

Women Entrepreneurship as Tool for sustainable Livelihood of Rural Poor

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Abstract

The proposition and context of this paper is concentric with the importance of women entrepreneurship in rural areas and its contribution in sustainable livelihood for rural poor. While acknowledging the fact that sustainable livelihood requires sequential and elaborate efforts, concentrated towards radical changes and effects, the paper considers how the human resource can be channelized to generate livelihood for rural poor. Sustainable livelihood is a thought process through which some objectives and priorities can be identified for elimination of rural poverty in order to enhance rural economy and its impact on the family, children's education and health and thus can add value in the area of sustainable development. The purpose and objective of the paper is to empower rural women of India through entrepreneurship and awareness by mobilizing the human skill resources and agribusiness opportunity, channeling human skills and available natural resource, art, culture and heritage into enterprising activities for converting into earning for sustainable livelihood and poverty elimination of rural poor in India. The data is collected by interviewing various women entrepreneurs who are working for the development of rural women. It is a qualitative research based on experiences and contribution of people, organizations involved in the growth of rural women. The paper proposes few steps with modular logic to enhance the levels of entrepreneurship amongst rural women sustainable livelihood. Analysis of the effects and limitations of the proposed steps/model is done and relevant real life examples in support are also quoted.

Key words

Sustainable livelihood, Social Livelihood, Societal Development.

Introduction

All type of entrepreneurship helps in empowering the society by creating more jobs. **Sustainable livelihood (SL)** is a way of thinking about the objectives, scope and priorities for development in order to enhance progress in poverty elimination. (www.fao.org/fishery/topic/14837/en). The rural India is facing the problem of lack of cash to fulfill their basic needs. Entrepreneurship can be a tool for income to rural people. Entrepreneurship requires seed fund to start a venture and that is one reason that in spite of so many training program on entrepreneurship, skill enhancement etc by different private and government agencies, they are not really capable to produce entrepreneurs among the poor rural people. Entrepreneurship no doubt can be motivated among people through training program (Kakinada Experiment) so the contribution of

training agencies cannot be ignored but for starting a business not only the entrepreneurial skills and willingness lot of other things also required.

If we take a look on rural economy, the condition is still very pathetic even in the families having land, so we can easily guess about thousands of rural poor who depends on seasonal farming work for their livelihood, or the only option they have is to migrate in the nearby urban city for labour work. Migration of rural poor towards urban area is also a very complex topic to be addressed. Prosperity of a family is transferred forcefully on the shoulder of the women. The women can double the income of the family as a counterpart of the man and thus add value in the prosperity of the family. The concept of women as field labour is a very old phenomena into the rural society. Generally poor men and women both work as farm labourers and depend on the agricultural seasons for their income. Unfortunately the income is very low and seasonal too. The sustainable livelihood is a challenge for the rural society. The purpose of the paper is to focus on how

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the urban entrepreneurs, Organizations, NGOs can create employment or can take rural female as partner to fight with the sustainable livelihood of poor class of the rural areas.

Objective of the study

- 1) To conceptually describe the concept of livelihood
- 2) To identify the contribution of female in family income
- 3) To identify five key indicators sustainable livelihoods
- 4) To identify the contribution of Urban Women Entrepreneurs in involving rural women

Review of Literature

A livelihood is sustainable when it upholds or improves the local and global assets in which livelihoods depend, and have net beneficial effects on other livelihoods. A livelihood is the set of capabilities, assets and activities that endow the means for people to meet their basic needs and support their well-being. The building of livelihoods reflects and seeks to fulfill both material and experiential needs. Livelihood are not simply a localized phenomenon, but connected by environmental, economic, political and cultural process to wider national, regional and global arenas (Castro, 2002). livelihood security has been interpreted in different ways by various scholars. The concept of livelihood can be explained as channelizing the resources in the anticipated direction and somehow supports the wellbeing of mankind. While livelihood has been defined as an adequate flow of resources (both cash and kind) to meet the basic needs of the people, access to social institutions relating to kinship, family and neighborhoods, village and gender bias free property rights required to support and sustain a given standard of living, livelihood security has been understand to encompass ownership of access to resources and assets to offset risks, ease out shocks and meet contingencies (Chamber, 1989; Redelift, 1990; Chamber and Convey, 1992;)

