

NEED ASSESSMENT AND ENTREPRENEURSHIP MANAGEMENT OF FARM WOMEN

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The economic status of women is now accepted as an indicator of stage of development of the society. After independence, the country has witnessed rapid political, economic, technological and social changes. These changes along with rapid industrialization have affected the standard of living. This industrial revolution has forced the women to take up gainful employment, which can raise the total family income.

The incidence of women's participation in the labor force and their contribution to the total family income is higher in households with lower economic status. The poor families are mostly dependent upon women's economic productivity. Even where there is a male earner, women's earnings form a major part of the income of poor households. Moreover, women contribute a larger share of what they earn than male to the basic family maintenance.

As a matter of fact, most of the women in India have the capacity and talents, but they are unable to get jobs due to the problem of unemployment that India is facing. One best way for women is to engage themselves in gainful employment or income generation through development of entrepreneurial skills and becoming independent entrepreneurs.

Entrepreneurship refers to the skill of discovering new economic opportunities, managing the business, taking risk and introducing innovations. Entrepreneur is a dynamic agent of change or the catalyst who transformed increasingly physical, natural and

human resources into corresponding production possibilities.

According to Nigam (1992) next to agriculture, manufacturing in household enterprises constitutes the single biggest source of employment for women.

In order to provide opportunities to rural women to improve their status by taking up economic activities, it is necessary to organize them by identifying various sectors in which they are involved, hence, study on need assessment and entrepreneurship management of farmwomen was conducted with the objectives - to formulate farmwomen self help groups, to assess their needs, to introduce entrepreneurial activities and self-sustenance of entrepreneurial activities.

METHODOLOGY

Under the NATP project on "Empowerment of Women in Agriculture", Dharwad RHSc College is selected as Co-operating center. As per the guidelines in Karnataka state Dharwad and Hubli blocks were selected for the study purpose. In Dharwad block the villages selected were Yadwad, Mugad and Garag, in Hubli block Byhatti, Kusugal and Hebsur. In each village 90 respondents from small and marginal farm families were identified constituting a total sample of 540. These respondents were divided into 6 self-help groups in each village and each SHG had 15 members.

Self help groups were formulated in all selected villages and motivated them to open the bank account in the name of link worker

by collecting individual contribution at the rate of Rs. 10 to 50 per month. The amount deposited was not permitted to use it for personal commitments of the group members. The groups were given skill training on agro-based industries at their village itself. The need-based enterprises were identified through group discussions. An amount of Rs. 5000/- was deposited from NATP funds to each SHG as seed money.

Entrepreneurial Equipment Distributed to the SHG's of Farm Women:

1. Rava (Suji) making machine
2. Chilli/ Masala pounding machine.
3. Papad/Roti making machine
4. Multipurpose Oil expeller
5. Vermicelli making machine
6. Bakery unit
7. Grain mill
8. Dall mill

1. Rawa Machine—It is a small household unit which gives 90-95% Rawa and only 5-10% Flour. It is suitable for making rawa of wheat, rice, maize and dhals.

Output	: 30 to 40kg/hour
Motor required	: 1.5hp
Cost	: Rs. 6800/-

2. Chilli/Masala Pounding—This is suitable for preparing dry powder of chillies, turmeric, dhaniya seeds, sikakai, aurvedic medicines/herbs, masala etc. It is also a multipurpose machine suitable for making poultry and cattle feeds.

Size and No. of bars	: 2" Dia × 2 bars
Motor required	: 1hp
Capacity/ hour	: 7kgs
Cost	: Rs. 21300/-

3. Papad Rolling And Roti Making Machine—Papad Rolling Machine (latest roller type) fitted with 0.25hp motor. Capacity 3 to 4kg/hour. i.e. 300 to 400 no.s/hour (papad only). Rotis can also be prepared by this

machine, 100-150 rotis/hour can be prepared depending upon operators skill.

Cost : Rs. 13000/-

4. Multipurpose Oil Mill—Multipurpose oil mill is having pulley system. Crushing capacity is 30 to 40kg/hour. Motor required is 2 to 3 hp with a single or three phase. Suitable for all edible and non edible oil seeds such as sunflower, musterd, kusubi, groundnut, castor, neem, cotton etc.

Size : 18"×3"

Cost : Rs. 25000/-

5. Vermicelli Machine—It is a multipurpose machine with 1.5hp motor and single Phase of current is required. Vermicelli dye is made up of gun metal and there is no necessity of foundation. This machine is also suitable for making chakali, hollow pipe (Papadi) etc.

Capacity/Hour : 20 kgs

Cost : Rs. 20500/-

6. Bakery Unit—It is a small household unit useful for baking bread, bun, biscuits, cake and works on single phase of current.

Cost : Rs. 9425/-

7. Grain Mill—It is 1 hp single phase electric motor equipment for grinding of cereals, coriander and pulses to produce grits/ flour powder and split.

