

Participation of rural women in selected entrepreneurial activities

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■ **ABSTRACT** : The present study was undertaken to find out the participation of rural women in selected entrepreneurial activities *i.e.* shawl weaving, carpet weaving, alpana making and pine work. Major findings of the study revealed that majority of the respondents had started their enterprise to improve the family status (93.33%). Half of the respondents (50%) procured the finance from family members. More than half of the respondents (56.66%) procured the raw material from city market. More than three fourth of the respondents (78.33%) were doing marketing at their home. Majority of the respondents (77%) considered input and labour cost in fixing of price and rural women advertised their produced items with the help of NGOs/GOs and cooperatives (83.33%).

■ **KEY WORDS** : Participation, Entrepreneurial activities, Rural women

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Women in India play a major role in shaping country's economy through their active participation in various entrepreneurial activities. Many of these roles are of great economic significance. They work as food producers, processors and marketers. Rural women are participating in multifarious activities due to various reasons such as to raise the standard of living, for better child care, to share the burden of main earner of family or sometimes for self-fulfillment. Majority of rural women are engaged in occupation under unorganized sector as beedi-rollong, lace making, papad making, tailoring, soap making, basket making, shawl, carpet making, and embroidery on a regular or seasonal basis. Such income generating activities make the rural women self-reliant, self-dependent and improve living standards of their families by generating additional income.

The promotion of entrepreneurial activities among women is vital in the context of generating gainful employment, minimizing disparities, reducing gender gap and development of women. Hence, the present paper was an attempt to find out the participation of rural women in selected entrepreneurial activities.

■ RESEARCH METHODS

The study was conducted in selected Panchayat Samities namely, Hawalbagh, Takula, Dhauladevi, and Bhainsiachana in Almora District of Uttarakhand state. A list of rural women entrepreneur involved in shawl weaving, carpet weaving, alpana making and pine work were prepared separately from 13 purposively selected villages and from each list, 15 rural women were randomly selected making a total sample of 60 respondents. For collection of data, interview technique was used. Data were collected with the help of structured interview schedule and the questions were asked in local dialect (*Kumaoni*). Frequencies and percentage were used for analysis of the data statistically.

■ RESEARCH FINDINGS AND DISCUSSION

The findings of the study have been discussed in detail as under:

Reason for starting the enterprise :

Data in Table 1 depict the reason for starting entrepreneurial activities. Majority of the respondents (93.33%) started the enterprise to improve family status. During

informal discussion respondents expressed that they had no option as husband's income was not satisfactory for survival and meeting out day to day expenses. More than one third of the respondents (35%) wanted to have their independent identity. One fourth of the respondents (25%) expressed utilization of leisure time for starting the enterprise. Due to bad habits of husband like alcoholism (18.33%) and death of husband (10%), women started earning through entrepreneurial activities.

Similar findings were reported by Das (2000) in which the that majority of the women got engaged in entrepreneurial activities with the reason "to earn income". The findings of the study also gets support from Devi (2009), who found that majority of the respondents (80-100%) had initiated entrepreneurial activity with the desire to earn money, the activity can be managed at household level and to improve economic conditions of the family.

Reason for selecting the enterprise :

Data in Table 2 show various reasons reported by the respondents for selecting a particular enterprise. It was found

that in shawl weaving 73.33 per cent of the respondents had knowledge and skill followed by 67 per cent respondents who reported self-interest as a reason for selecting this enterprise. Traditional nature of the enterprise was the reasons reported by 20 per cent respondents. In case of carpet weaving, 60 per cent respondents revealed the traditional nature of the work, 46 per cent respondents expressed that the activity was manageable at household level. They had knowledge and skills about selected entrepreneurial activities whereas 27 per cent respondents were trained in carpet weaving. After acquisition of skill and knowledge respondents had started this particular enterprise.

