

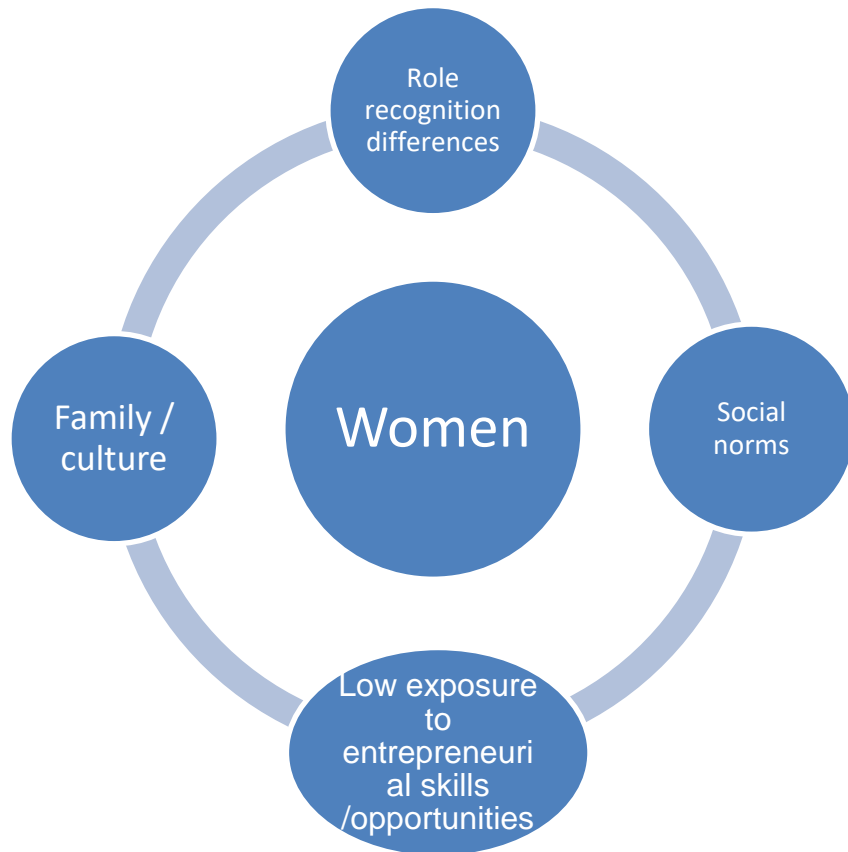


DEVELOPING ENTREPRENEURSHIP AMONG WOMEN: OPPORTUNITIES AND CONSTRAINTS

Dr.S.S.Dolli and Dr.Nirmala Yenagi
University of Agricultural Sciences, Dharwad



Women entrepreneurs in India



- 8.05 million out of 58.5 million entrepreneurs are women (13.76 %)
- Provide employment to 13.45 million people
- Livestock dominates with 31.6 % among all
- Average employment per unit is 1.67

