NGOs and their Role in Development of Rural Women Entrepreneurship

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Abstract
Women entrepreneurship is an emerging reality in the world. In the coming years one of the biggest challenges to the world will be retaining the rural population by employing them in some kind of activity. In India women constitute at least half of the population. Unless entrepreneurship among the rural population becomes economically rewarding through the intervention of NGOs and SHGs, it will be difficult to attract and retain the rural women for any kind of engagement or activities in the rural areas. The NGOs in India are functioning to a great extent especially in rural areas. The NGOs and SHGs are working in the right direction to train rural women entrepreneurs and empower them in order to eradicate poverty in rural areas. Taking the issue of NGOs and their role in developing science, this research paper reveals and examines the development of rural women entrepreneurship which indirectly develops a system in rural women.

Keywords: Rural women entrepreneurship, Non Government Organization (NGO), public relations, constraints and opportunities, Self Help Group (SHG), training, women empowerment.

Introduction
The nongovernmental development organizations, hereafter called NGOs, is involved in agricultural and rural development strategies especially in the development of rural women in the present era. Though NGOs aim at nonprofit, their main motto is development. Our concern here is with the NGOs that develop science by providing services either directly to the rural women entrepreneurs or to grass-roots membership organizations. Therefore they are distinct from formal and informal membership organizations such as farmers' associations but are often linked in one way or another with them. But even within this definition, there exists wide diversity of origins and philosophy. As some NGOs are started by the professionals or academicians in order to oppose the politics or they may form into an organization to support for the social evil causes like indifference, corruption, patronage, or authoritarianism. Some are mainly based on the religious principles, others on our normal human ethics, and some are usually set up as quasi-consultancy concerns in response to the present donations and the funding initiatives which are in fashion at present. Some NGOs just do not care to interfere in any existing social and political structures and see themselves as independent organizations for bringing a radical change in the humanity for their betterment which would require less time; others focus on more gradual change through development of human resources to meet their own needs or to make claims on government services like developing the rural women and training them systematically so that a day once will surely come when we see the rural women going hand in hand with our urban women overcoming all the hurdles; yet others focus more simply on the provision of services largely within existing structures serving the whole lot providing all possible services'. Their ideological orientations also differ widely in relation to agricultural technology and many are concerned with low external input agriculture. Some are concerned to strengthen or reinstate traditional agricultural practices which formed the basis of social organization and later lead to development of rural women entrepreneurship.

It was long back in 1839 that the International nongovernmental organizations had started. There were 1083 NGOs till 1514. The International NGOs worked for the anti-slavery movement and the movement for women's suffrage, and reached a highest peak at the time of the World Disarmament Conference. However, the phrase "nongovernmental organization" only came into popular use with the establishment of the United Nations Organization (UNO) in 1945 with provisions in Article 71 of Chapter 10 of the United Nations Charter for a consultative role for organizations which are neither governments nor member states. Actually the main motto of the NGOs is to find out the talents and requirements of the poor rural women in their overall development. They try to find the hidden talents and qualities in the rural women and train them into good entrepreneurs. In doing so, they sometimes go beyond farming systems to processing and marketing which helps in developing the entrepreneurial growth. NGOs have also developed innovative dissemination methods, relying totally
on farmer-to-farmer contact and entrepreneur-to-entrepreneur contact whether on a group or individual basis. And the main strengths of NGOs, in doing so, is their teamwork in group formation. This has been in response to perceived needs at several levels not only in India but also other parts of the world.

The NGO must exist for at least two years and must be properly registered with the respective authorities and government. The organizations must have a democratic constitution, representative authority, established headquarters, and accountability for transparent and democratic decision-making and be independent from the government control in order to have a consultative status.

The NGOs when categorized by orientation can be charitable, service, participatory or empowering. And when they are divided by the level of co-operation they can be based on community, city, national and international.

Public relations: The NGOs to fulfill their goals must have a healthy relationship with the public. By doing so, they can raise funds and employ standard lobbying techniques with governments. Interest groups may be of political importance because of their ability to influence social and political outcomes. The legal form of NGOs is diverse and depends upon homogenously variations in each country's laws and practices. NGOs are not concerned with the international law. One and only exception is the International Committee of Red Cross related to the Geneva Convention.

