Dalit Women and Rural Entrepreneurship: A Development Strategy for Uttarkhand Hills?

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ABSTRACT

‘When a woman moves forward the family moves and the village moves and the nation moves,’ asserted Pandit Nehru. Development/Upliftment of women is an essential ingredient of human development. Entrepreneurship development among the rural women folk would strengthen the village economy and promote regional development. The women entrepreneurs have proved that there is “a source of immense untapped power in the womanhood of India” (Margaret, 1992). There is no doubt that the women of India, who had so long been shut up in seclusion, can shoulder actively, the responsibilities not only of their own families but also of the country. Women are the backbone of the socio-economic-cultural aspects in the hill scenario. The subsistence agriculture which leads to low incomes and unstable incomes, which in turn lead to a sizeable out-migration of male members that leads to only women headed families behind, and the role of women in the household economy becomes more important (Rawat, 2004). In the midst of limited opportunities, tough terrains and lack of resources, the contribution of women entrepreneurs to the society is enormous.

An attempt was made to highlight the strategies and development aspects of rural women entrepreneurs in Almora district. Entrepreneurs who are engaged in self employment and innovative entrepreneurial activities were selected for the study. A total of 50 samples were selected and the data was collected through interview and focus groups. The study reveals various aspects related to rural women entrepreneurship and constraints that need attention so to empower women in their efforts toward integral development.

Key words: rural women entrepreneurship, women empowerment, IGAs, self employment.

INTRODUCTION

Economically empowered women contributed to the wealth and well-being not only of their families, but also of their nations (Blumberg, 1995). The opportunities and privileges provided to the women especially in the rural areas are growing rapidly that the job seekers are turning into job creators. Women contribution to the social and economic development of societies is more than half as compared to that of men by virtue of
their double roles in the productive and reproductive spheres. They are flourishing as trend setters plunging into skill exploring new avenues of development and economic participation. Their contribution to the all round development of the family, society and their involvement in the national development cannot be undermined. According to a recent study, improvement in women’s economic position may not only increase their happiness, but also alone enhance their status (Sharma, 2000:p.22)

Among women, Dalit women are in the lowest socio-economic strata of Indian caste society. They are downtrodden among the downtrodden (Nandu, 1998) suffer oppression on the basis of gender, caste and class (Narasimham,1999) and face the dual core of the struggles for survival and the social threats of injustice and inequality. Gender inequality is displayed in morality, basic facility, special opportunity, professions, ownership, even household matters (Amartya Sen, 2001) and Gender disparity includes the discrimination of dalit women in all spheres. They are looked down upon as vulnerable, voiceless and dependent. More than 70 percent of Dalits are estimated in below poverty line (BPL), as compared to 48 percent of the general population (Suresh, 1996). They have been culturally negated, socially oppressed and economically exploited by the powerful especially in the rural areas. Rural dalit women bear the brunt of living below the poverty line (Sakuntala, 1999), are generally engaged in their traditional jobs (Sunderaj, 2000) and often vulnerable to violence (Amnesty International, 2001) and could hardly protest the injustice done to them (Ramaiah, 1998).

Women entrepreneurs have grown in large number over the last decade and increasingly the entrepreneurial potentials of women have changed the rural economies in many parts of India. Women entrepreneurs have been making a significant impact in all segments of the economy in India. Not only are few women involved in running non-agricultural enterprises of any kind, the scale of operation of women operated units is distinctly very tiny, particularly in rural areas.

**Women Entrepreneurs In India**

“My greatest hope is women. They want a helping hand to lift them out of the well”

- Mahatma Gandhi

The meaning and definition of an entrepreneur is common to all irrespective of the sex, caste, religion and race. The wisdom of entrepreneurship is not gender specific. In general, those who are playing the entrepreneurial role can be called as entrepreneurs, irrespective of their sex. Hence, there is no need to define the woman entrepreneurs separately. However, in the practical sense, the woman entrepreneur is regarded as a woman who accepts or taking a challenging role in any business venture to become economically strong by making suitable adjustments in both family and social life (P.Balamurugan, 2008).

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. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business.
ventures. “Women Entrepreneur” is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life. With the advent of media, women are aware of their own traits, rights and also the work situations.

Women As Entrepreneur

In former days, for Women there were 3 Ks- Kitchen, Kids, Knitting, then came 3 Ps- Powder, Papad, Pickles and now at present there are 4 Es- Electricity, Electronics, Energy, Engineering. Indian women had undergone a long way and are becoming increasingly visible and successful in all spheres and have shifted from kitchen to higher level of professional activities. Women entrepreneurs are fast becoming a force to reckon with in the business world and are not only involved in business for survival but to satisfy their inner urge of creativity and to prove their capabilities. Educated Women is contributing to a great extent to the social transformation and in the future, will be seen that more women venturing into areas traditionally dominated by men.