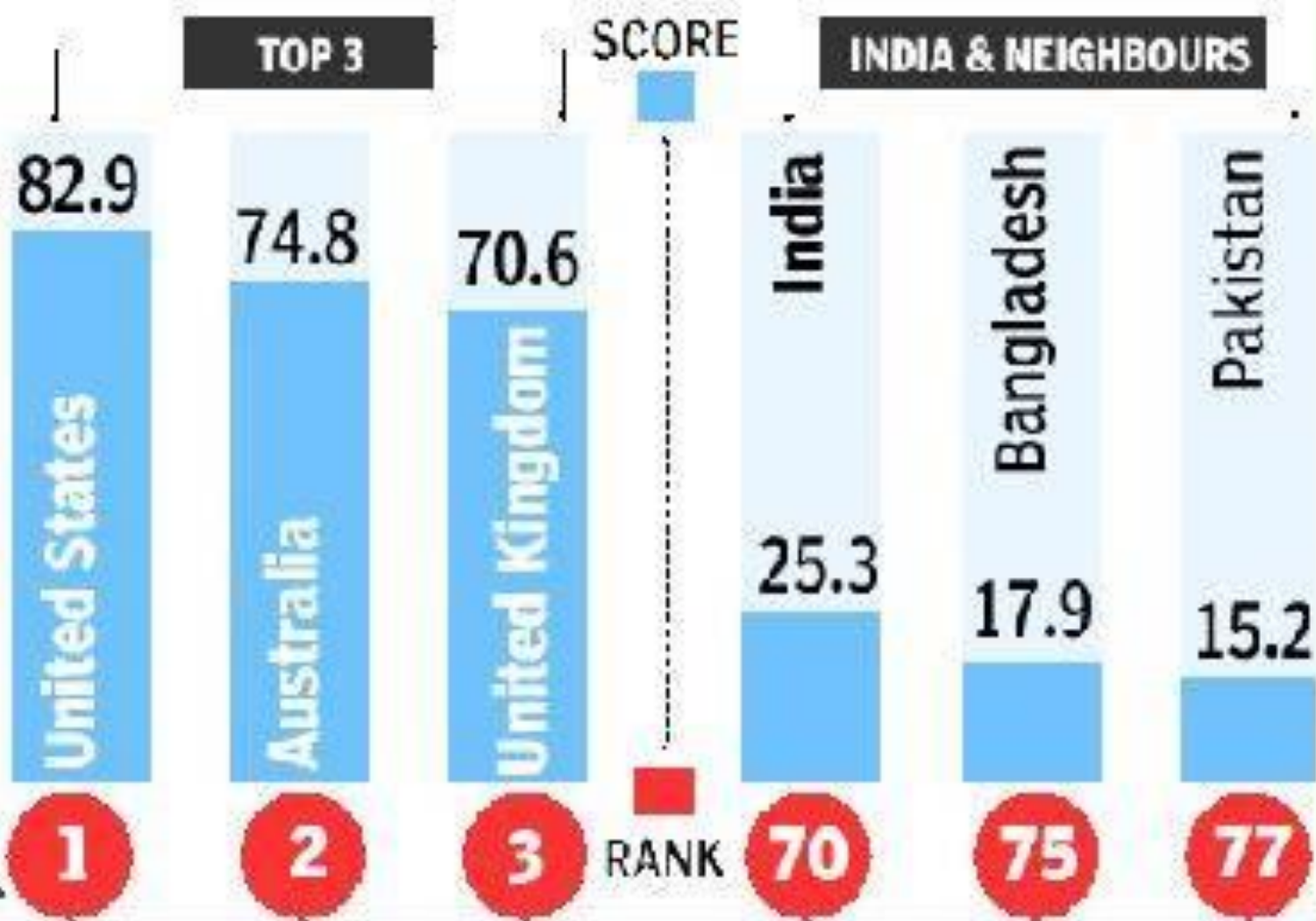
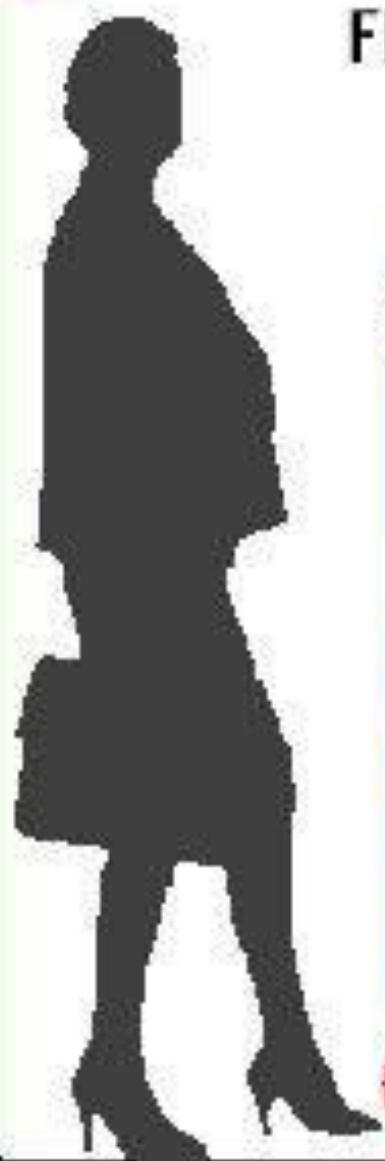
(NSSO, 2016)

Global scenario of economic impact of women entrepreneurs in leading industrialized countries

Country	Economic impact	Year	Source
Canada	More the 821000 women entrepreneurs and contribute CAD 18 109 Between 1981 to 2001 women entrepreneurs increased to 208 %compared with 38 % in men.	2003	PM Taskforce on women entrepreneurs
Germany	Total 1.03 million women owned business and annual turn over is Euro 16620 , provide jobs for million people	2000	Kay et al (2003)
Swedan	Women start 28 % of new firms and employ average -6 full time employee compared to men 1.7%	2001	ITPS 2002
South Korea	Women owned and managed firms represent 36 % of all firms	1999	Korean national statistics
UK	Women represent 26 % of 3.2 million self employed	1999	Carter et al 2001
India	13.76% ie 8.05 million of total 58.5 million	2016	NSSO 2016

CAPITAL CRUNCH BIG HURDLE

FEMALE ENTREPRENEURSHIP INDEX 2015



Source: Global Entrepreneurship & Development Institute



Initiatives for women entrepreneurship development
MSME has special programmes- TREAD, Udyogini
PMEGP, Cluster development programmes etc.

Many *ad hoc* projects target women to encourage them to take up microenterprises with an objective of social and economic empowerment

Among them, IDRC funded Popularization of native staple food for nutritional security is one.

The study on problems and opportunities for women in entrepreneurship development was undertaken



Gender concerns in the project:

- Nitya Rao, Gender consultant recommendations to Dharwad area includes
 - Need to focus on drudgery related interventions to **save women labour time**. It includes crop production, weeding, processing and also activities that **reduce reproductive time** like fuel efficient smokeless chula.
 - Explore **how interventions have intensified gender work load and enhanced yield** and how in turn returns are used.



Methodology:

**Study area: Two villages
Thimmapur and Mantrodi
of Dharwad district
(IDRC project villages)**

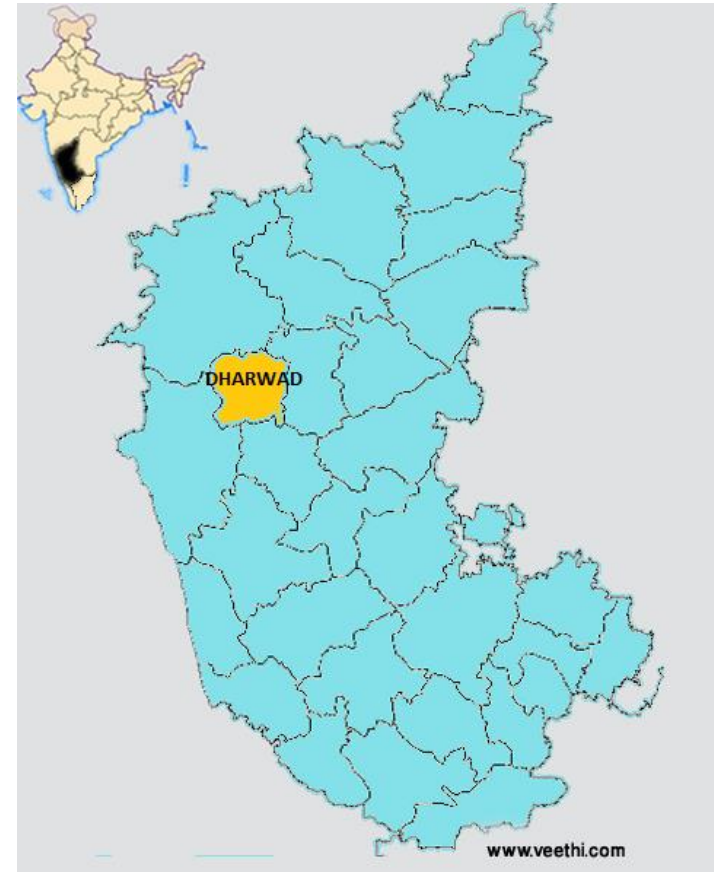
Data enumerations:

Focused group discussion,
ergogram (Activity chart),
personal interview method

Tools : Schedule, checklists

Variables:

- **Activities-** Reproductive and productive activities
- **Variables:** problems and opportunities



Women Activity Profile: FGD

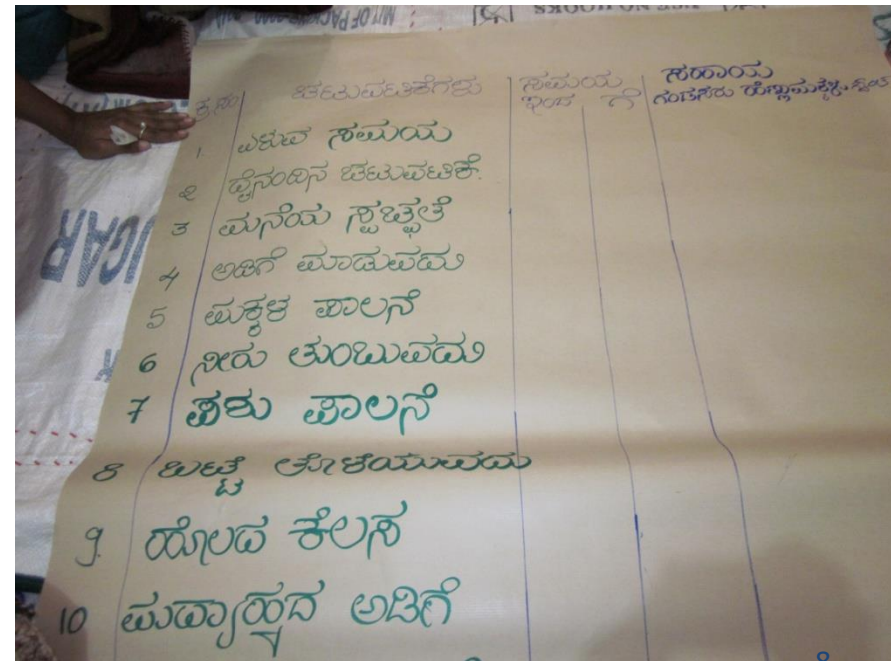
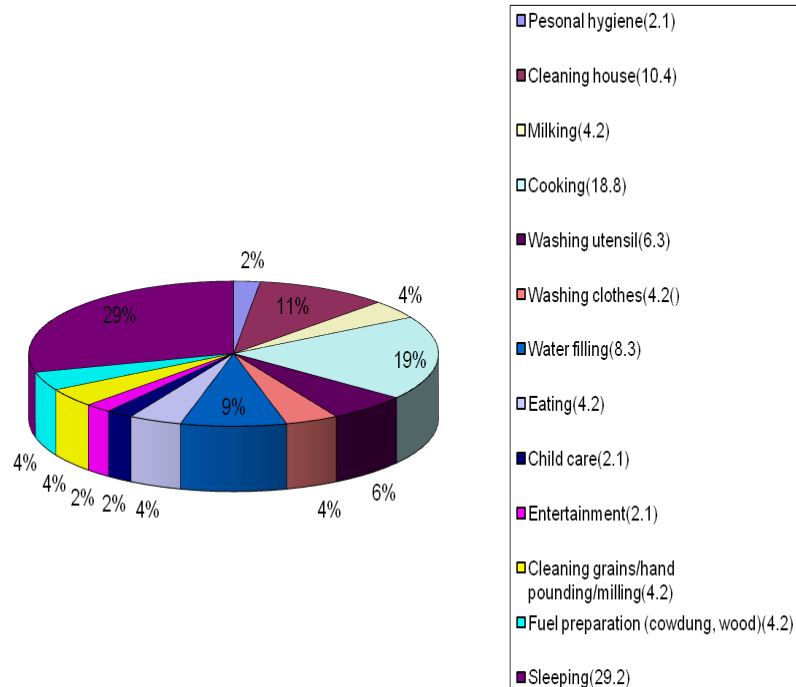


