

PROBLEMS FACED BY FARM WOMEN IN MANAGING ENTERPRISES

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The contribution of women in the family and to the national economy has been grossly under estimated and even unrecognised. The Human Development Report (UNDP, 1995) revealed that women's economic contributions are undervalued to the tune of US \$ 11 trillion a year internationally. Sen (1987) argues that the perceived contribution of women as perceived by both men and women is often lower than their 'actual contribution' on account of social norms, the form and nature of work and the perception of legitimacy. In both rural and urban areas of developing countries, women are important contributors to the economic support of their households. Data from many countries show that the poorer the households, the more the women work for income, and the larger the proportion of household income derived from women's earnings. In some landless households in India, for instance, women are often the major or even the sole income earners in their households (Agarwal, 1988). The rise in the number of households supported solely by women is an important variable explaining the 'feminisation of poverty' among rural poor.

However the existing development policies and programmes tend not to view women as integral to the economic development process. The situation reflects the emphasis of development policies and programmes that historically focussed on women's reproductive roles rather than productive roles. Often such development efforts due to their motivation fail? for welfare rather than development concerns. Keeping these things in mind an attempt has been made to know the problems that hinder them from getting the expected dividends from the development programmes like employment generation programmes.

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Methodology

The study was conducted in Guntur district of Andhra Pradesh. An ex-post-facto research design was followed. 120 participant farm women of DWCRA programme were selected by using simple random sampling method. They were interviewed personally and the results were tabulated.

Results and Discussion

The Table-1 indicates that more than half of the respondents (58.33%) expressed that non availability of raw material is causing a problem. As many as 78.33 per cent of respondents found that inaccessibility of place of work was another important problem. More than half (66.66%) of the respondents perceived improper marketing as a problem.

It can be observed from Table-1 that about 37.50 per cent of respondents expressed the problem of transport facility. Lack of knowledge and skill was perceived as a problem by about 30.00 per cent of the respondents. About 22.50 per cent of the respondents perceived that lack of competition and experience is the major problem.

Table 1: Distribution of respondents based on the problems in managing an enterprise (n=120)

Sl.No.	Problems	Frequency	Percentage
1.	Physical		
a.	Non-availability of raw material	70	58.33
b.	Inaccessibility of place of work	94	78.33
c.	Improper marketing facility	80	66.66
d.	Lack of transportation facility	45	37.50
2.	Technical		
a.	Lack of knowledge and skill	36	30.00
b.	Lack of competition and experience	27	22.50
c.	Inadequate training	60	50.00
d.	Lack of guidance	74	61.66
3.	Financial		
a.	Financial problem	111	92.50
b.	Complex loaning procedure	33	27.50
4.	Social		
a.	Lack of recognition of women's work	50	41.66
b.	Additional responsibilities of home and	69	57.50
	family		
c.	Lack of family co-operation	16	13.33
d.	Lack of encouragement by Society	16	13.33



Almost half of the respondents expressed inadequate training as one of the major problem. Another major problem in managing the enterprise was lack of timely and appropriate guidance (61.66%).

Almost all the respondents (92.50%) faced financial problems while 27.50 per cent of the respondents expressed the problem of complex loaning procedure. About 41.66 per cent perceived the lack of recognition of women's work as one of the problem. Another major problem perceived was additional responsibilities of home and family. Only 13.33 per cent of the respondents faced the problems of lack of family co-operation and lack of encouragement by society. Similar findings were reported by Kumari (1998) and Vijaya lakshmi (1998).

Table 2: Suggestions of the self-employed farm women for improvement of the enterprise (n=120)

S.No.	Suggestions	Frequency	Percentage
1.	Easy availability of credit for women	80	66.66
2.	Readymade garment units should be started in the Kendram (work centre)	56	46.66
3.	Training centres at every village should be established	40	33.33
4.	Marketing facilities to be provided at every village for the outlet of products	80	66.66
5.	Profuse use of mass media in creating awareness about various aspects of self-employment	33	27.50
6.	More number of low cost trades can be started	9	7.50
7.	Six months training period is not sufficient in case of tailoring unit	32	26.66

It was evident from Table-2 that majority of the respondents (66.66%) suggested provision of easy availability of credit for women. Need for the establishment of ready made garment units throughout the year was felt by

46.66 per cent of respondents. About 33.33 per cent of respondents suggested that there should be training centres at every village. More than half of the respondents (66.66%) suggested that the marketing facilities are to be provided at every village by the government.

About 27.50 per cent expressed that mass media like radio and TV must be profusely used in creating awareness among the ignorant women. A meagre (7.50%) suggested that more number of low cost trades can be started for the benefit of farm women. About 26.66 per cent suggested that the period of training should be increased in case of tailoring. These findings were in congruence with the findings of Kumari (1998) and Vijayalakshmi (1998).

All the respondents face similar problems like the lack of marketing facilities in adopting income-generating activities. It is most essential on the part of government, administrators and training institutes to create a wide range of marketing networks, so that the produce of the self-employed farm women could get good remunerative prices. It is suggested that all the government organisations can help them by purchasing their products.

Majority of the respondents expressed that lack of financial assistance is the major problem. The possible reason for this may be that financial institutions and banks are not coming forward since the recovery of the loan amount is very less in the rural areas.

Some of the respondents expressed that the non-availability of the raw materials in nearby places is one of the problems. In order to get them, they have to go to far off places. Getting persons for procuring the raw materials from far off places is a big problem as the women in rural areas are restricted fromgoing outside due to their traditional values.

Regarding suggestions of the self-employed farm women improvement they suggested proper availability of the credit. Some of the women suggested establishment of readymade garment units since they can get additional income from this enterprise. As most of the rural inhabitants live in isolated pockets they feel that profuse use of mass media like radio and TV and frequent visits by extension personnel can create awareness among them.



Some of the respondents suggested that six months of training is not sufficient for tailoring so, it has to be extended to one year and training centres at every village should be established. Majority of the respondents suggested appropriate marketing facilities since marketing is a major problem in rural areas.

Conclusion

The need for consultancy and guidance at all stages can be one of the most effective ways of dealing with problems of farm women that hinder taking up self-employment. Strengthening existing structures and strategies and coordination between district, industrial training centre and financial institutions, banks clubbed with training institutions is important. The major problems of credit, raw material shortage, lack of marketing facilities, transport facilities, needs to be solved for the steady growth and successful functioning of their enterprises.

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