

Role of Ngos' in Women Entrepreneurship Development- A Case Study of Haveri District

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Abstract:- Women contribute to the Indian economy in many ways. Apart from her importance in the social framework, a woman's vital role in village centric community activities, protecting our culture and in determining the consumption attitude makes her special for the economy and society of India. The Non-Governmental Organizations are playing a significant role in the empowerment of disadvantaged women, helping them stand on their own through such programmes as socio-economic programmes, vocational training and other similar programmes. It is believed that providing programmes to women has multiple effect. Thus this study is an attempt to study the NGOs' role in the empowerment of women entrepreneurship development.

The paper made an analytical framework to analyze the factors relating to problems and developmental issues in used institutional theory. This study found some problems faced by women's entrepreneur of Haveri district. This study also suggested some policies and their possible implications for improving women entrepreneurship so that they can make contribution to the economic development.

Keywords:- Women Entrepreneurship; NGO, Economic Development.

I. INTRODUCTION

The role of NGOs' in Women Entrepreneurship Development is an important aspect in developing country. Without the participation of women in the development process, society as a whole cannot be said to develop sufficiently. India is one of the developing countries and traditionally it has male dominated society. Participation of women in economic activities is important as compare to men because she maintain balance between business and her family. And women Entrepreneur are the most important factor in the process of economic development of a country.

Over the last decade, the role of Non-Governmental Organizations (NGOs) in development has been widely

recognized. NGOs play a catalytic role in mobilizing the local human and physical resources and creating appropriate entrepreneurial environment and generating new opportunities. This contribution to the microenterprise sector has led many state and central governments to seek the support of NGOs to hasten the process of economic development. The role by NGOs in the field of Women Entrepreneurship Development is now a day's getting more importance in women Entrepreneurship Development. The NGOs have a bigger role in stimulating and nurturing the spirit of entrepreneurship among women. An integrated approach is necessary for making the movement of women entrepreneurship a success. For this purpose both Govt. And NGO agencies have to play a vital role and now also they are supporting to women entrepreneurs.

➤ Need for the study:

In India, NGOs are neither the part of the government nor belonging to profit-seeking private organization. The NGOs are improving their livelihood through savings and investments in income generating activities. It is said that NGOs are very effective and relevant tool for organizing and empowering the women entrepreneurs development in Haveri district.

Therefore, a need was felt by the researcher to understand the concept of NGO (SKDRDP- "Shri Kshetra Dharmasthala Rural Development Project") in women entrepreneurship development. Hence the study entitled "Role Of Ngos' In Women Entrepreneurship Development - A case study of Haveri District" is undertaken. Haveri is one of the districts of Karnataka .There are 17 NGOs in the Haveri, and it is 337 km away from its state capital city Bangalore.

II. OBJECTIVES OF THE STUDY

The present study is undertaken with a view to achieve the following objectives:

- To study the role of NGOs in Women Entrepreneurship Development.
- To study about how many benefits provided for women Entrepreneurship.

- To know about performance of NGOs.
- To offer appropriate suggestions from the findings drawn from the Research study.
- To know the statutes of women entrepreneurs.

➤ *Limitations of the study:*

- The present study is based on primary data.
- The study of all the aspects was not sufficient due to limited period of time.
- The study is restricted to Haveri District only.

III. RESEARCH METHODOLOGY

The data relating to the research includes both primary and second. Primary data was collected through well designed, pre-structured, close ended questionnaire. Random sampling technique was used to choose the respondents from study area, for the purpose of the study total number of 50 respondents were selected. And secondary data has been collected from books, magazines, journals, internet. The data thus collected was properly analyzed and interpreted using proper tools and tables.

A. Alysis of the study

This project consists of analysis and interpretation of data of four sample units (zone) of the Haveri district for study purpose and these are areas where the SKDRDP works on a long term and short term basis.

Those sample units (zone) are as follows; Haveri, Hosalli, Aladakatti and Nagendramatti.

The researcher made home visit and personal interview in these areas to collect information according to prepared questionnaire and size of sample unit is 50.