Procurement of finance :

The availability of finance is one of the most important determinants in the establishment and growth of small entrepreneurs, particularly for rural women because there are many uncertainties and lot of risk involved in running the enterprise. The problem may be more if the money is taken from non-institutional sources and repayment facilities are limited. Data in Table 3 reveal different sources of finance for

Table 1: Reasons for starting the entrepreneurial activities by the respondents (n=60)

Sr. No.	Reasons	Shawl weaving (n=15) f (%)	Carpet weaving (n=15) f (%)	Alpana making (n=15) f (%)	Pine work n=15 f (%)	Total f (%)*
1.	For an independent identity	5(33.33)	5(33.33)	6(40)	5(33.33)	21(35)
2.	To improve family status	15(100)	15(100)	12(80)	14(93.33)	56(93.33)
3.	Death of husband	3(20)	2(13.33)	1(6.66)	0	6(10)
4.	Bad habits of the husband	2(13.33)	3(20)	4(26.66)	2(13.33)	11(18.33)
5.	Utilization of leisure time	4(26.66)	6(40)	1(6.66)	4(26.66)	15(25)

*Multiple response

Table 2: Reason for selecting particular enterprise by the respondents (n=60)

Sr. No.	Reasons	Shawl weaving (n=15) f (%)	Carpet weaving (n=15) f (%)	Alpana making (n=15) f (%)	Pine work (n=15) f (%)	Total f (%)*
1.	Knowledge and skills	11(73.33)	7(46)	12(80)	7(46)	37(61.7)
2.	Manageable at household level	1(6.66)	7(46)	7(46)	10(66.66)	25 (41.7)
3.	Traditional in nature	3(20)	9 (60)	6 (40)	1 (6.66)	19 (31.7)
4.	Less investment	0	0	8 (53.33)	14 (93.33)	22 (36.7)
5.	Availability of raw material	1 (6.66)	0	10 (66.7)	4 (26.66)	15 (25)
6.	Self interest	10 (66.66)	3 (20)	3 (20)	2 (13.33)	18 (30)
7.	Trained in the enterprise	2(13.33)	4 (26.66)	0	0	6 (10)
8.	Great market potential	1(6.66)	0	0	0	1 (6.7)

*Multiple response

Table 3: Distribution of the respondents according to sources of procuring finance (n=60)

Sr. No.	Source of finance	Shawl weaving (n=15) f (%)	Carpet weaving (n=15) f (%)	Alpana making (n=15) f (%)	Pine work (n=15) f (%)	Total f (%)
1.	Family members	3(20)	6(40)	10(66.66)	11(66.66)	30(50)
2.	Relatives	1(6.66)	1(6.66)	5(33.33)	3(20)	10(16.66)
3.	Bank	11(73.33)	8(53.33)	0	1(6.66)	20(33.33)

starting the enterprise. It is clear from the table that half of the respondents (50%) arranged the finance from family members. Arrangement of finance from the bank *i.e.* Almora Urban Cooperative Bank, Grameen Kshetriya Bank and State Bank of India on a lower interest rate was reported by 33.33 per cent of the respondents. They were helped by their husbands and family members in loan procurement. Finance was arranged from their close relatives without any interest as reported by 17 per cent of the respondents.

Initial investments :

Table 4 reveals the initial investments made by the respondents in the selected entrepreneurial activities. It was found that in alpina and pine work cent per cent respondents invested less than Rs.5, 000/- as no machinery and expensive raw material were required in these two enterprises. In case of shawl weaving, majority of the respondents (60%) invested above Rs.55, 000/- for purchasing of machinery and raw material whereas 13.33 per cent of the respondents invested Rs. 35,001-45,000/- while 27 per cent respondents invested Rs. 45,001-55,000/- for purchase of required items. Regarding carpet weaving, 27 to 40 per cent of the respondents invested Rs. 15,001 to 35,000/- for purchasing machinery and raw material whereas 13.33 per cent respondents invested Rs. 35,001 to 55,000/-.

Time devotion :

Further involvement of respondents in selected entrepreneurial activities was analyzed in terms of time devoted by them in performing the various tasks. Table 5 depicts the distribution of the respondents according to time devoted by them in selected entrepreneurial activities. Majority of the respondents in carpet weaving (73.33%) devoted 6 hours per day followed by 53.33 per cent respondents in shawl weaving. In alpina, shawl and pine work 67, 40 and 60 per cent respondents, respectively devoted 4-6 hours per day in these activities. After completing the routine home tasks, taking morning meals and agriculture work, the respondents devoted the remaining time in carrying out the different tasks of entrepreneurial activities.

Similar findings were revealed by Upadhyay (2007) in which that in bamboo work, majority of the respondents (66%) devoted 6- 8 hours per day in the activity, about one fourth respondents (24%) devoted 4- 6 hours, whereas some of the respondents (8%) devoted 2- 4 hours per day. In case of rope work, more than half of the respondents (54%) performed the activity for 2-4 hours whereas about one fourth respondents devoted 4-6 hours per day (26%). Few of the respondents (16%) devoted more than 6 hours per day in the activity.