Today, many women have established their own economy i.e., entrepreneurial empire and are now ruling their world as they wished to. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures.

Women Development And Entrepreneurship

Women represent half the resources and half the potential in all the societies. Efforts to promote greater equality between women and men can also contribute to the overall development of human societies. The empowerment and autonomy of women and the improvement of women’s social, economic and political status is essential for the achievement of sustainable development in all areas of life (Anita, H.S, 1999).

‘When a woman moves forward the family moves and the village moves and the nation moves,’ asserted Pandit Nehru. Upliftment of women is an essential ingredient of human development. Entrepreneurship development among the rural women force would strengthen the village economy and promote regional development. Earlier, involvement of rural women in entrepreneurship was limited. In most cases especially in developing countries like India women are victims of social prejudice and discrimination. In the past two decades, rural women have made their mark in different walks of life- thanks to the growing level of education, social reforms, political awaking, legal framework and safeguards.

The SHG movement has given an impetus in enhancing the equality status of women as participants, decision makers, and beneficiaries in the democratic, economic, social and cultural spheres of life. Being assisted by SHGs and loans from banks, rural women have taken up income generating activities and small scale entrepreneurial programs to increase their economic base. Given to the various dimensions of hill situations, this
initiative becomes one of the viable strategies for the development of the hill economy. Further this would pave the way toward their self sustenance and sustainable development to a large extent.

**NABARD AS PROMOTER OF ENTREPRENEURSHIP**

NABARD initiated the Self-Help Groups (SHG) – Bank Linkage Programme in 1992 to encourage thrift and savings amongst the rural poor and to supplement their credit needs through banking systems. It envisaged that Voluntary Organisations (VA), Non-Governmental Organisations (NGO) and Self-Help Promotional Institutions (SHPI) can play the role of facilitating the rural poor into SHG process. NABARDs SHG-Bank linkage programme vouchsafes the group approach as an effective mediation for promoting rural entrepreneurs. Group approach facilitates larger outreach, reduction in bank transaction costs, group savings as collateral and peer pressure ensures timely repayment.

Rural women need credit and credit related services to adopt entrepreneurial activities. With the availability of a good framework, entrepreneurs could create new jobs for themselves and others and exploit entrepreneurial opportunities in the society. Although the framework is quite good to meet credit needs, the problem of getting financed by the Banks and availing Institutional finance is still very difficult for rural entrepreneurs.

**UTTARAKHAND: SOME FEATURES**

Uttaranchal, the northern sub-region of Uttar Pradesh came into existence as 27th state of Indian Republic on 9th November 2000. The name got changed from Uttaranchal to Uttarakhand in 2007. The state is situated in Central Himalaya of Indian Himalayan Region (IHR) and mostly comprises the hills of Central Himalaya. The state has a population of 10,086,292 (51,37,773 Males+ 43,25,924 Females), and the sex ratio is 1000:963 (Census-2011).

Kumaon or Kumaon is one of the two divisions of Uttarakhand state. It’s headquarters is located at beautiful lake city Nainital. Kumaon division consists of six districts- Almora, Bageshwar, Champawat, Nainital, Pithoragarh and Udham Singh Nagar. As per the 2011 census, the total population is 622506, and 259898 respectively.

Life for most people is one of hand to mouth struggle and misery. Neither there are industries nor large flat land for cultivation in the hills. As a result, it is well evident that the demand for both food and non-food products of people living in rural areas of Uttarakhand is largely met through remittances which are sent by migrant family members of different households. In this sense a study postulates that is good that a workable population are benefitted through the money order economy.(G.S.Mehta 1999).

**Significance Of The Study**

In Uttarakhand, the main thrust of the women’s empowerment and entrepreneurship program is on setting up SHGs and in making credit facilities available to them so that they can engage in economic activities. Nautiyal’s study (2003) raises the issue that the fact that micro-credit is focused almost exclusively
on women highlights that women are targeted because they are the best repayers of loans and are thus viewed as the most efficient means of making an impact on families and households. The needs of women are therefore not the central concern of micro-credit. By targeting women, it is the institutions, the family, and the economy that benefit from the poor women’s own savings and resources.

Hence the study is undertaken to find out the multiple constraints that are faced by small scale rural entrepreneurs in entrepreneurship management.

**METHODOLOGY OF THE STUDY**

A total of 50 women small scale entrepreneurs were selected from the universe of 102 women entrepreneurs who are doing good in Baisyachana Block of Almora district. The data were collected through primary and secondary sources. The main source of primary data was interview and focus groups. The secondary sources include the reports of NGOs, District Rural Development Authority, NABARD and data from banks.