Table 1. The below table shows that the Information Regarding the Zone of Respondents:

Sl.No	Zone	No. of Respondents	Percentage
1	Haveri	12	24
2	Hosalli	05	10
3	Aladakatti	25	50
4	Nagendramatti	08	16
	Total	50	100

Source: Field Survey

Interpretation: Above table.1 indicate that the more number of members are belonging to Aladakatti.

B. Nature of Business:

It is necessary to study the nature of business of different women entrepreneur to make the study interesting, because it differs from one person to another. It includes manufacturing, trading and services.

In that Manufacturing units produce items related to agriculture, dairy, text tile, small scale industry, nursery, etc. Trading covers readymade garments, maintain the grocery shop, sale of pickles, pappad, bleaching powder, flowers, vegetables, fruit, etc. Service includes motor rewinding, photography and videography, hotels and beauty parlor etc.

Table - 2

Sl.No	Nature of Business	No. of Respondent	Percentage
1	Manufacturing	16	32
2	Trading	30	60
3	Services	04	08
	Total	50	100

Source: Field Survey

Interpretation: Above Table 2 reveals that, 32% women are having manufacturing works, 60% women are having trading business and 8% women are having or working in service sectors.

By the analysis it shows that, majority of the women are engaged in trading business.

C. Age profile of the Respondent:

Table 3

Sl.No	Age	No. of Respondent	Percentage
1	Below 20	00	00
2	21-30	10	20
3	31-40	26	52
4	Above 40	14	28
	Total	50	100

Sources: Field survey

Interpretation: Above table 3 reveals that, none of the respondents belong to below 20 age group, 20% of the respondent belong to the 21-30 age group, the majority of 52% belong to the 31-40 age group and 28% belong to above 40 age group.

By the analysis it shows that, majority of women are belonging to the 31-40 age groups.

D. Educational Qualification of Respondent:

Some of the educational knowledge has been always considered as important assets of women entrepreneur in building her occupational carries in a competitive world.

Table 4

Sl.No.	Level of Education	No. of Respondent	Percentage
1	Illiterate	06	12
2	Primary	19	38
3	Matriculate	14	28
4	PUC	08	16
5	Graduation	03	06
6	Any other	-	-
	Total	50	100

Source: Field survey.

Interpretation: The educational qualification of women entrepreneur indicates that, 12% of women did not have any formal education. So most of them are illiterate, 38% of women had primary education, 28% of women had matriculation, 16% of women had PUC, 6% of women had graduation level education and none of the women had any technical qualification like diploma or engineering.

Totally by the analysis, it shows that, majority of the women having primary level of education.

IV. MARITAL STATUS

Table 5

Sl.No.	Marital status	No. of Respondent	percentage
1	Married	40	80
2	Unmarried	03	06
3	Widow	06	12
4	Divorced	01	02
	Total	50	100

Sources: Field survey.

Interpretation: Above table 5 reveals that, the majority of the women under study, 80% of the group of women belonged to married, 6% of Unmarried 12% of Widow and 2% of the group of women belonged to divorced.

By the analysis it shows that, a majority of the women are married.

Family Structure:

One of the important factor influences the success of women in working area/ sector is the support from her family, which in turn depends upon the structure and economic status of the family.

Table 6

Sl. No	Family Structure	No. of Respondent	Percentage
1	Joint	14	28
2	Nuclear	36	72
	Total	50	100

Sources: Field survey

Interpretation: Above table 6 reveals that, 28% of the women belonged to joint family and 72% belonged to Nuclear family.

By the analysis it shows that, a number of women come from Nuclear family gets more encouragement by the family to join a SHG in SKDRDP than people who are in Joint family.

Religion of Respondent:

Table 7

Sl. No.	Religion of respondent	No. of Respondent	Percentage
1	Hindu	39	78
2	Muslim	11	22
3	Christian	-	-
4	Other	-	-
	Total	50	100

Source: Field survey

Interpretation: Above table 7 reveals that, the majority of the women under study, 78% of the group of women belonged to Hindu and 22% of Muslim. But none of the women belonged to Christian and Other religion.