Table 4: Detail of initial investments made by the respondents (n=60)

Sr.No.	Categories	Shawl weaving (n=15) f (%)	Carpet weaving (n=15) f (%)	Alpina making (n=15) f (%)	Pine work (n=15) f (%)	Total f (%)
1.	Less than 5000	0	0	15(100)	15(100)	30(50)
2.	Rs. 5000-15000	0	0	0	0	0
3.	Rs. 15001-25000	0	6(40)	0	0	6(10)
4.	Rs. 25001-35000	0	4(26.66)	0	0	4(6.66)
5.	Rs. 35001-45000	2(13.33)	2(13.33)	0	0	4(6.66)
6.	Rs.45001-55000	4(26.66)	2(13.33)	0	0	6(10)
7.	Above 55000	9(60)	1(6.66)	0	0	10(16.66)

Table 5: Distribution of the respondents on the basis of time devoted in selected entrepreneurial activities (n=60)

Sr.No.	Categories	Shawl weaving (n=15) f (%)	Carpet weaving (n=15) f (%)	Alpina making (n=15) f (%)	Pine work (n=15) f (%)	Total f (%)
1.	2-4 hours	1(6.66)	0	5(33.33)	0	6(10)
2.	4-6 hours	6(40)	4(26.66)	10(66.66)	9(60)	29(48.33)
3.	6 hours and above	8(53.33)	11(73.33)	0	6(40)	25(41.66)

Table 6 : Distribution of the respondents by place of procurement of raw material (n=60)

Sr.No.	Place	Shawl weaving (n=15) f (%)	Carpet weaving (n=15) f (%)	Alpina making (n=15) f (%)	Pine work (n=15) f (%)	Total f (%)
1.	Local market	0	0	5(33.33)	7(46.66)	12(20)
2.	City market	9(60)	8(53.33)	9(60)	8(53.33)	34(56.66)
3.	Out side the city	6(40)	7(46.66)	0	0	13(21.66)

Procurement of raw material :

Raw material like raw cotton, lambs wool, casminon wool, threads, vegetable and natural dyes etc. were required for shawl and carpet weaving. Plywood, brushes, paint, varnish were needed for alpina and pine work. It is evident from Table 6 that more than half of the respondents (56.66%) procured such type of raw material from nearby city market. Procurement outside the city and state from the places namely Dharchula, Panipat, Ludhiana and Delhi at cheap rate (Tibetan, Marino Pashmeena, Newzealand, Australian wool) was reported by 40 and 47 per cent of the respondents, respectively in case of shawl and carpet weaving. The raw material from local market was procured by 33.33 and 46.66 per cent in alpina and pine work. Respondents purchased raw material before peak season like Diwali, New Year, tourist season and in main fairs (*Uttarene* and in *Nanda mela*) and on monthly basis.

Procurement and place of purchase of machinery :

Visualization of the Table 7 depicts that cent per cent respondents in alpina and pine work did not require any kind of machinery. All the carpet weavers (100%) and most of the shawl weavers (87%) purchased the machinery. Few shawl weavers (13.33%) arranged the machinery on hire basis. Further Table 7 reveals that 73.33 per cent of respondents in

shawl and 47 per cent in carpet making purchased the machinery like prim winding machine, creel winding machine, charkha, spindle, pit loom, frame loom, warp beam, cloth beam, latch key needles, heddle, reed, harness, shuttle and frames from city market. The machinery for carpet weaving was purchased from local market as reported by 27 per cent respondents. One third of the shawl weavers (33.33%) purchased the machinery from outside the city *viz.*, Haldwani, Rudrapur and Kashipur. NGOs and Cooperatives working in Almora district arranged the purchase of machinery for 20 per cent respondents of shawl and carpet weaving.

Fixing of price :

It was found that majority of the respondents considered input cost and labour cost as the main criteria in fixing the prices. Further, time devotion was the criteria for 47 per cent respondents and 23 per cent fixed the prices approximately (Table 8).