Table1 Activity profile of women – Field going and stay at home					
Village Mantrodi		Field going		Stay at home	
Sl.no	Activities	Time (hr)	%	Time (hr.)	%
1	Personal hygiene/daily routine	0.75	3.12	0.5	2.08
2	Cleaning house	1.5	6.25	2.5	10.42
3	Milking	0.5	2.08	1	4.17
4	Cooking	4	16.67	4.5	18.75
5	Washing utensils	0.75	3.20	1.5	6.25
6	Washing clothes	0	0.00	1	4.17
7	Water filling	0	0.00	2	8.33
8	Eating	1.5	6.25	1	4.17
9	Child care	0	0.00	0.5	2.08
10	Entertainment	0.50	2.08	0.5	2.08
11	Cleaning grains/hand pounding/milling	0	0.00	1	4.17
12	Fuel preparation (cow dung, wood)	0	0.00	1	4.17
13	Sleeping	7	29.17	7	29.17
14	Field work	7	29.17	0	0.00
15	Rest	0.5	2.08	0	0.00
	Total	24	100.00	24	100.00

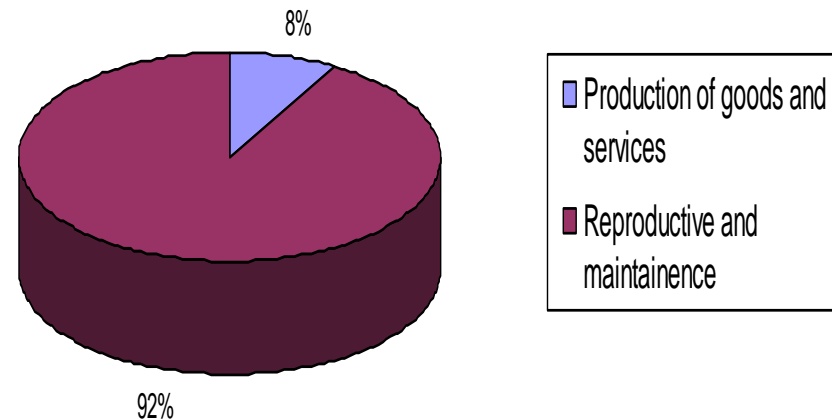


Activity analysis of rural women-Stay at home type

Activity chart of housewife



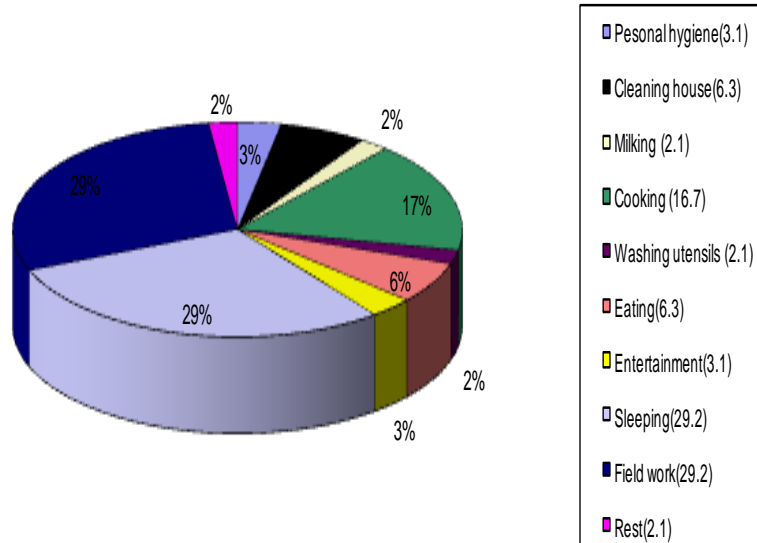
Women contribution to the productive and reproductive work
Village Manthrodi (House wife)



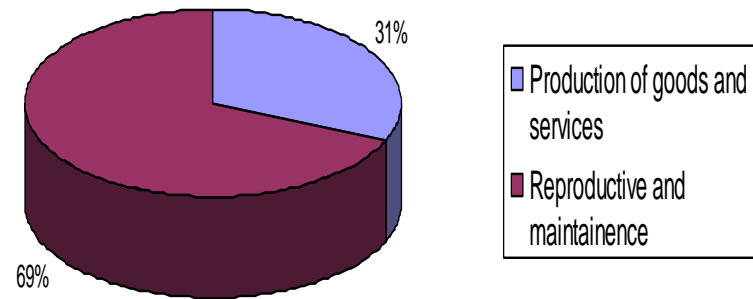


Activity analysis of rural women (Field going)

Activity chart of field going women



Women contribution to the Productive and reproductive work
Village Manthrodi (Field going)





Access and Control of women members to the Resources

Village- Mantrodi/Thimmapur

Sl.no	Resources	Applicable	Access		Control	
			F	M	F	M
		Yes/No				
1	Grossery item at home	✓	✓	✓	✓	✗
2	Self income	✓	✓	✓	✗	✓
3	Family income	✓	✓	✓	✗	✓
4	Livestock					
	Milk	✓	✓	✓	✗	✓
	Meat	✓	✓	✓	✗	✓
5	Agriculture activities					
	Crop selection	✗	✓	✓	✗	✓
	Inputs	✗	✗	✓	✗	✓
	Implementation of technology	✗	✗	✓	✗	✓
	Marketing of grains	✗	✗	✓	✗	✓
6	Agriculture income	¹² ✗	✗	✓	✗	✓



Project interventions:

- Entrepreneurship development and business opportunity guidance for women
- Skill development programme and exposure
- Assistance in establishment of micro enterprise
- Follow up and linkages