By the analysis it shows that, a number of women come from the Hindu community rather than Muslim, Christian.

Place of Residence:

Table 8

Sl.No.	Place of Residence	No. of Respondent	Percentage
1	Rural	31	62
2	Urban	19	38
	Total	50	100

Source: Field Survey

Interpretation: above table 8 reveals that, the majority of 62% of the women entrepreneur come in rural areas and 38% in urban areas.

By the analysis it shows that, a majority of women entrepreneur in rural areas only.

Sources of Income:

Finance is very essential for start a business. Here women entrepreneur have to start their business with a small amount of capital. So they have to collect this capital from different sources like bank, financial institution, money lender, Relatives and friends, and collect from SKDRDP.

Table 9

Sl. No.	Sources of Income	No. of Respondent	Percentage
1	Self finance	7	14
2	Relatives and friends	8	16
3	Commercial banks	4	8
4	Financial Institution	2	4
5	Money lender	3	6
6	SKDRDP	26	52
7	All the above	-	-
	Total	50	100

Source: Field Survey.

Interpretation: The table 9 reveals that, 14% of women entrepreneur have to start their work with their self finance, 16% of women are received money from relatives and friends, 8% of women are taken loan from commercial banks, 4% of women are also taken the loan from financial institution and 6% of women are taken the loan from money lender and majority of 52% of women are getting Financial assistance from that scheme SKDRDP.

By the analysis it shows that, the majority of the women’s sources of income is SKDRDP.

Work Experience: Table 10

Sl.No	No. of Years	No. of Respondent	Percentage
1	Below 5	27	54
2	6-10	14	28
3	11-15	4	8
4	Above 15	5	10
	Total	50	100

Source: Field Survey

Interpretation: The table 10 shows that, 54% of women have below 5 years experience, 28% are in between 6-10 and 8% are in between 11-15 and 10% women have more than 16 years experience.

By the analysis it is shows that, majority of the women entrepreneur having below 5 years experience. Because majority of women are to become entrepreneur after joining the SHGs in SKDRDP.

➤ *Training:*

Training is an important factor to start any work. Some economic activities are depends upon training so in that case without training we can’t do that work. All the economic activities are not depend upon training, it depends upon their work. Here some women entrepreneurs have taken training from any institution and some are not taken.

Table 11

Sl.No.	Training	No. of Respondent	Percentage
1	Yes	12	24
2	No	38	76
	Total	50	100

Sources: Field Survey

Interpretation: The table 11 reveals that, 24% of women entrepreneur taken training from any institution or any other well trained person (Trainer) and 76% of women are did not have any training.

By the analysis it shows that, majority of the women entrepreneur did not have any training and they didn’t go to any institution for the purpose of training.

➤ *Occupational Background of Respondent:*

The background of women entrepreneur shows that they doing before starting this unit or work or business.

Table 12

Sl.No	Background	No. of Responded	Percentage
1	Studying	07	14
2	Unemployed	03	06
3	Employed	04	08
4	House wife	36	72
	Total	50	100

Source: Field survey

Interpretation: The survey reveals that, 14% were studying before entering into the work and 6% were unemployed, 8% were employed and 72% were housewife before entering or starting their work.

The more number of women are housewives.

Approaching to the government: Table 13

Sl.No.	Govt. Approach	No. of Respondent	Percentage
1	Yes	2	4
2	No	48	96
	Total	50	100

Source: Field Survey.

Interpretation: The table 13 reveals that, only 4% of women entrepreneur have to approach to the government for any support and remaining 96% didn’t go to approach to the government.

By the analysis it shows that the majority of women don’t try to go to approaching to the government, because they are satisfied by the SKDRDP’s support only.

V. PERCENTAGE OF PROFIT EARN

Profit shows the position of the business, the main intention to start a business is getting a profit. Its depend upon the size of the business, amount of investment, marketing strategy, etc and it different from person to person or business to business.

Table 14

Sl.No.	Profit(Percentage)	No. of Respondent	Percentage
1	0-10	16	32
2	11-25	19	38
3	26-50	11	22
4	Above 50	04	08
	Total	50	100

Source: Field Survey.