A good working definition of livelihoods is provided by Frank Ellis (2000:10): "the assets (natural, physical, financial and social capital), the activities, and the access to these (mediated by institutions and social relations) The Rural women play a very important part in the highly labor intensive production process, but within the confines of their own front yard. In agrarian and largely subsistence economy of India, agricultural product, pickle making, food preservation, poultry, dairy, nursery, rice husking, fisheries & handicraft enterprises play a crucial role to supply

nutritious food and to generate income and employment. Poultry farming has a great potential for providing additional income to our farming community and educated unemployed persons, widows of rural areas through creating self-employment opportunities (Ahmed and Hamid, 1991). Their participation in development activities is expected to affect their lives in personal, social and economic dimensions by increasing their access to and control over the resources. Sustainable agriculture, rural development and food security cannot be achieved through efforts that ignore or exclude more than half of the rural population- women; women constitute more than half of the agricultural labor force and are responsible for most of the household food production in low income food deficit countries. Poor rural women represent the most vulnerable group in Bangladesh they are isolated and deprived (Schuler & Hashemi, 1995). Although women contribute considerably to rural economic activities, women gain neither recognition nor status from their work (Abdullah & Zeidenstein, 1982). True development means the development in the three categories of a woman. These are individual, social, and economic development (Rodney, 1972).

Understanding female entrepreneurship can also have a significant impact on economic development and poverty alleviation (Kreide 2003). Female entrepreneurship has been identified as a major force for innovation and job creation (Orhan and Scott 2001). Barriers to gender entrepreneurship can have an adverse impact on a country's competitiveness, productivity, and growth potentials (Bardasi et al. 2007). However, while economic growth has reduced gender disparity and improved female standards of living, especially in developing countries, such growth although important has not been synonymous with economic equality (Harrison and Bluestone 1988)

As a developing country, India places special priority to socio-economic development. In order to accelerate the development process, the Government and Non-Government Organizations (NGOs) have undertaken massive development programs for poverty alleviation through economic activities such as livestock and poultry, food preservation, handloom, power loom, fisheries, dairy, vegetables and nursery enterprises, etc. the contribution of educated women is too high in this area. Many women in Karnataka started business in marketing directly or through E-commerce to sale the products of rural handicraft, hand maid paintings, handmade embroidery product, food products, chopped vegetable, weavers products etc to sale in urban areas. These women tries to channelize the rural product to sale on a competitive price. The impact of the small women enterprise on livelihood assets of

poor women in rural society is the main objective of the paper

A livelihood comprises the capabilities, assets and activities needed for a means of living (Scoones, 1998). A livelihood is sustainable when it can cope with and recover from stresses and shocks, and maintain or enhance its capabilities and assets, both now and in the future, while not undermining the natural resource base (DFID, 1999). According to Scoones (1998), five key indicators are important for assessing sustainable livelihoods:

- 1) Poverty reduction,
- 2) Well-being and capabilities,
- 3) Livelihood adaptation
- 4) Vulnerability and resilience,
- 5) Natural resource base sustainability.