5-6 women
groups in each
village





Details revenue of women group from millet processing and service charges

Month	Quantity (Kg)	Total cost(RS)	Net Profit (RS/month)	Revenue from service -average 500kg	Total income (Rs)
15-Jan	700	23100	6300	4000	10300
February	600	19800	5400	4000	9400
March	600	19800	5400	4000	9400
April	650	21450	5850	4000	9850
May	700	23100	6300	4000	10300
June	650	21450	5850	4000	9850
July	750	24750	6750	4000	10750
August	800	26400	7200	4000	11200
Sepember	860	28380	7740	4000	11740
October	900	29700	8100	4000	12100
November	850	28050	7650	4000	11650
December	950	31350	8550	4000	12550



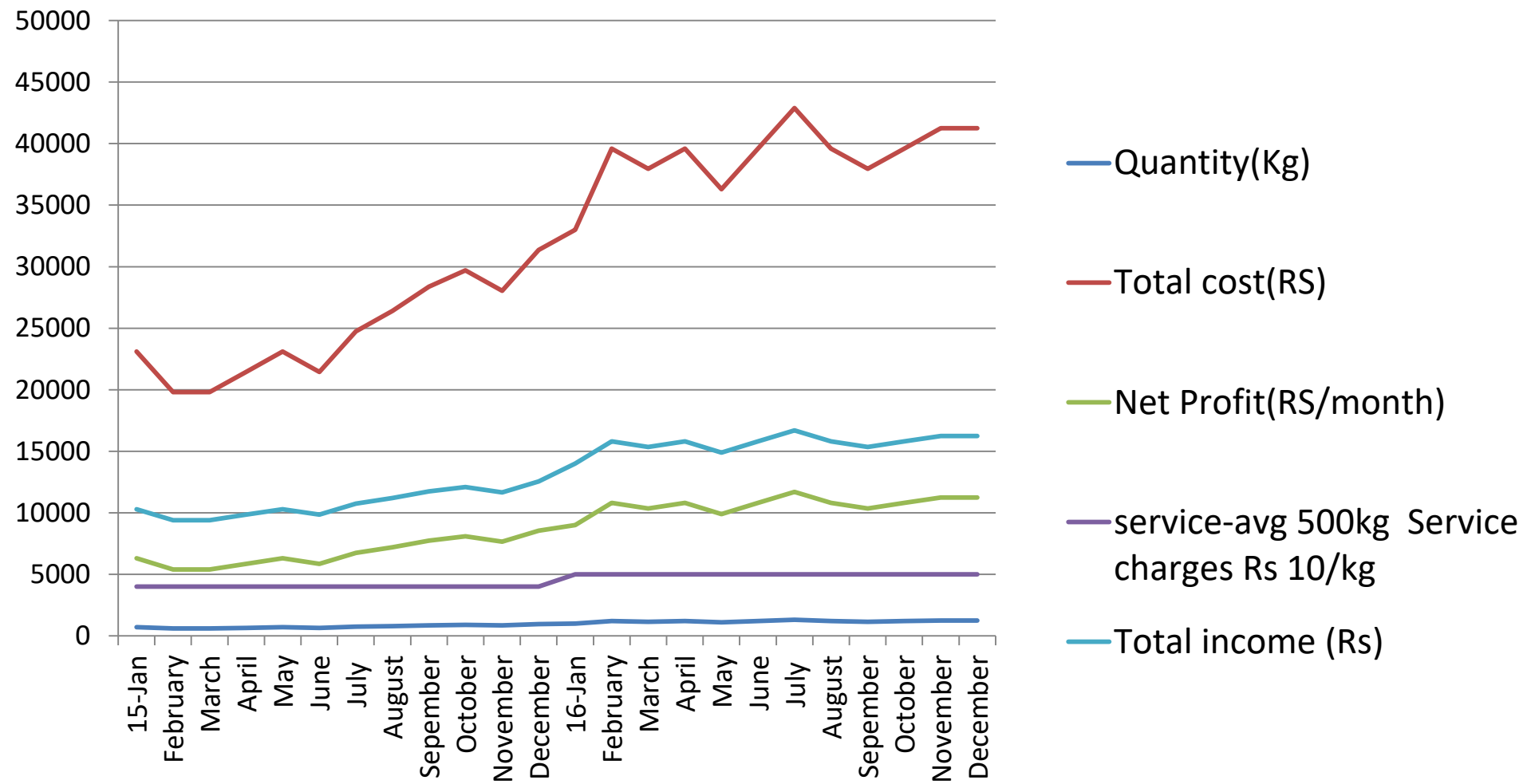
Details revenue of women group from millet processing and service charges (contd..)

Month	Quantity (Kg)	Total cost (RS)	Net Profit (RS/month)	Revenue from service -average 500kg	Total income (Rs)
16-Jan	1000	33000	9000	5000	14000
February	1200	39600	10800	5000	15800
March	1150	37950	10350	5000	15350
April	1200	39600	10800	5000	15800
May	1100	36300	9900	5000	14900
June	1200	39600	10800	5000	15800
July	1300	42900	11700	5000	16700
August	1200	39600	10800	5000	15800
Sepember	1150	37950	10350	5000	15350
October	1200	39600	10800	5000	15800
November	1250	41250	11250	5000	16250
December	1250	41250	11250	5000	16250



Processing of millets by new unit (2015 &16)

