7. CHAPTER :- Conclusion & Suggestions.
Chapter-7

Conclusions and Suggestions

From the information, datas collected and analysed during the course of my present research paper, it is evident that women entrepreneurship in the area leaves much to be desired. The area lags behind other districts of its parent states themselves and if viewed on a national scale the area is far-far behind. Much will have to be and can be done, to improve this state of affairs to bring more prosperity to the women folk of the region in particular and the society in general. The prime reasons for the poor state of women entrepreneurship in the area and some suggestions to improve the situation follow.

The present study has been conducted to know the profile of women entrepreneurs with reference to some selected districts of Bundelkhand region of Uttar Pradesh and Madhya Pradesh. The main objectives of the study have been to understand the present position of women entrepreneurs in the area under study. The attempt has been made to gather information, evaluate and analyse women entrepreneurship of the area with reference to its functions, their role in economic growth of their society, challenges before them and problems hindering their growth.

During the course of investigation with a view to achieve realistic datas in the field, a combination of direct approach comprising of interviews and questionnaire methods and observation techniques were
used. The system of random sampling was adopted. To make the study broad based to the extent practicable, 100 subjects each in rural and urban areas were examined. The techniques of data collection (direct personal investigation) where so ever available as well as the informations derived through personal observations, interviews and questionnaires have all been utilised for the statistical analysis. The take out the correlation between both the datas (urban and rural) Karl Pearson's method was used.

The study of the history of Bundelkhand region reveals that the women folk of the region have always been very hard working, and that the women entrepreneurship had always been there, since they were producing/manufacturing house hold goods using home appliances or had been contributing in the farm produce working along with the male members of the family. But unfortunately it was not being recognised as women entrepreneurship as such.

The landscape in Bundelkhand area comprises mainly of rugged undulating terrain with low rocky outcrops and narrow valleys. Little plain area are suitable for crops too. It has an average rainfall of about 100 cms. and has extreme temperatures during summers and winters. Crops in this region mainly depend on natural rainfall, since the canal network is extremely poor and it is not possible to dig borewells easily because of the rocky terrain. Economically the entire area is very backward, and the fact that thousands of men and women migrate to adjoining states during the crop season to earn livlihood is an ample proof of this. However the area is very rich in mineral wealth.
and high quality granite, sandstone, shales and lime stone is found in abundance. Its forests also are full of economically valuable trees like teak, dhak, silk, cotton, selai, acacia, kheir and many medicinal plants. Industrial activities in this area are mainly of very low profile.

Economic conditions and their social status play a very important role in motivating the women for entrepreneurship. Our study has brought out that this being an area where majority of women are uneducated, their husbands have been the main source of motivation to women entrepreneurs. Motivation due to unexpected circumstances, by the parents and the desire to be independent are also other motivating factors.

After the independence, the Government has been serious and sincere in trying to improve the social and economic conditions of women in the county. Number of central schemes for Women Entrepreneurial Development Programmes have been introduced and the states have also come out with similar schemes suitable for their provinces, for this purpose. Our study has shown that awareness of schemes and benefits available for women entrepreneurs are little known to existing or prospective women entrepreneurs of the area and they have not contributed much to develop women entrepreneurship of the region.

The primary reason which is observed is the backwardness of this region on many fronts. It lags behind in basic education, infrastructure facilities, employment opportunities etc. It suffers from perpetual power shortage and very little state or central funds are
allocated for the development of this region. The larger part of land is barren and monsoon is uncertain.

The traditional and conservative society is another reason why women hesitate to step out of their houses. In a traditional society girls are discouraged from being too out going from the very childhood. depriving them of entrepreneurship ability and lack of proper education aggravates this situation further. The boys are always given preference over girls even if it's the matter of going to school. So a girl who grows up in an environment of neglect and being treated as the second best, finds it very difficult to succeed out side the confining boundaries of her home. The male ego further ensures that a female never gets precedence over them or beat's them by being more successful in business so they further raise obstacles at every step.

The women entrepreneurs faces many problems in this region like too much household responsibilities, male domination, lack of education, need for achievement and economic independence is absent, no risk bearing capacity, lack of information and experience, low mobility, family ties, intense competition etc.

