary data. The primary data is collected through questionnaire of women entrepreneurs. Here there are many trading, manufacturing, Service organizations are available for conducting research. Field survey method was employed to collect primary data from 100 respondents. The secondary data is collected from review of past researches, journals, articles and other reports.

SAMPLING

A sample as the name implies is a smaller representation of a large whole, instead of studying every case, which might logically be included in an investigation. Framed questionnaire is used for data collection. : For the purpose of the study 100 respondents have been chosen in Nelamangala by using simple random sampling a questionnaire was prepared and administered in person to all the respondents.

TOOLS USED

In this study the raw data collected are classified, edited and tabulated for analysis. The following were some of the tools used. They are: Percentage Method

Data Analysis and Interpretation

Table-1: Problem faced by women entrepreneurs.

| Variables | Respondent | Percentage |
|------------------------|------------|------------|
| Communication skill | 10 | 10 |
| Marketing and Mobility | 20 | 20 |
| Financial | 50 | 50 |
| Environmental | 00 | 00 |
| Family problems | 05 | 05 |
| Social problems | 02 | 02 |
| Legal problems | 02 | 04 |
| Lack of training | 11 | 11 |
| Total | 100 | 100 |

The above table shows that a huge number 50 per cent of the women entrepreneurs facing

financial problems. About 20 per cent of the women entrepreneur face marketing problem. An average number 11 per cent of the respondents face lack of proper training on women entrepreneurship. A small number 10 per cent of the respondents face marketing problem. The majority (50%) of the women entrepreneurs are facing lack of financial support.

Table-2: Factors Motivate on women entrepreneurs.

| Variables | Respondent | Percentage |
|-----------------------|------------|------------|
| Generation of income | 30 | 30 |
| Economic independence | 42 | 42 |
| Interest | 05 | 05 |
| Self-dependent | 03 | 03 |
| Family encouragement | 05 | 05 |
| Social status | 15 | 15 |
| Total | 100 | 100 |

The above table shows that a huge number 42 per cent of the respondents motivated for economic independence. About 30 per cent of the respondents are motivated for income generation. 15 per cent of the respondents motivated for social status family encouragement. A small number 5 per cent of the respondents are motivated by their family encouragement. The majority (42%) of the respondents are motivated for economic independence. This can help to fulfill their family commitment.

Table-3: Suggestions.

| Variables | Respondent | Percentage |
|---|------------|------------|
| Provide proper training | 35 | 35 |
| Financial support | 38 | 38 |
| Facilitate Marketing service | 20 | 20 |
| Tax exemption | 05 | 05 |
| Provide awareness on utilization of women entrepreneur programs | 02 | 02 |
| Total | 100 | 100 |

The above table shows that 38 per cent of the respondents are suggested Govt. /NGOs should provide financial support for women entrepreneur. About 35 per cent of the respondents are suggested Govt. /NGOs should provide proper training. A small number 20 per cent of the respondents said facilitate proper marketing services. The majority (38%) of the respondents are suggested Govt. /NGOs should provide financial support for women entrepreneur.

Table- 5. Role played by NGOs for Women empowerment

| Variable | Respondent | Percentage |
|--|------------|------------|
| Instrumental in women self-Employment | 35 | 35 |
| Helpful in obtaining finance from banks and other financial institutions | 45 | 45 |
| Useful in providing Technical assistance in ventures | 05 | 05 |

| | | |
|---|-----|-----|
| Helpful in IQM of self-employed ventures | 05 | 05 |
| Facilitator in Bringing positive transformation in the lives of women | 10 | 10 |
| Total | 100 | 100 |

The above table show that a mammoth number 35 per cent of the women said that NGOs are the very important instrument for women self employment. A huge number 45 per cent of the respondents are said that NGOs should play the role as Helpful in obtaining finance from banks and other financial institutions. About 10 per cent of the respondents said that NGOs need to play the role of Facilitator in Bringing positive transformation in the lives of women. The majority of the respondents are said that NGOs should play the role as Helpful in obtaining finance from banks and other financial institutions

FINDINGS

1. The majority (38%) of the respondents are suggested Govt. /NGOs should provide financial support for women entrepreneur.
2. The majority (42%) of the respondents are motivated for economic independence. This can help to fulfill their family commitment.
3. The majority (50%) of the women entrepreneurs are facing lack of financial support.
4. The majority (38%) of the respondents are suggested Govt. /NGOs should provide financial support for women entrepreneur.
5. The majority (45%) of the respondents are said that NGOs should play the role as Helpful in obtaining finance from banks and other financial institutions

SUGGESTIONS

The following are the suggestions found from my study for the betterment of women entrepreneurs. Proper steps should be taken by government to check whether the schemes are reaching to actual beneficiaries or not. Need based programs should be organized for women are become sound economic independence. Government/NGOs should make proper policies and programs for women have to access easy financial support to become entrepreneur. NGOs should provide innovative approaches and methods for sustainable development of women entrepreneurs become self dependent.

CONCLUSION

Entrepreneurship is not a bed of roses to women. Women participation in many kinds of economic activities to complement to their family income, their participation in no way reduces their family duties. The task of women has become more tedious and full of challenges. Let us all make efforts to help women rediscover her. Women entrepreneurs are not only required motivation in the form of financial assistance, and government permissions and sanctions; they may require support from family members and life partners. The progress of the nation not only depends on men performance and also female. When a country economically strong that country people standard of living would gradually increase. In India there is a possibility to grow our economy, by giving motivation to women in all aspects, and women playing dual

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role like house entrepreneur. The Non-Governmental Organizations are playing a significant role in the empowerment of disadvantaged women, helping them stand on their own through such programs as socio-economic programs, vocational training and other similar programs. The study also focused the various limitations of the NGOs while performing these activities. It is hoped that the finding will be helpful to the planners and policy makers in the field of women entrepreneurship. The study would also be great use to the researchers, professionals, corporate consultants and other NGOs interested in the field of entrepreneurship development in general and women entrepreneurship in particular.

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