The five capital framework of sustainable rural livelihood is adopted here. These include natural, financial, physical, social and human capital (Carney, 1998; Davies, 1996). Sustainable rural livelihood is critically linked to the enhancement of these capitals. Improvement in all these capitals could be a function of changes in financial, physical, natural, social and human capital. Improvement in each of these capitals is in turn dependent on various indicators. *Financial* capital is dependent on income, employment and savings; *Physical* capital is dependent on household assets, road and transport, market and health care service; *natural* capital dependent on water, land, temperature; *social* capital dependent on social institutional role (early marriage, dowry), decision ability, social prestige, solve conflict and cooperation; and human capital is dependent on health, education, training, knowledge and skills. In the present context financial capital is measured through changes in income and savings after involvement small scale agricultural entrepreneurship activities. Physical capital is measured in terms of household possession of durable assets such as house, machinery, market, health care facilities and road transport facilities. Natural capital is measured in terms of improvements in land, sources of water and climate. Human capital is measured in terms of improvement of family health, education, knowledge and skills, indigenous knowledge and technology. Social capital is measured in terms of improvements in social prestige, decision making ability, , late marriage, cooperation between neighbours and satisfaction on own entrepreneurship, etc. the involvement of rural women and their participation with urban women entrepreneurs will no doubt improve the socio-economic condition. The improvement in the finance of rural women directly has its effect of their livelihood. The uneducated illiterate rural women with the help of an educated women entrepreneur can increase their family income. They may be concentrated in informal,

micro-size, low productivity and low-return activities but it had its positive effect on their livelihood. A financially sound mother automatically supports in the poverty reduction, well-being and capabilities, livelihood adaptation etc.

Rural women's entrepreneurship can contribute to economic growth in developing countries and clearly represents an untapped potential. For many rural women, entrepreneurship is part of a broader livelihood strategy, often undertaken on a part-time basis, and where it is difficult to separate production and reproduction tasks, as well as market and non-market work.

Demography of Karnataka State

According to the 2011 census of India, the total population of Karnataka is 6.25 crores. Of this, 50.9% are male and 49.1% are female. There is a decadal increase in population of 17.3% from 1991 to 2001. As per 2011 census, the Population density is 319 per km², the sex ratio is 973 females to 1000 males and 38.67% of the people in Karnataka live in urban areas. The literacy rate is 75.4% (as per the 2011 census).

	Demography	Rural
Population (%)	61.33 %	38.67 %
Total Population	37,469,335	23,625,962
Male Population	18,929,354	12,037,303
Female Population	18,539,981	11,588,659
Population Growth	7.40 %	31.54 %
Sex Ratio	979	963
Child Sex Ratio (0-6)	950	946
Child Population (0-6)	4,517,645	2,643,388
Child Percentage (0-6)	12.06 %	11.19 %
Literates	22,649,176	17,998,146
Average Literacy	68.73 %	85.78 %
Male Literacy	77.61 %	90.04 %
Female Literacy	58.32 %	77.97 %

Women have been the backbone of the State's economy. They have always stood in the forefront during the struggle of State formation. Women are the mainstay of the culture and traditions of the state. Repeatedly women have shown remarkable courage and participation in development programs. Despite the adverse conditions, the rural women of the area portrayed immense potential and prominence in the society. Almost all the women in the society are employed in one way or other. In some cases their status was better off than any woman living in a hi-tech city or metro like Delhi.

Women who are working on the farm were suffering from a lot of problems. They are major contributors in the inside activities as well as outside activities. There is a need to assess the socio-economic status of the farm women.

Research Methodology

The research is having exploratory research design with an appropriate amalgamation of qualitative and case study approaches. This study chose to give a major thrust on qualitative research approach by utilizing 'Focused Group.

Case -I

"Starting a business has given me recognition, confidence and self-esteem" says Ms Ajanta Chandan Founder Director of Foodz N Dreamz Ventures. With her family's support and a modest basic seed fund she started her Online market place website for homemade food, herbal products, organic groceries to support women and micro entrepreneurs. Today she is associated with so many rural women and micro entrepreneurs with the aim atleast Rs.5000-6000 monthly income to them. She is also contributing to provide them a platform for selling home made products and not only this she is helping them in understanding the business, food safety, hygiene, packing, presentation etc whenever required and thus she as a woman entrepreneur adding value to sustainable livelihood by Poverty reduction for those families involved in business. She trained them for food safety, hygiene for their well-being and capabilities, dealing in the area of organic groceries trying to deal with natural resource base sustainability. It is just a six month old start up even then we can identify their contribution towards social livelihood of rural poor. We can presume much more then this with such contributions of women entrepreneurs.