Ganga Women SHG-Thimmapur





Comparison of situation before and after processing facility

SN	Before	Now
1	Millet produce to be sold to the middle man	Farmers has option to process and sell or sell without processing with higher price
2	The price offered was low	Price offered is high
3	Low/No consumption of millets at home due to lack of processing facility	Consumption has slowly increased
4	Livestock were reduced due to lack of fodder	Fodder availability for livestock
5	More drudgery for women	Low/No drudgery for women



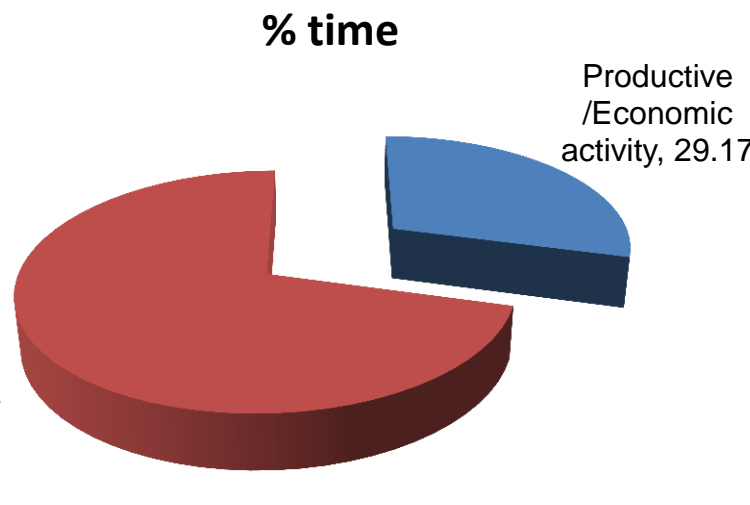
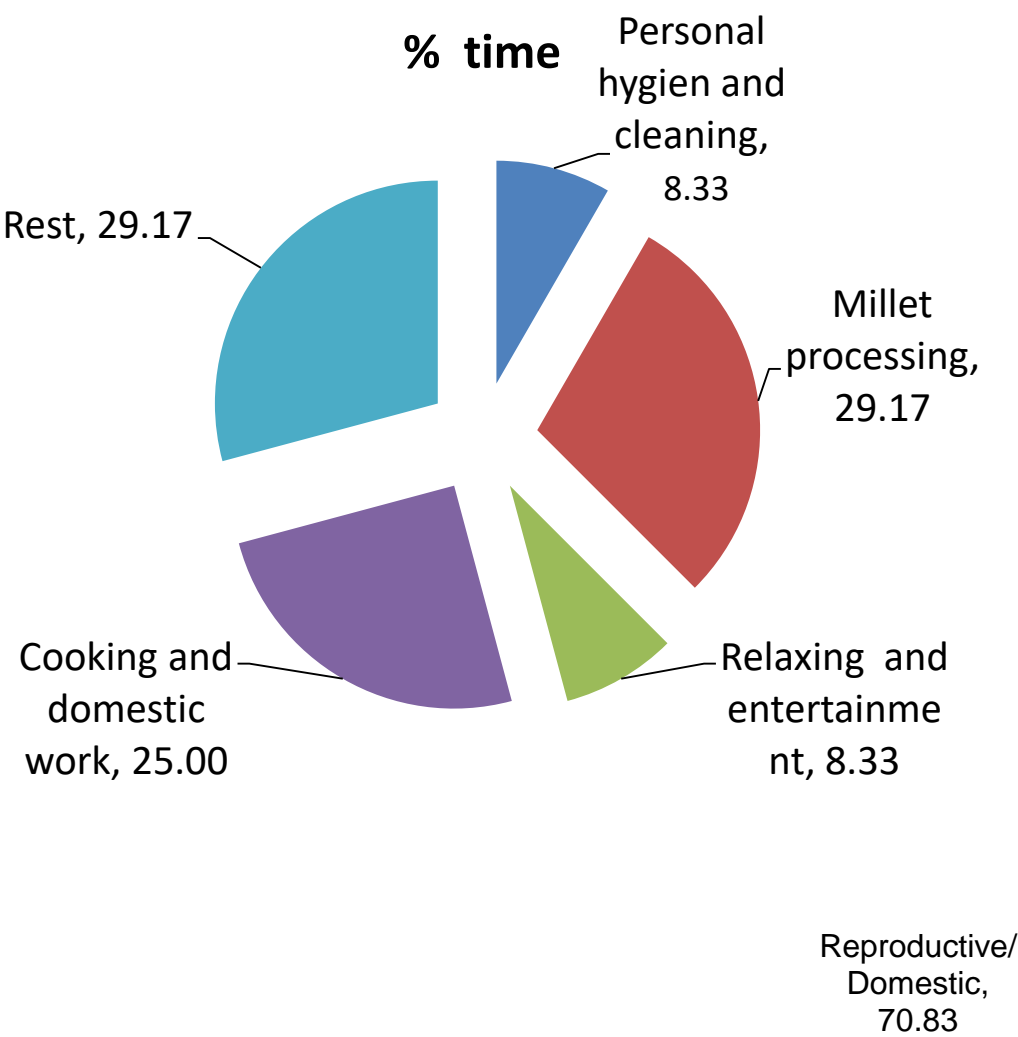


Opportunities:

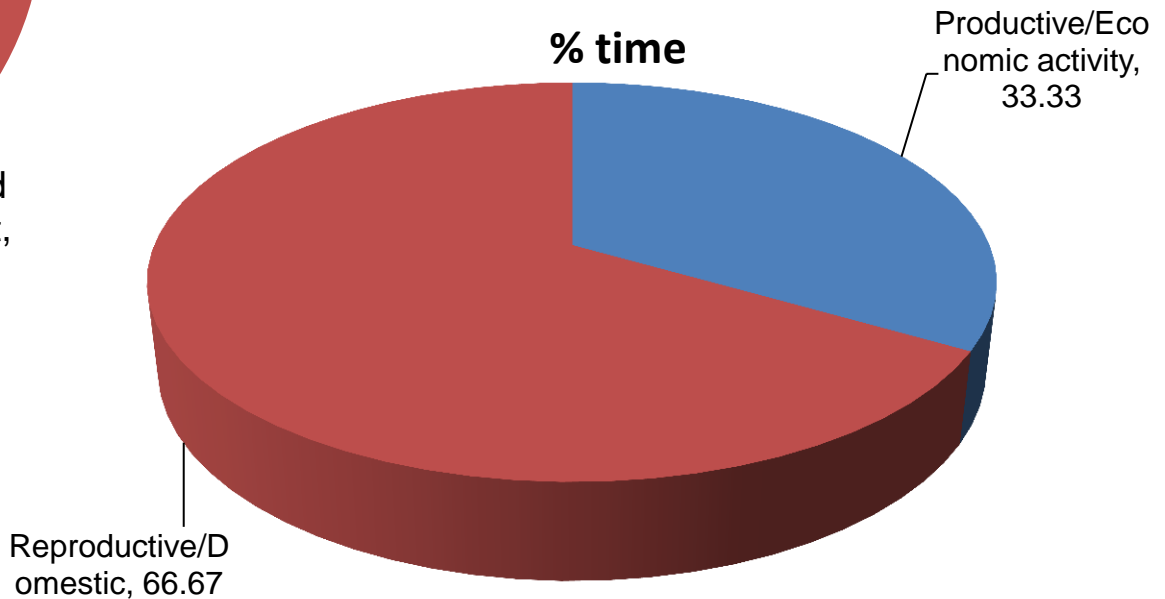
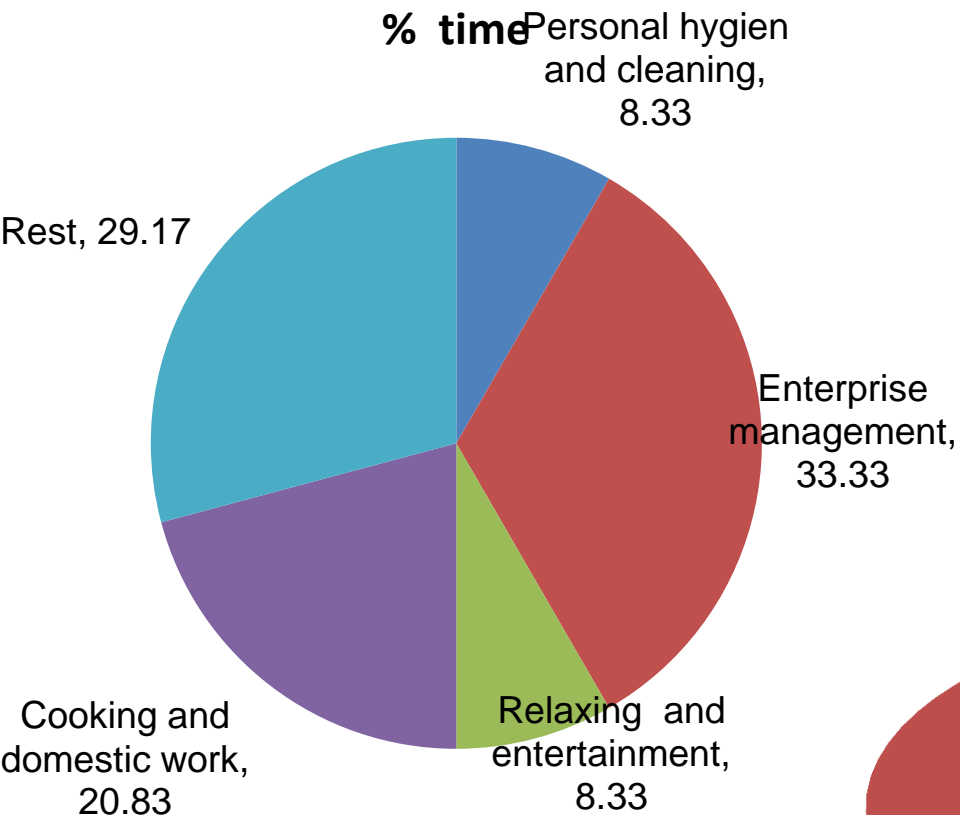
- Processing unit used by them has maximum of 300 kg per day of 10 hours. However the demand is 3000 to 5000 kg per day. To meet this demand, the group has to adopt higher capacity machines
- As millets are fiber rich and contain higher level of proteins and minerals, it is being prescribed by Doctors. Hence they are also getting indents for supply from the hospitals and individual doctors.
- Traders from big towns are approaching groups for supply of processed millets.
- Increasing consumption trend

Changed situation

Activity chart of stay at home type of women after taking up an enterprise



Activity chart of Field going type of women after taking up an enterprise





Millet cafe on highway: A case study

Entrepreneur- Smt.Iravva Jolad- daily wage labor,
Thimmapur village

Husband was managing maize sheller and earning
Rs.5000/pm

Products: Millet(Fox tail and Little millet) based
refreshments (Paddu)

