



Challenges of SHG's Rural Women Entrepreneurship with Special Reference to Davangere District

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Abstract

The study was undertaken with an objective to study the problems of rural women entrepreneurs. It was conducted in the rural areas of Davangere District with 60 rural women of SHG's. Interview method was used to collect data from women. Information on the entrepreneurial problems was gathered and analyzed. The results of the study indicate lack of supportive network, financial and marketing problems were the major problem areas for rural women entrepreneurs.

Introduction

Women have been successful in breaking their confinement within the limits of their homes by entering into varied kinds of professionals and services women entrepreneurs have proved to be on par with their men counterparts in business acumen and are emerging as smart and dynamic entrepreneurs. Women owned businesses are highly increasing in the economies of almost all countries. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. The government has an important catalytic role in helping rural population mobilize their own entrepreneurship. An appropriate role of government agencies is therefore to create an enabling environment allowing rural SHGs to grow and perform their functions more effectively to the extent that they become independent, some such groups are unable to function effectively because of lack of professionalism, technical competence and entrepreneurial skills. The government thus also has an important capacity building role so that the SHGs develop into self-reliant organizations over time. A different orientation is required in rural sector and an altogether different outlook is required for developing women entrepreneur that should be based on understanding of the dynamics of rural behaviour. The present effort was made to study problems faced by rural women entrepreneurs in Davangere District. So that a clear picture of entrepreneurial activities in rural areas is drawn, which may work as road map of entrepreneurial development in rural India and can help estimate how far have we come and how much is to be done in order to make rural women self-reliant.

Objectives of the Study

1. To analyze the problems of rural women of SHG's members.
2. To offer suggestions to improve the satisfaction of women entrepreneurs.

Scope of the Study

Entrepreneurship development is a wide area. The study is undertaken to assess the role of institution in developing the rural women entrepreneurs and contributing towards to the economic development of India. The current research helps to know the challenges of SHG's of Stree Shakti that faced by the rural women entrepreneurs in Davangere district. The study is confined to the members of the SHG's.

Methodology

The study has been conducted through primary and secondary data, for the purpose of collecting primary data questionnaire was prepared and administered on the sample of SHG members of rural women. Personal interview method was adopted to gather information for the study. The study was conducted in nine villages of Davangere district. The nine villages were randomly selected namely Doddabathi, Halebathi, Nellanahally, Doggalli, Amarvathi, Kundavada, Kadihaly, Karur and Kakargolla. The number of SHGs among these villages was selected randomly and each SHG's were shortlisted on the basis which has completed 3 years of functioning been chosen for the study. The rural women entrepreneurs of SHG's members are the respondents for the study and randomly selected from each SHG's. The total number of members for the study was 60. To test the hypothesis, the chi-square statistical tool is used.

Limitations

1. Due to lack of time, the number of respondents as well as study was restricted only nine villages of Davangere district.
2. Few members of the group were hesitated to respond to the questions asked by the researcher.

Analysis and Interpretation

Table 1: Problems encounter by the rural women entrepreneur of SHG's members.

Statement	No of respondents	Percentage
Market related issues	24	40
Funds availability	14	23
Marketing	15	25
Family support	7	12

Source: Field Survey

Interpretation: 40% of the rural women entrepreneurs are encountered with market related issues, 25% are related to marketing, 23% belongs to funds availability and 12% involves problems related to family support during their business activities. The rural women entrepreneurs of SHG's members should be given priority because of their contribution of economic development of the country. Women entrepreneurs can be asset as well as inspiration for adequate development of any Indian economy. Today rural women entrepreneurs are in short supply, women who have come forward to initiate business should be encouraged. In the current study, rural women entrepreneurs of SHG's Members are undertaking dairy farm and milk related business, these requirements are very essential to each and every person in our daily life and also contributes to fulfillment of various industrial essentials. Hence development of rural women entrepreneurs plays a very important role in the Indian economic development.

Testing of Hypothesis

Problems faced by rural women and Education. Market related issues, funds availability and business expansion and so on; these problems are typically associated with education. To see test and see the same, one of the problem identified in the current research criteria is selected i.e. market related issues.

Ho: The Problems and Education are independent.

H1: The Problems and Education are dependent.

Table 2: Problems faced by rural women entrepreneurs and education

Problems faced by rural women entrepreneurs	Education			Total
	7th Std	8- 10th Std	10th Above	
Market related issues	11	8	5	24
Without market related issues	11	18	7	36
Total	22	26	12	60

Source: Field Survey

From the above table, Degrees of freedom (dof) = (c-1) (r-1) = (3-1) (2-1) = 2 Calculated value of chi-square = 1.85 at 5% level = 5.99

Inference: As chi square value < K, Ho is accepted. Hence, the market related issues and education are independent. Therefore, we can conclude that the problems faced by the rural women entrepreneurs of SHG's members may be solved by conducting and facilitating the training programme in the identified area and even personality development programmes to balance their personal life.

Suggestions

The Self group must support the rural women entrepreneurs to get more benefit and encourage them to take active participation and also help them to solve their business related problems.

Most of the rural women entrepreneurs of SHG's are of the view that because of lack of training, they are not able to continue to exist in the market. Hence, the Government should conduct frequent training programmes with regard to sales techniques, Marketing techniques, etc.

Marketing product is one of the main problems for rural women entrepreneurs of SHG's members. Here, informally the members of the SHGs can take responsibility for sales & promotion activities and even further women co-operative societies can be started to procure the products from women entrepreneurs. They will help them in selling their products.

Finance is another major problem for rural women entrepreneurs. Hence, the Government can offer interest free loans to encourage rural women entrepreneurs. To attract more women entrepreneurs, the subsidy for loans should be increased.

The following efforts can be taken into account for effective development of women entrepreneurial.

1. Training Programme on management skill should be provided to rural women of SHG's.
2. Counseling through the aid of committed NGOs, Psychologists, managerial experts & technical Personnel should be provided.
3. Making provisions of marketing & sales assistance from Govt. part.
4. Training entrepreneurial attitudes should be given at the High School level through well designed course as well as training with numeracy and literacy training for those rural women who need it. Women, particularly the most disadvantaged, may also need training on gender issues and life skills, such as health and nutrition, confidence building, negotiation and leadership skills.

Conclusion

The SHG's play a vital role in the development of the rural women entrepreneurship but still they need capacity building and training in functional areas such as finance, literacy skills, marketing, production and managerial skills. Business training programmes are the important problems of women entrepreneurs in Davangere District.

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