Cost : Rs. 10200/-

8. DHal mill—It is a 2hp electric operated equipment for dehusking and splitting of red gram, bengal gram, black gram, green gram etc. The product to be milled is first soaked in water, sun dried and later on fed into the unit to achieve complete milling in two stages.

Capacity/hour : 80kgs

Cost : 38,815/-

Success Stories of SHGs :

Yallammadevi SHG :—"Yallammadevi" self-help group was formed under mission mode project on "Empowerment of women in Agriculture", at Hebsur village of Hubli block. Mrs. Vidya Kuradgi is the active link worker

aged 30 and educated up to degree level. In the earlier stage her knowledge regarding functioning of SHG was very meager, when she started attending the meeting of NATP scheme she gathered courage and started taking active part in all the group activities. Her enthusiasm, interest and activeness to do something for the group have made her efficient link worker of the group.

There are 15 members in the Yallammadevi SHG. They have saved Rs 4700/- in their account. Now the group members are well aware that, entrepreneurial activities will give them more economic freedom and status quo in the village. Therefore they opted "Flour Mill" as an entrepreneurial kit. It is 1 hp single phase electric motor equipment for grinding of cereals and pulses to produce grits/flour powder and split. The cost of this machine is 10,200/-. The per day earnings of this group range from Rs 90-120/-.

Bhoomitai SHG :

"Bhoomitai" self-help group is formed under mission mode NATP, in the village Hebsur of Hubli block. Mrs. Annapurna Hesarur is the link worker of the group. She has attended the link worker training, skill training of farm women and also the training programme of fruit and vegetable preservation which in turn motivated her to take up entrepreneurial activity.

There are 15 members in the self-help group. They have an amount of Rs. 4500/- as savings in the bank. This group was interested to take up papad/ roti machine as an entrepreneurial activity. Hence, the group has been provided with papad rolling machine in the entrepreneurial kit and started making papad and roties. Now the group members are actively involved in making papads. They are preparing papads for the local village women vendors and women of surrounding villages at the rate of Rs. 50/- for 100 papads

and also for making one kg of papad charging Rs. 80/-. Now women have gained confidence and they are eager to get more and more profit. The leaders and interested women took training to operate the papad machine. The per day earning of this group ranged from Rs 240-300/-.

Pragati SHG :

"Pragati" self help group is formulated under the NATP scheme at Kusugal village of Hubli block of Dharwad District. Smt. Nirmala Bellarimath is the young and energetic link worker of the SHG. She is a simple housewife, belongs to forward caste, married at the age of 19 and educated upto PUC. In the peak season, she works on her own farm and she knows garment construction. They have taken rawa machine from the NATP project to start an income generating activity and to become self-entrepreneurs. In the rawa machine they are getting 10% of flour and 90% of rawa. So all the members and surrounding villages are coming to their rawa mill. The per day earning of this group ranged from Rs 90-120/-.

Mahalaxmi SHG :

Prema Koyappanavar belongs to "Mahalaxmi Mahila Sashaktikarana sangh" of Yadwad village of Dharwad taluk. She is educated up to 10th standard. She belongs to a forward caste. She certainly looks submissive and traditional. One is astonished by how articulate she is, as well as by her logical thinking, systematic planning and straight forward approach which have made her a successful link worker. She not only takes her own decision but also helps her SHG members to come out of their shell and work actively and collectively.

She was chosen as a leader for the Mahalaxmi Mahila Sashatikarana sangha. A leader has to be more skillful than member. Prema proved her efficiency through developing a systematic and logical approach

to her responsibilities. She revealed remarkable clarity about the functions of SHG's. She has excellent control over the SHG and she monitors and oversees the administration as well as development activities. Prema chosen papad and roti making machine as an entrepreneurial activity. Since there is a lot of demand for the Roti and Papads during marriage season in the local market they are taking the local orders and are supplying the same at reasonable rate. The rate for 100 papads is Rs 50/- and they are earning per day Rs 250-300/-

Usha SHG:

"Usha mahila sashaktikarana sangha" existed in the Yadwad village of Dharwad taluk. Mrs. Ratna Hiremath was born in the farm family in the year 1966. At the age of 16 she was married with Gangayya Hiremath, a

farmer of village Yadwad. She has 3 acres of land and works on her own farm. Her husband has the same occupation and both are educated up to primary level

She has started dairy enterprise also. She took loan from the bank. Ratna first started dairy with one cow and now she has 4 cows. She takes care of all the activities related to dairy farming. She daily spends 4-5 hours in this enterprise. Her husband helps her to sell the milk and milk products.

As a SHG member of NATP she opted vermicelli making machine for her group. With this machine they can also prepare chakkali and papadi. The group members have learnt the skills involved and are successful in running it. Per day vermicelli preparation varied from 5 to 10 Kgs and earnings from Rs 125- 250/-

REFERENCES

- Nigam, N., 1992, Women in household industry: Emerging trends and issues, Social change, 22(2): 40-51.