The units that are registered in the DIC (District Industries Centre) office, some of them are for namesake only, as their real managers are the male members of the woman's family. There are many factors responsible for this state of affairs.
There are many schemes introduced by centre or state government for the development of the area and women entrepreneurs. But the high illiteracy levels make it sure that majority of the women remain unaware of these development at schemes and women empowerment.

Social prejudice is also an important reason where majority of the people of this region believe that women are not able to manage business and it is not their job even. These socio-economic factors are important in the process of development of women entrepreneurship and sometimes even discourage women entrepreneurship.

However every dark cloud has a silver lining. All is not lost for the woman entrepreneur. I have observed that most of the women living in villages in this region are very good at the local arts and crafts which is making pottery, cane and jute products, ceramic work etc. With some encouragement from local administration and financial aid from the government agencies these women can be encouraged to form small self-help groups and start cottage industries. If the individual woman is weak there would no doubt be strength in unity.
Suggestions

The government has to play a more active role in this matter of drawing these women out of the confines of their homes. The government can start more Entrepreneurship Development Programmes for women and mobile training centres can be opened to train the women to use the natural resource available in plenty in this region like making papads, pickles, stonework, pottery, terracotta, cane products etc.

NGOs (Non Governmental Organisations) can also come forward for the help of these women because the women are more enterprising and active compared to the males, who are lethargic by nature. With a little help and encouragement women can do better ensuring their self-sustenance and pulling this backward region on the path of development.

Lack of awareness towards various schemes and facilities provided by the government is also an obstacle in the path of success. The women should be made aware of these training programmes and financial schemes and authorities should ensure that loans sanctioned under these schemes are utilised properly and go into the right hands.

Polytechnics/IITS for girls and degree colleges for women would go a long way in spreading literacy, awareness and expertise amongst the female population since many girls are not allowed to attend colleges simply because they are co-educational.
For example the government polytechnics exclusively for girls opened by the Uttar Pradesh Government in the recent past at Jhansi, can be of great help in producing women entrepreneurs in this region provided that the Government and Non-Government Organisations specially target the girls successfully completing their courses and help them establish and run their own small scale industry gainfully utilizing the technical expertise that they have acquired through the institution.

The local administrations can organise rural entrepreneurship special guidance camps for women in all the villages of this region and the social workers can encourage the women to attend these camps.

"Taragram" (an NGO working in this region) is a very good example of how a little bit of help in organization from the Government and some self-help can work wonders. Most of the items produced under this scheme are made by women even though the marketing is in the hands of males.

It is here suggested that banks or other financial institutions which want to help the potential women entrepreneurs should publish their pamphlets and some other printed materials in simple and preferably in local or easy language. The scheme like "Mahila Udhyam Nidhi" and some other schemes are not much known to women of Bundelkhand region. Therefore it is suggested that this must be properly published and publicized.
The procedure should be simple and speedy because it is difficult for women to give long time in the banks or other financial institutions. There should be a lady officer where the procedure is complex and demands so many things and she should help the women less educated in filling up all the forms and provide proper guidance.

Like U.P.F.C., M.P.F.C. and DIC there should be one Women Finance Corporation which will give loan only to women.

Marketing of the products is another problem faced by women entrepreneurs. At this juncture, where majority of women are managing small units, if no help is coming from the Government side, owing to the tight competition of mass produced goods, the products of women entrepreneurs are unable to withstand the stiff competition. Since the buyers are quality conscious, they go for brand name and so it is better the producers sell an item under one brand. Also the government can come forward to the aid of women entrepreneurs in finding market for their products.

For example success story of Mahila Gramodyog Sansthan marketing Lizzat papad is a good example.

The parents must be made aware that they should motivate their daughters to come forward as entrepreneurs first of all they have to give an opportunity to girls for taking advantage of all the available educational facilities.

Political leaders can also play an important role in helping women entrepreneurs. They can act as a powerful force in shaping the government policies so as to make the aim of the women entrepreneurs
less difficult, and by awarding rewards and honours to the successful women, motivating many more to accept this challenging and demanding way of life.

If proper guidance is given to women they can do better than male members or they can challenge the male members.