Interpretation: Above table 14 reveals that, 32% of women entrepreneur earn a profit at less than 10% , 38% of women earn at 11-25 percentage , 22% of women earn at 26-50 percentage and 8% of women are earn more than 50 percentage profit in that year.

By the analysis it shows that, the majority of women entrepreneur earned a profit at 11-25%.

➤ *Family Background:*

The family connection and background is helpful in building the occupational career of one’s occupation refers to the kind of the work with which an individual become complete engaged. A person’s occupation also influences her/his consumption pattern. It also denotes the habitual employment profession of an individual. It is an instrument of livelihood and an essential factory in society.

Table 15

Sl.No.	Family background	No. of Respondent	Percentage
1	Business	25	50
2	Agriculture	08	16
3	Employment	07	14
4	Other	10	20
	Total	50	100

Source: Field Survey

Interpretation: Above table 15 reveals that, the family background of the women entrepreneur or women member in SKDRDP. Out of 50 members 50% of the women belonged to the business, 16% of women were from agriculture, 14% of women have came from Employment background and 20% of women have came from other means working in other’s home.

By the analysis it shows the majority of the members have come from business background family.

➤ *Loan borrowed from Financial Institution:*

One of the fore most problems of any women entrepreneur is finance. Financial institution while lending look into the repaying capacity, purpose of loan, good tangible security and strict adherence to the terms and conditions of loan by the women entrepreneur.

Table 16

Sl.No	Loan borrowed	No. of Respondent	Percentage
1	Yes	07	14
2	No	43	86
	Total	50	100

Source: Field Survey

Interpretation: Above table 16 reveals that, 14% of women are borrowed loan from financial institution and majority of 86% did not take loan.

By the analysis it shows that, the majority of women entrepreneur didn’t take loan from any financial institution.

➤ *Loan borrowed from SKDRDP:*

SKDRDP is the popular NGO in Karnataka. SKDRDP is declaring the loan amount to their SHGs. The member of these SHG, they are get a loan amount from SKDRDP without any good tangible security or pledging any assets.

Table 17

Sl.No	Loan	No. of Respondent	Percentage
1	Yes	50	100
2	no	-	-
	Total	50	100

Source: Field Survey

Interpretation: Above table 17 reveals that, out of 50 members, all the 50 (100%) members are taken loan from SKDRDP for the purpose of to start their business or improve their business.

By the analysis it shows that, all the 50 members in SKDRDP are satisfied by this NGO’s loan facilities.

➤ *Quantum of Loan borrowed from SKDRDP:*

Finance is essential for every person to start their business activities. SKDRDP is not considering much more terms and conditions which are considered by the financial institutions, banks, etc. Borrowing a loan from SKDRDP is depends upon members opinion. If all the members are agreed to give a loan to any particular person in their SHG, then SKDRDP is sanction the loan facility to that person otherwise will not.

Table : 18

Sl.No.	Quantum of Loan	No. of Respondent	Percentage
1	Below 15000	18	36
2	15001-25000	07	14
3	25001-50000	15	30
4	Above 50000	10	20
	Total	50	100

Source: Field Survey

Interpretation: Above table 17 shows that, out of 50 members, all the 50 are taken loan from this NGO. The survey reveals that, 36% were took below 15000, 14% were 15001-25000, 30% were 25001-50000 and 20% above 50000 that has taken loan.

By the analysis it shows that majority of the members took loan which Rs. below 15000.

Monthly Income: Table 19

Sl.No	Monthly Income	No. of Respondent	Percentage
1	Below 3000	22	44
2	3001-10000	20	40
3	10001-15000	04	08
4	Above 15000	04	08
	Total	50	100

Source: Field Survey

Interpretation: The important factor is that the income of the women entrepreneur which highly influence the attitude towards the economic activity.

The table 19 shows that, out of 50 respondents 44% of them having income below Rs.3000, 40% of them having income 3001-10000, 8% of them having 10001-15000 and remaining 8% of them having above 15000.

By the analysis it shows that, majority of the women entrepreneur earn a monthly income is below Rs. 3000.

