

# Small trade, an effective tool for empowerment of Rural Women

## A case study of 10 entrepreneurs in Sanivarapupeta & Ammapalem, West Godavari District.

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### Abstract

Women can equally contribute not only to the economic progress of her family but also to the National Income of her country, if opportunity is given.

Indian economy is a rural economy where the agricultural sector contributes directly to the 50% of National Income and indirectly through agro-based industries and exports. India lives in villages and majority of Indians still depend on rural sector. If rural sector develops, India will develop. Among the rural population 50% are women. If they are economically empowered, the nation becomes strong. Thus empowerment of rural women is the need of hour. The SHGs introduced the base for entrepreneurial skills among rural women. If some more skills are imparted and additional facilities are provided, they become wealth of the rural sector. The Government, educational institutions, voluntary organisations etc can participate in promotion of women empowerment programmes.

Rural women are slowly shifting to small trade especially those people nearer to semi urban areas. They are not free to do many things. Slowly the mind set of people is changing. The potentialities in women are slowly diverted from kitchen to trade sector. This is a significant step in the process of women empowerment of rural and less educated women. All respondents selected for study are successful entrepreneurs. They are able to prove that they too can do something special in trade. They are able to manage work at home and their business comfortably, with the support of family members. They encounter one major problem; that is marketing. As they are unable to expand market they are confined to their villages. If they are given simple training in marketing skills and also a short-term support to penetrate into markets they can do wonders.

**Key words:**

Socio-economic system

National Income

Agro-based Industries

Social evils

Productivity

Small and tiny sector

Under employment

**Introduction**

Women constitute the half of the population and contribute half of the wealth to the nation, but women get no opportunity to prove her talents and to achieve wonders. This is the state of women anywhere in the world. But during ancient era women empowerment was given priority. In Arthashastra, Chanikya gave an impressive description of how women, especially those who do not have any support are given opportunity to become economically independent. India is an agricultural country with rural domination. Some specific features of the economy are:

- Over population
- Poverty
- Illiteracy
- Rural domination
- Dependence on agriculture
- Low productivity
- Social evils
- Bigger families
- Under-employment of both men and women.

**Very peculiar feature of Indian economy and also Indian society is –**

In a family of more than five members, only one person is the income earner and all others depend on him. Role of women in income earning is almost nil. Irrespective of her education and technical talents, she remains as a house wife.

Even today 90% of women are confined to house and others are engaged in seasonal agricultural work.

Women in rural areas are confining themselves to the house-hold work and home management and man is the earning member.

There is no payment for her assistance in agriculture or allied activities.

**Example:** If animal rearing is a secondary activity, woman takes care of its work along with household work but income goes to the husband. Therefore women may not get involved completely to enhance the income. If they get some income directly into their hands, they will get motivated and involve sincerely in income generating activities, may be business or agriculture or industry.

#### **Influence of changing socio economic conditions:**

From past two to three decades there was a drastic change in the socio-economic conditions in rural areas of India. This brought a change in the attitude of the people.

- Wants and needs of common man increased.
- Health and education are given priority.
- People are going for comforts.
- Tourism and service markets developed.
- Majority are opting for higher education.

All these changes resulted into a need for more money. Now family members are looking towards the alternative sources of income. The immediate solution is the house-wife. Thus rural women are given opportunities and encouragement but at an insignificant level.

Women in general and rural women in particular are economically dependent group of the society. Thus they are not liberated. They are not free to do many things. Freedom depends on economic conditions. A person who is economically independent can be a free person. Reason for all problems of women is economic dependence. If they become economically independent they can be empowered and can be liberated from all social clutches.

Rural women are neither educated nor trained in job skills. They can either go for agriculture work or the small business, which do not require special skills or more capital. Thus the rural women took a long step to the retail trade in unorganized small sector. The potentialities in women are slowly diverted from kitchen to trade sector. This is a significant step in the process of women empowerment of rural and less educated women.

### **Small Trade & Tiny sector:**

Small trade sector and tiny sector is a retail trade sector usually deals with basic needs and perishable goods. This is more unorganized sector with small units of retail trade. This sector fills the gaps in the market, especially rural and semi urban areas.

### **Objectives of the study:**

- To make a study of the status of women entrepreneurs
- To analyze factors influencing the working of women traders
- To make a study of the problems and achievements of women traders.
- To suggest some practical suggestions to improve managerial and business skills.

### **Methodology**

For the study of the rural women entrepreneurs, data and information is collected from both primary and secondary sources.

Primary data is collected from the respondents through direct personal interview as the sample is limited, this is better to discuss with them and get more information.

Secondary data is collected from books and journals.

### **Sample**

To conduct the study 10 women entrepreneurs were selected from Sanivarapupeta and Ammapalem of West Godavari District and through questions and discussions information was collected. Out of ten, seven were from Ammapalem and three were from Senivarapupeta.