Mode of marketing :

Data in the Table 9 present that majority of respondents (78.33%) were doing marketing at their home followed by 67 per cent of the respondents through the means of cooperatives and NGOs working in Almora district *viz.*, Panchachuli, Mahila

Table 7: Distribution of the respondents on the basis of procurement and place of purchasing machinery (n=60)						
Sr. No.	Items	Shawl weaving (n=15) f (%)	Carpet weaving (n=15) f (%)	Alpina making (n=15) f (%)	Pine work (n=15) f (%)	Total f (%)
I. Procurement of machinery						
1.	Not required	0	0	15(100)	15(100)	30(50)
2.	On hire basis	2(13.33)	0	0	0	2(3.33)
3.	Purchased	13(86.66)	15(100)	0	0	28(46.66)
II. Place of purchase						
1.	Local market	0	4(26.66)	0	0	4(6.66)
2.	City market	11(73.33)	7(46.66)	0	0	18(36)
3.	Outside the city	5(33.33)	1(6.66)	0	0	6(10)
4.	Through cooperative and NGOs	3(20)	3(20)	0	0	6(10)

Table 8: Consideration followed by the respondents in fixing of price (n=60)						
Sr. No.	Considerations	Shawl weaving (n=15) f (%)	Carpet weaving (n=15) f (%)	Alpina making (n=15) f (%)	Pine work (n=15) f (%)	Total f (%)
1.	Input cost	15(100)	15(100)	15(100)	1(6.66)	46(76.66)
2.	Labour cost	15(100)	15(100)	13(86.66)	4(26.66)	43(71.66)
3.	Time devotion	12(80)	6(40)	9(60)	1(6.66)	28(46.66)
4.	Approximation	0	0	1(6.66)	13(86.66)	14(23.33)

Table 9: Distribution of the respondents according to mode of marketing**(n=60)**

Sr. No.	Marketing	Shawl weaving (n=15) f (%)	Carpet weaving (n=15) f (%)	Alpana making (n=15) f (%)	Pine work (n=15) f (%)	Total f (%)*
1.	At their home	13(86.66)	9(60)	14(93.33)	11(6.66)	47(78.33)
2.	Local market	1(6.66)	0	0	0	1(1.66)
3.	District market	9(60)	9(60)	8(53.33)	3(20)	29(48.33)
4.	Fair	4(26.66)	5(33.33)	6(40)	4(26.66)	19(31.66)
5.	Middleman	0	1(6.66)	0	0	1(1.66)
6.	Cooperatives and NGOs	13(86.66)	11(6.66)	9(60)	7(46.66)	40(66.66)
7.	Outside the state	1(6.66)	5(33.33)	5(33.33)	3(20)	14(23.33)
8.	Own shop	0	2(13.33)	5(33.33)	3(20)	10(16.66)
9.	Near by roads	0	0	4(26.66)	5(33.33)	9(15)

* Multiple responses

Hatt, Jan Jagriti Kendra, Jan Shiksha Sansthan, Zila Aapurti Kendra, Grass NGO and Khadi Ashrams. Respondents also sold their items to shopkeepers of district market (48.33%) and by means of fairs (31.66%). They displayed their articles in exhibitions for general public and for tourists in the fairs. Near about one third of respondents were doing marketing outside the state (23.33%) followed by 16.66 per cent who had their own shops through which they sell their articles. The items were sold near by roads which was famous tourist destinations Binsar wild life sanctuary, Kasar jungle and famous temples viz., Chitai, Dolidana, Kaplieshwar, Gananath and Katarmal sun temple by 27 per cent respondents of alpana making and 33 per cent respondents of pine work.

Conclusion :

On the basis of present findings it can be concluded that in all selected entrepreneurial activities *i.e.* shawl weaving, carpet weaving, alpana making and pine work, maximum respondents run the enterprise to improve the family status, had long work experience, generally purchase the raw material and machinery from local, city and outside the city markets according to their need, devoted 4-6 hours time daily. It was found that majority of the respondents considered input cost and labour cost as the main criteria in fixing of prices. Majority of the respondents were doing marketing at their home and advertised their products with the help of NGOs and Cooperatives working in near by area of Almora district. It was suggested that marketing centres should be established at block, district and state levels. These centres should be entrusted with the responsibility of providing raw material to women and selling their produce. So, there is a need to

establish a linkage between enterprises run by women and GOs and NGOs, for marketing of their produce. Participation of rural women in entrepreneurial activities should be increased by involving them in the whole activity. Government should provide subsidy on raw material and machinery especially for rural women entrepreneur. Self- Help Group approach may be adopted by rural women rather than running individual activity. Efforts should be made to sale the articles outside Almora district and Uttarakhand state and the design made by rural women can be catalogued and documented which will facilitate the export of such items.

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