Quantity per day : 5-6 kg breakfast items

Gross income per day : 1500 to 1700/day

Cost per day : Rs 500-600

Net return per day: Rs 1000-1200 per day
(Rs.30000/pm)

Increased income: 6 folds

Contribution to family income: 90 %

Benefits realized:-Independent job

- Free from loan
- Status in society
- Control on income
- Children education

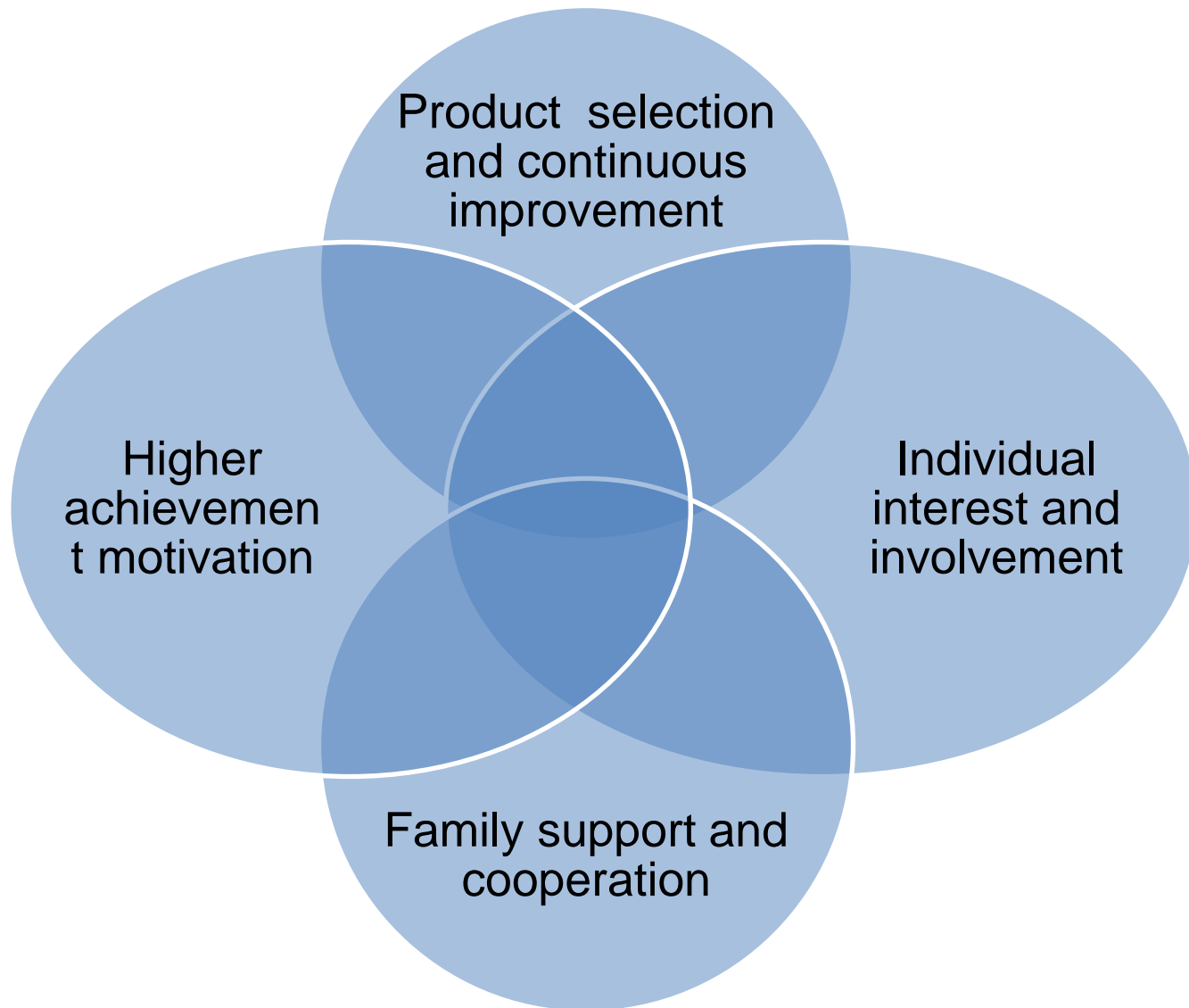


Problems faced by the women

SN	Problems	Rank
1	Non availability of zero polish machine for high volume production	I
2	Procurement of millet from distant villages add to the cost	II
3	Family responsibility do not allow to devote complete time	III
4	Repair and maintenance service of machine not available locally	IV
5	Sales outside the village is difficult by women	V
6	Low working capital delay maintenance	VI
7	Non availability of high volume tested machines	VII
8	Lack of reserved capital	VIII



Driving factors for success





Perceived benefits from entrepreneurship development:

- Shift from daily wage employment to own enterprise
- Overcoming the problem of uncertainty in farming
- Assured daily income available for children education and livelihood
- Significant improvement in physical and social capital acquisition
- Linkages with development agencies and projects



Conclusion and implications of the study

- Activity analysis and understanding women work load gives insights to prepare for introducing new enterprises
- Readiness to take risk and do independently determines the success
- Family support and active support by men member assist women to overcome initial obstacles.
- Marketing of product appears to be major obstacle for women entrepreneurs .Group marketing and contract business/tie up are necessary
- Institutional partnership(with SAU) on PPP model is necessary to up scale millet processing.



*We acknowledge the support and guidance
provided by IDRC and UAS Dharwad in carrying
out the study.*

*Sincere thanks to all project staff and community
members for their cooperation*

Thank you