➤ *Status/Field:*

The SKDRDP is playing an important role in the development of women entrepreneur. It's increasing the women's status in the fields like, economical, social, cultural and educational level.

Table 20

Sl.No	Fields	No. of Respondent	Percentage
1	Economical	18	36
2	Social	07	14
3	Cultural	02	04
4	Educational	01	02
5	All the above	22	44
	Total	50	100

Source: Field Survey

Interpretation: The table 20 reveals that 36% of women are economically developed, 14% of women are socially, 4% of women are culturally, 2% of women are educationally and majority of 22% women are developed in all the fields like economically, socially culturally, educational field.

By the analysis it shows that majority of women entrepreneur are agreed to tell about development. As per their opinion, they are developed in all the fields like economical, social cultural and educational field.

➤ *Finding of the study*

The following are the summary of major finding of this survey.

1. Majority of respondents are engaged in trading business. Because their family is depends upon trading activities and are belonged to the age group of 31- 40. They have get primary education.
2. Majority of respondents are married women because they are come under the nuclear family.
3. Majority of respondents are belonged to the Hindu religion.
4. Most of the respondents are residing in rural area.
5. Most of the respondents are taken financial assistance from SKDRDP.
6. Most of the respondents are having below 5 years experience.
7. Most of the respondents are did not take training from any institution.
8. Most of the respondents are house wives before starting their units.
9. Majority of the respondents did not approach the government institutions for help.
10. Most of the respondents have earned 11-25 Percent profit during the year.
11. Most of the respondents are come under business family background.
12. Most of the respondents did not take loan from Financial Institutions.

13. All members all are taken the loan facilities by the SKDRDP.
14. Majority of respondents quantum of loan is below Rs. 15000.
15. Most of the respondents have below Rs. 3000 monthly income.
16. Most of the respondents are agreed that, their social status increased and in all the fields like economical, social, cultural and educationally they are developed.

➤ *Suggestions:*

In the lights of the observations made in the study certain suggestions have been offered to strengthen the role of NGOs and their women entrepreneurs. They are as under,

➤ *Women Entrepreneur*

1. They should develop strong motivation to achieve and succeed in their business.
2. They should aware about products, markets, quality and consumers taste and preferences. Then only they are able to overcome problem of marketing like high competition, high cost etc.
3. They should get raw materials of high quality in sufficient quantity and at reasonable price.
4. Entrepreneur should have ability to spot and exploit available resources to earn high profit.
5. Entrepreneurs must keep themselves abreast with the latest developments in their respective fields by regularly attending the training programmes and reading relevant literature.
6. There should be a curriculum change along with proper guidance in educational institutions, which will shape the students to become capable entrepreneurs in future.

➤ *NGO (SKDRDP):*

1. NGOs should support to the every women to become an entrepreneur.
2. The NGO should conduct more number of training programmes to their members.
3. NGOs should release the new journals, magazines and books to motivate women entrepreneurs.
4. NGO should reduce their interest rate on loans from 10 to 5 percent.
5. NGOs must give proper opportunities to improve the women entrepreneurs' skill through training and development programmes.

VI. CONCLUSION

Women in India constitute around half of the country. Hence they are regarded as the "better half of the society". Our society is still male dominated and women are not treated as equal partner both inside and outside the house.

In these days, with help of NGOs, women Entrepreneurship got an opportunity and support to

development of women entrepreneurship in country. Women entry into business, the entering business helps them in social-economic development takes place in house and in the country.

After completion of the study the researcher came to know that the performance of NGOs' the nature of work have been made for Women entrepreneur in SKDRDP proves good opinion and provides support to them even in the critical situation. Through this study came to know the manner in which NGOs have worked with men and women entrepreneur members have a special kind of opinion about SKDRDP. They felt that it is light for the future and it is the only way and support to get their demands.

Most of NGOs have been working very well for Women Entrepreneurship Development. So organization is very necessary for up liftment of standard of living. The NGOs are working towards strengthening them in every aspect of life. They have brought out an interesting mixed findings but most of the information have been given by them emphasis on good attitude and positive opinion about the work of SKDRDP.

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