Agricultural activities are mainly carried out by the family members and the women especially take care of the farming and in improving the quality of life, both domestic and adding a bit of income by their own earnings and savings in rural areas. Women continue to contribute to the household income through farm and non-farm activities and main working as landless agricultural labourers without any wages. In addition, the men folk are moving from rural to urban in search of some other industrial work and leaving behind their women to take care of the fields, livestock, family, children, etc. which is forcing our rural women to become entrepreneurs. However, earnings from agriculture are low and insecure, making it necessary for women to search for additional sources of income through entrepreneurial activities. Women in India are a significant entrepreneurial force, by contributing to local, national and regional economies and to poverty reduction the Indian women are transformed to a significant entrepreneurial force but they face different types of difficulties compared to men. Women’s access to markets, resources, training and other services can be hindered due to our Indian culture and society. Some bureaucratic procedures and policy environment can act as barriers to the rural women entrepreneurs when they face problems of implementation due to the institutional and operational weaknesses.

Analysis of constraints and opportunities for rural women’s entrepreneurship: The NGO collects relevant information about the rural women and their involvement, which can turn them into effective entrepreneurs in the selected fields. Some of the examples are dairy products, dried fruits vegetables etc. Information is collected from existing literature, through consultation with government, civil society and NGO stakeholders; and from field research to be carried out in the selected regions. This will involve gathering baseline and other information for each village on:

- Women’s self-help groups, cooperatives, NGOs, and women’s participation in SMEs (small and medium enterprises). Changes in the gender division of labor and access to assets and benefits in agriculture-related activities resulting from the transition to a market economy; constraints from the reemergence of patriarchal values and their influence on the status of women in the family and society; formal policy, legal and regulatory frameworks related to women’s rural entrepreneurship; documentation of innovative and diverse approaches to overcoming the gender-related barriers to women’s entrepreneurship.

Identified gaps and information needs will inform the design of the other activities. Village reports will be discussed with relevant stakeholders upon completion of the activity of collecting the information. Agriculture is one of the oldest occupations of women in India. Their contributions to agricultural development continue to be very crucial to the National Economy. Many women in the agricultural sector are still in the informal sector and remain invisible in the official national statistics. India is predominantly an agricultural country with 70% of the households still in the rural sector. Women constitute 48.5% of the population and is considered to be a valuable resource potential needed to be meaningfully organized and recognized in the field of entrepreneurship, especially in the rural agricultural sector of India. The gender ratio in the household population had declined to 94 females per 100 males as revealed in the India’s Population 2011.

Unpaid family workers also accounted for a significant 38% of the work force where females are the majority. The Entrepreneur Development Training is providing self-employment training to improve entrepreneurship in rural communities. Technical and management skills are developed to promote sustainable agriculture, animal husbandry; agriculture based small industry, credit and savings, environmental conservation etc. Fruit and vegetable cultivation, paddy and rice production, medicinal plants cultivation, organic compost and chemical free crop cultivation are the main subjects. The above subject areas of training are decided by analyzing the locality prior to
training. And the priority is given to women, especially underprivileged youth and individuals owning land for agricultural livelihood. Opportunities are provided to promote competitiveness, improve production efficiencies and introduction to commercial market links through a series of schemes. The introducing of the loan schemes has also helped the women in obtaining credit especially to the one who depended on the local moneylenders. The leaders emerged from the societies, train on leadership promotion and advocacy campaigns to mobilize women towards participatory decision. As a tool of media for communication the publications help for rural women to gain the knowledge to raise their awareness on current topical issues of national concern and encourage women to use the newspaper medium as a tool to generate a forum for women’s issues. This will also encourage the rural women to compulsorily educate the girl child. The increase in the income levels has lead to the improvement of their quality of life, with children sent to better schools and permanent houses built with the additional incomes. This has further lead to the enhancing of women’s position in the household as well as better control over resources and their economic independence.

The result of training has made women self confident and self-esteem and are empowered to make effective decisions. Training programs have improved the economic, social and personal well being of rural women entrepreneurs. The economic empowerment of training is translated to the community. As home businesses begin to flourish, they create spillovers through local areas and stimulate community’s economic and social viability. The following are considered to be the major contributory factors: the influence of women’s movement, changing psychological attitude of women, the need to maintain a decent standard of living amidst the rising cost of living, gender discrimination in the labor market, restricted vertical mobility and above all the rising aspirations of women to lead an independent assertive life, and finally facilities offered to women for starting enterprises. Upper middle class and middle class women with the required education and information are comparatively better off in venturing into business when compared to the poor illiterate, marginalized women. While the former, with the support of other members in the family do have something to offer as security obtain loan, the latter group of women have nothing to pledge or offer as security. These women who invariably find employment in the informal sector face problems such as job insecurity, meager wages and exploitation. Gross unemployment and underemployment suffered by them have forced these women to take up self employment, and wherever women have formed ‘groups’ they have successfully solved the problems like risk, finance and marketing in their self-employment.