With regard to the opinion on business, information was collected from customers and also through observation of the working of the business.

### **Sample includes;**

- Fruit Sellers

- Milk seller
- Sweets shop
- Tailors
- Vegetable shops
- Small Hotels
- Fancy shops

### Limitations of the study

- There is no recorded evidence
- Everything is oral presentation
- Respondents are not aware of the terms such as empowerment, trade etc
- They were unable to give information on financial support, purchases and income.
- They were reluctant to talk about profits.

### Profile of the respondents

Ten successful entrepreneurs were selected for the study and their profile is given below.

Age and education:

S.No	Age in years	Total	Education
1	20 – 30	5	10 <sup>th</sup> passed
2	30- 40	4	Can read and write
3	40 -50	1	Illiterate

- All respondents are between the age group on 28 to 45 years
- Five out of ten respondents passed 10<sup>th</sup>
- All can read and write except one respondent
- All the respondents were agriculture labourers before starting business

## Nature of business

Informants are involved in the following business

S.No	Name of the respondent	Business	Years of experience
1	Mrs.G.Kanaka Durga	Fruit seller	5
2	Mrs.B.Satyavahi	Milk dairy	6
3	Mrs.P.Subbalakshmi	Sweets & snacks	2
4	Mrs. Rajyalakshmi	Vegetables and fruits seller	1
5	Mrs.P Swarupa Rani	Tailor	4
6	Mrs.Karuna	Milk dairy	4
7	Mrs. K Tirapathamma	Fancy shop	3
8	Mrs.S.Rannamma	Small hotel	2
9	Mrs.G.Bhavani	Tailor	2
10	Mrs.S. Jeevamma	Vegetable shop	1

Years of experience. All the respondents started business on their own in recent past. Both the vegetable vendors are from Sanivarapupeta and were selling vegetables on a very small scale. They used to sell by going door to door. With the support of SHG both of them started small shops last year near Duggirala centre close to bypass road.

Others are in this business from 2 to 6 years.

## Opinion on Income

All respondents are satisfied and expressed that now they are able to get solid amount in their hand and are happy that they are supporting family. They are not interested in financial support but needs support in marketing.

## Findings of the study

- All the respondents said that they do business only to support the family financially
- All members expressed that they have support from the other family members and especially from husband/children.
- Eight members expressed that if they are given additional financial help they can improve business and two members said there is no need of the additional finance.

- Out of 10 members interviewed 6 members are the members of DWCRA members and are happy with the group support.
- Other members are not willing to join because they say it is of not much useful to them and the officials frequently disturb them in the name of meetings.
- Five members agreed that training in basic business management, accounting and entrepreneurial skills may help them and others have no idea about all these.
- Some respondents strongly expressed that finance and marketing are the major problems.
- Majority expressed even if financial support is not given, at least if they are given marketing outlets they can achieve better results.
- Eight out of 10 expressed that if they get a government job they leave this business because in government job income will be regular and stable.
- All agreed that risk factor is unavoidable and it varied with the type of business.

## Problems

After the analysis of the study the following problems were identified.

- Size of the business is very small therefore the activities and expenses are not economical.
- Capital investment is a major problem because the respondents are not willing to expand the business and are afraid of the risk in business.
- Frequently they face criticism from others .
- Dealing with men customers is always a problem though majority of the respondents have more women customers.
- They are not aware of marketing and sales promotion techniques.
- All the respondents agreed that balancing both home and business is a major problem.
- All expressed that they never had any training but only 40% agreed to take some training course if offered by the Government.

## Suggestions

- A report on the National Commission on Self Employed women and Women in Informal Sector, popularly known as “ Shrama Shakti Report” emphasized that women possessing skills, education and sense of enterprise should be encouraged to set up self employment programmes.. Identification of deserving women can be undertaken by the DIC at the district level and DWCRA groups.
- There are variety of misconceptions, apprehensions and doubts about the women entrepreneurs. They can be removed by exposing the achievements and success stories of women entrepreneurs.
- The base of several women entrepreneurs are homes. It should be changed. Just like men, they should also opt for commercial centres for their business, even if it is small.
- All women in informal, small trade sector should be given training in skills of management and accounting.
- The 1991 Industrial Policy provided for women entrepreneur training through Entrepreneur Development Programme at national and state level. But none of the women know about it. There should be publicity about all these.
- All should treat women entrepreneurs as economic agents and should give equal status with men.
- Women in rural and semi urban area are more enthusiastic to learn new skills and develop their business, but they have no proper opportunities due to their responsibilities at home and the family members are reluctant to send them out for training.
- One more suggestion offered by one of the respondents is, adult education programme for the rural women will be a great help, especially basics of English.

## Conclusion

The study reveals that the role of women in informal trade sector is very significant both economically and socially. They are able to support the family and because their contribution their children are getting good education. If thEy are given support from the Government on one side and the family from the other side they can prove their talent and stand at equal level with men.



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