Detailed Analysis of The Focused Group Discussion held with some Women Entrepreneurs having their companies located in Bangalore associated with so many poor women for their business. One case I have already quoted.

Analysis

With regard to the **awareness**, females are equally aware, rather more practical as far as approach is considered with regard to healthy and better life and they bother more about wellbeing, hygiene,

nutrition, children education and health. They are aware about immunization programmes and various drives like pulse polio (Anti Polio Drive of Government of India) etc.

The Major Factors which Emerged During this Discussion were that:

- Females wish to have pivotal and strong role in the decision making with regards to their family matters especially in relation to children education and nurturing.
- They are equipped with the knowledge of involving more and more female in the process of development. Just a start can keep on adding many underprivileged females in the main stream that's what the women entrepreneurs are doing discussed as the case.
- They feel that a small direction can involve them towards financial independency.
- One of their major concerns is lack of money in the family for safe birth and growth of their children.
- Female wish to support actively in the process of earning and economic development.
- They all wish for at least some basic education / training in entrepreneurship
- They duly understand the relation of being educated and being financially independent.
- All of them wish for their children's complete education, health and prosperous lives, a step toward sustainable livelihood.

Conclusions

- Females have determination to support their family by their income for the better life style.
- They feel helpless about any decision-making aspect if they are not financially independent.

Further almost all of the Women wish to develop Entrepreneurial Skills and become financially independent and exclaimed for being Healthy and healthy nurturing of their children will give them an edge in doing so.

The Model**Women Entrepreneurship and Social Livelihood****STEP --1**

Development of Educated Women Entrepreneurs in urban areas, Enhancement of the resource of the present system—primarily to increase the levels of the commitment and credibility of the human resource involvement

STEP --2**Reorganization of the present skills and capabilities of rural women**

- The strategic distribution of the work among those women **especially with regards to the generation and distribution of the Human Resource**
- And the strategic orientation of work distribution amongst rural women--A step towards collaboration.

STEP --3**Impact of Reorganization and Development**

- The beneficiaries have high levels of idle man-hours (disguised unemployment). This resource may be utilized for development of other business activities, through generation of employment or self-employment opportunities in the Rural Areas.
- Here micro-finance becomes the key- for example Self Help Group schemes implemented by several banking organization especially like the one by ICICI

STEP --4

**Established association and capitalization on ‘Entrepreneurship-
Development of a Sustainable livelihood**

With women entrepreneurs, training organizations, Information and Communication Technology, Micro-finance, Insurance, Business Opportunity Development, Sustenance of livelihood through extensive land based entrepreneurial Business Activities

Finally leading to

SOCIETAL DEVELOPMENT and SUSTAINABLE LIVELIHOOD at large.

STEP --5

**Established association and capitalization on ‘Entrepreneurship-
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With women entrepreneurs, training organizations, Information and Communication Technology, Micro-finance, Insurance, Business Opportunity Development, Sustenance of livelihood through extensive land based entrepreneurial Business Activities

Finally leading to

SOCIETAL DEVELOPMENT and SUSTAINABLE LIVELIHOOD at large.

In the words of Prof. Amartya Sen “Freedom are not only the primary ends of development they are also among its principal means. In addition to acknowledging foundationally, the evaluative importance of freedom, we also have to understand the remarkable empirical connection that links freedoms of different kinds with each other. Political freedoms (in the form of free speech and elections) help to promote economic security. Social opportunities (in the form of education and health

facilities) facilitate economic participation. Economic facilities (in the form of opportunities for participation in trade and production) can help to generate personal abundance as well as public resources for social facilities. Freedoms of different kinds can strengthen one another. This freedom-centered understanding of economics and of the process of development is very much an agent-oriented view” (Sen, 2000).

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