Swarajayanti Gram Swarozagar Yojana (S.G.S.Y.): S.G.S.Y. is an NGO to provide assistance to poor families living below poverty line in rural areas for taking up self employment. They take up the activity either individually or in groups called as Self-Help Groups. They assist one particular target group and once the target group ‘takes-off’ and becomes self reliant the voluntary organizations move on to the other groups. It is found that women from rural areas need a catalyst organization to help them to realize their potentials, to link them with financial institution and give them a firm footing in business. The ‘group concept’ provides necessary mental courage to withstand crises and carry on their activity without break. Moreover, the concept of group formation is the best strategy to enlighten women on certain important social issues like small family norm, healthy environment, education etc. Empowerment of women assumes great significance here. Empowerment is envisaged as an aid to help women individually and collectively to achieve prosperity on their own or, at last, to reduce gender gap. Empowerment would also enable women to perform certain social roles which otherwise will be difficult to perform. Now, with all such developments there are some positive indications, that time is not far off, when women power in India will be matter of envy.

In view of its numerical strength as voters, no political party will ever wish to annoy women but will continue to appear as a champion of their cause in securing reservation for them in the legislatures & parliament as proposed in the bill. Success is round the corner. In order to transform rural women into entrepreneurs, it is important to provide them with access to credit, product and market information, technology, and training in management skills and enterprise development. Although rural women are actively involved in the process of farm production, processing and marketing, they often lack the legal information attached to all the process. The NGOs play a very important role in this type of transformation.

The double burden occurs in an inequitable division of labour, in spite of both time-consuming and strenuous household maintenance, women are not exempted from other workloads in agriculture, livestock production and handicrafts. Besides household chores such as cleaning, cooking, carrying food to male family members in the fields, fetching water, collecting fuel and fodder and, of course, caring for children, women’s non-routine household work include such tasks as house repairs and construction, making and repairing storage bins, processing and conserving food (pickling, crying, grinding), weaving cloth, sewing, looking after the old and the sick, and fulfilling other social demands involving marriages, deaths and childbirth. However burdensome their household workload may be, women also participate extensively in the production process of most major crops, in subsistence marketing and especially in primary level food storage and processing which have
traditionally been a women's role. The NGOs will not find it difficult to transform women with qualities like responsibility, time management, resource management etc into good entrepreneurs.

Self Employed Women Association (SEWA): SEWA is a trade union formed in 1972, mobilizing women of the Indian economy. It is in fact a confluence of three movements: the labour movement, the cooperative movement and the women's movement which all share similar values and goals. SEWA's members are self-employed women who earn a living through their own businesses or through their own labour. SEWA believes that self-employed women must organize themselves into sustainable organizations so that they can collectively promote their own development. SEWA members therefore form cooperatives whenever possible to create economies of scale, increase their bargaining power whilst maintaining full control as owners and leaders. In SEWA's experience the formation of cooperatives has resulted in sustained employment and income. Cooperatives are particularly successful in the provision of social services and social protection. In India the integrated insurance scheme of SEWA is one of the largest contributory social security schemes in the country for informal sector workers. The scheme offers insurance coverage to more than 30,000 women workers.

Self Help Group (SHG): Self-help groups (SHG) are small voluntary associations of people preferably from the same socioeconomic background who come together for the purpose of solving their common problems through self help and mutual help. They have strong potential for promoting women-led efforts at community level. Community-based initiatives can be a highly effective way to implement eco-friendly agricultural development. The "self-help" impetus permeating this type of cooperative as a form of enterprise resonates closely with women's interests in the family caretaking dynamic.

As women tend to be more active participants in community affairs at the informal level in particular with regard to looking after the basic needs and consumption of the family, concerns for safe and quality food are often a priority in women-led efforts at the community level. Community-based initiatives can be a highly effective way to implement eco-friendly agricultural development. Studies of female entrepreneurship find gender differences between women's and men's goals. Whereas men often start a business for mainstream profit-driven motives, there appears to be greater likeliness for women's business start-ups to be related to considerations for reducing marginalized situations. Women often place meaning on entrepreneurial involvement as an instrument to redress exclusionary discrimination. For example, for men, financial gain may be motivation and primary objective. For women, on the other hand, one primary motive is to create greater flexibility for balancing work and family.

Conclusion

Here, I conclude that NGO's working for the development of rural women entrepreneurship are developing science in the rural areas. Science means knowledge attained through study or practice. It refers to a system of acquiring knowledge through observation and experimentation to describe and explain the natural phenomena. The NGO's working for the rural areas are developing the rural people and indirectly developing science.

References