**Objectives of the study**

i. To know the growth of rural small scale entrepreneurs

ii. To analyse the aspects involved in entrepreneurship management in the background of hill scenario.

iii. To find out the constraints faced by women entrepreneurs and to give suggestions

**Analysis**

The following aspects are covered in the analysis.

i) **Motivating factors**

![Chart 1 Motivating factors for Entrepreneurship](image)

Source: Primary data
The above Chart-1 highlights that 21 respondents had started the entrepreneurial activities due to arising financial needs, 13 respondents due to family poor conditions, 12 to become economically independent and 04 respondents for self actualization.

ii) Factors hindering entrepreneurship

The Chart-2 shows that 20% of the respondents voiced that availability of marketing facilities is a major hindrance followed by lack of well-knit, bank-credit linkage and lack of family supports, 18 and 16 percentage respectively.

A total of 10 respondents agreed that traditional mindset and lack of professional trainings are hindrances. According to 14% of the respondents the tough geographical conditions are unfavourable for entrepreneurship. 12% of the respondents opined that illiteracy and lack of education is the hindrance.

Chart 2 Factors hindering Entrepreneurship

Source: Primary data
iii) Sources of Credit

Chart 3 Source of Credit

Source: Primary data

As shown in Chart-3, 21 respondents amounting to 42% of the total respondents relied on SHG inter loan for credit purposes. This is due to easy access and saving capacity of the members. But the good trend ought to be accessing banks for the inter loan must be limited to consumption purposes. A total 18 respondents opined that they accessed banks for credit needs. A total of 14 respondents from other institutions such as NABARD programs, and 4 respondents received financial assistance from relatives and friends.

iv) Type of Entrepreneurial Activities

Chart 4 Type of Entrepreneurial activities
Source: Primary data

In the Chart-4 it could be noted that 12 respondents amounting to 24% of the total respondents and 10 respondents amounting to 20% of the total respondents are involved in Tailoring & Embroidery and Wool knitting & warm cloths respectively. This is due to the cold climatic conditions as well as the demand from tourists for hand-knit woollen warm cloths. A total of 8 and 6 respondents are involved in off-season vegetables and mushroom cultivation respectively. A total of 5 respondents are involved in petty shop business. 4 respondents are involved in masala packing units. A total of 2 respondents are involved in pickle making units.

v) Sources for Trainings

Training is an important component that leads to the success of the entrepreneurial activity. As shown in the Chart 5, 46% of the respondents obtained trainings from Non-Governmental Organisations, followed by 28% from Government bodies such as NABARD, 20% from Bankers and 6% of the respondents did not undergo any training. Capacity building trainings given by NGOs goes a long way in enabling the rural women entrepreneurs to plunge boldly into entrepreneurial activities.

![Chart 5 Sources from trainings obtained](image-url)

Source: Primary data
vi) Supportive sources of Entrepreneurship

Chart 6 Supportive Sources of Entrepreneurship

The chart-6 shows that 22 respondents rely on NGOs for ongoing trainings and capacity building programs, 13 respondents opined that they benefit from NABARD schemes and trainings, 9 respondents rely on bank schemes and programs and 6 respondents depend on family and friends for supports.

vii) Difficulties in repayment

Chart 7 Delay in repayment

The chart-7 shows that 10 respondents cited consumption purpose (22%), 11 cited natural calamities (6%), 7 cited business loss (10%), 5 cited unforeseen expenditure (14%), 14 cited non-cooperation - family (28%), and 3 cited distorted priorities (20%).
As shown in the chart-7, the respondents expressed various reasons for delay in repayments. A total of 14 respondents due to non cooperation from husbands and family members, 11 respondents due to consumption purposes, 10 respondents revealed that due to thin layer between business and consumption priorities, 7 respondents due to unforeseen expenditure, 5 respondents because of business loss and 3 respondents due to natural calamities.

CONCLUSION

Entrepreneurship plays an eminent function in creating an avenue for employability for rural communities, providing self-employment for those who have started-up a business of their own and enhancing the economic status of the rural sector as well. It has transformed many entrepreneurs into successful business persons and generated income for rural communities. Entrepreneurs in rural area have transformed their vicinity into trading hubs thus enabling them to become urbanized areas.

Entrepreneurship especially in the hill society largely depends upon to a great extent on the economic, social, religious, cultural and psychological factors. Hence developing a proper environment through provision of sufficient information and needed skills will pave the way for many women to undertake entrepreneurial activities. A well developed Infrastructure is very essential for hill development. Up gradation of skills and market exposures to these artisans would open new avenues for creative entrepreneurial activities.

Procedural delays, tedious formalities and maximization of documents on the part of banking institutions and Government departments could be minimized. Special schemes for unemployed women and youth with an incentive to take up self employment in forest and agriculture based allied activities would enable easy access to financial availability and to undertake entrepreneurial activities.

REFERENCE:


