"Micro Credit Empowering Women Farmers as A Successful Enterpreneurs – A Case Study of Shettykere Village of Shivamogga District ".

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ABSTRACT

Micro credit is the provision of a broad range of financial services deposits, loans, payment services, money transfers and insurance to poor and low income households and their microenterprises. In the development paradigm microcredit has evolved as a need based policy and program to cater to the neglected groups of society especially women, poor, rural, deprived, etc. Women in India entered business due to push and pull factors .This task has been full of challenges. Many women farmer entrepreneurs proved themselves independent and successful entrepreneurs. The women farmer entrepreneurs and women farmer entrepreneurship play a very important role not only empowering them but also help the economy in the path of development. Today women farmers in advanced economies own more than 40 percent of all business and women owned business. Now the women farmer entrepreneurs are in growing trend. The present study is seeking to know the factors promoting women farmer entrepreneurs as a successful entrepreneurs in Shetty kere village of Shivamogga District. To explore the integral role of women farmer entrepreneurship in socio-economic transformation of the region. To assess the different types of women farmer entrepreneurs prevailing in Shettykere village of Shivamogga District. The sample size is of 48 and it is collected through an interview schedule method. Both primary and secondary data are used in the study. The statistical tools like the sampling method, average, percentage and Rank correlation are used in the study. The paper concludes by creating an environment which encourages women farmer entrepreneurs and become financially empowered in the areas of Shettykere village of Shivamogga district and their contribution to economic development through suggestions.

Key words: Micro credit, Women Farmers, Entrepreneurship, Economic Development, Women Empowerment, Poverty Eradication.

INTRODUCTION

Millions of people are urgently looking for decent work a doorway leading out of poverty. The dynamics of social, economical, political, cultural, and environmental forces contrive in a manner that it separates the rich from thepoor, strong from the weak, leaves from the have-nots and favor those in a better position. The term empowerment is multidimensional one. Now a day the empowerment of women farmers in social, economic and political life of the nation is now on the increase. Traditionally, women have been the moral force of the society. Entrepreneurship was formulated long back and the charm has been storming with the participation of womenfarmers throughout the globe. Employability and sustainability are the interdependent forces in which the crowd of women farmers can see in this discipline. They have held prime positions in the families and soul of our civilization. Traditionally, women farmers have been the moral force of the society. In modern world, women farmers actively played a meaningful role in the industrialization process of the country.

According to **Kofi Annan**, Secretary General, United State "Micro credit is a critical antipoverty tool, a wise investment in human capital. When the poorest especially women receive credit they become economic actors with power to prove not only their own lives but in a widening circles of impact, the lives of their families, their communities and their relations."

Entrepreneurship is instrumented for economic development. The entrepreneurial spirit is gaining momentum in the wake of economic reforms sweeping the entire world. Women represent half the resources and half the potential in all the societies. Efforts to promote greater equality between women and men can also contribute to the over-all development of human society. With the spread of education and awareness, women entrepreneurial have come up to balance the dual role, that is family role and the entrepreneurial role. To sustain economic growth development of women entrepreneurship must become imperative.

Meaning of Women Farmers Empowerment

Women Farmers Empowerment is promoting of women farmer's sense of self-worth , their ability to determine their own choices, and their right to influence social change for themselves andis a process whereby women became able to organize themselves to increase self-reliance, to assist their independent right, to make choices into control resources which will assist in challenging and eliminating their own subordination.

Features of Women Farmer Empowerment

- Giving a power to women farmer.
- It's a process of acquiring power for women farmer in order to understand their rights.
- It enables women farmer to organize themselves to increase self-reliance.
- It control over maternal assets, intellectual resources and ideology.
- It abolishes all gender based discrimination in all institution and structure of society.
- It improves participation of women farmers in public and decision making process at domestic levels.
- It is a process of creating awareness capacity building in Female farmers.

Importance of Women Farmers Empowerment in today's world

- Able to solve unemployment.
- Know about their intelligence.
- Examine their talent.
- Enhance the overall development of the society.
- Final thoughts.
- Clear vision.
- Strong financial planning.
- Ask for advice.
- Budget.
- Build a good initial team
- Know the industry.

- Funding and Patent.
- Testing and Marketing.

How to Develop Women Entrepreneurs?

Right efforts on from all areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. Following efforts can be taken into account for effective development of women entrepreneurs.

- Consider women as specific target group for all developmental programmers.
- Better educational facilities and schemes should be extended to women folk from government part.
- Adequate training programmed on management skills to be provided to women community.
- Encourage women's participation in decision-making.
- Vocational training to be extended to women community that enables them to understand the production process and production management.
- Skill development to be done in women's polytechnics and industrial training institutes. Skills are put to work in training-cum-production workshops.
- Training on professional competence and leadership skill to be extended to women entrepreneurs.
- Training and counseling on a large scale of existing women entrepreneurs to remove psychological causes like lack of self-confidence and fear of success.
- Counseling through the aid of committed NGOs, psychologists, managerial experts and technical personnel should be provided to existing and emerging women entrepreneurs.
- Continuous monitoring and improvement of training programmers.
- Activities in which women are trained should focus on their marketability and profitability.
- Making provision of marketing and sales assistance from government part.
- To encourage more passive women entrepreneurs the Women training programmed should be organized that taught to recognize her own psychological needs and express them

Support Needs of Women Entrepreneurs

A) **Financial support**: it includes the following:

- Low cost start up loans.
- Loan funds specifically aimed at women entrepreneurs.
- Grants for business startup.
- Investment grants.
- Tax concessions for women entrepreneurs.
- Equity fund specifically aimed at young entrepreneur.
- Access to loan guarantees

B) **Business support and training Networking**

C) **Other issues**

- Flexible delivery of business support, to include child care.
- Applied and/or participatory research with women entrepreneurs.
- Support for the establishment of co-operatives.
- Influence by women entrepreneurs over policy before it is decided.
- Support for international networks of women entrepreneurs.

Measures ho remove the Obstacles

- Need to use experienced entrepreneurs for the provision of advisory services.
- Training in new technology, foreign languages and in business skills.
- The provision of effective financial support.
- The need to ensure informality in the provision of services and the development of networks.
- Emphasized the need for women entrepreneurs to meet internationally.
- Effective networking within the organization itself is important

Advantages of Entrepreneurship among Women

Empowering women is a challenge. Micro enterprises can help to meet these challenges. Micro – enterprises not only enhance national productivity, generate employment but also help to develop economic independence, personal and social capabilities among women. Following are some of the personal and social capabilities, which were developed as result of taking up enterprise among Women:

- Economic empowerment
- Improved standard of living
- Self confidence
- Enhance awareness
- Sense of achievement
- Increased social interaction
- Engaged in political activities
- Increased participation level in gram sabha meeting
- Improvement in leadership qualities
- Involvement in solving problems related to women and community
- Decision making capacity in family and community

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Economic empowerment of women by micro entrepreneurship led to the empowerment of women in many things such as socio-economic opportunity, property rights, political representation, social equality, personal right, family development, market development, community development and at last the nation development..

STATEMENT OF THE PROBLEM

To study the financial support of financial institutions by financing to women farmers as a entrepreneurs and to probe into the reason and the level of up-lift ment of women entrepreneurs.

REVIEW OF LITERATURE

International Labor Organization (ILO) point that microfinance is the provision of the financial services to the poor on a sustainable basis. It is addressed to the poor and those excluded from the market transactions. It also seeks to broaden and deepen the market by emphasizing that ultimately microfinance institutions have to be sustainable.

Malhotra, (2002) constructed a list of the most commonly used dimensions of women empowerment, drawing from the frame works developed by various author in the different fields of social sciences. Allowing the overlap these frameworks suggests that women’s empowerment needs to occur along multiple dimensions including, economic, socio- cultural, familial/ interpersonal, legal, political and psychological.

Microfinance institutions (MFIs): Micro Finance Institutions is the term that has been used to mean institutions that provide micro finance services. They offer financial services to underserved, impoverished communities and those services includes savings account, insurance, health care and personal development.

R. Rajasekaran and Sindhu. R (2013) determined that the women entrepreneurs is given a proper of SHGs has good workforce, under the dynamic setting of business, if women entrepreneurs is given a proper guidance and training to enhance the profitability the future will be prosperous and bright.

Veena Rao, Venkatachalam. A and Joshi. H. C. (April, 2013) expressed that the sales turn over and employment generation are the major leading folds for the success of women entrepreneurs. Human capital variable and entrepreneurial motivations and it’s association also leads the women entrepreneurs to the success. The main deserve of all women entrepreneurs is to start the enterprises.

Dr. V. R. Palanivelu (2014) in his article "*Problems and Prospects of Women Entrepreneurs in India Social Science* " stated that women-entrepreneurs have been making a considerable impact in all most all the segments of the economy which is more than 25 percent of all kinds of business women entrepreneurs includes Risk takers, Opportunist, inventor, commercial, trader, innovator, flexible etc.

Dr. P. Pirakatheeswari (2015) in her article “Problems *and Prospects of Women Entrepreneurs in India in the era of Globalization”* stated that Women Entrepreneur' is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life.

NEED OF THE STUDY

The study aims at examining the socio-economic impact of the women farmerentrepreneurs in the study area. It also examines how far the women farmer’sentrepreneurs perceived their borrowings from financial institutions and has helped in raising the financial strength and in enabling them to cross the social recognition. It also analyze the perception and to identify the problems faced by women farmerto obtain borrowings from financial institutions.

Objectives of the study

- To know the basic characteristics of microcredit women farmers beneficiaries.

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- To analyze the degree of women farmers inpoverty elevation through microcredit beneficiaries.
- To assess the entrepreneurial ability of rural women farmers in running the enterprise successfully.
- To analyze the policies and practices of financial Institutions towards women farmer as an entrepreneurs.
- To know the perception of women farmers as aentrepreneurs towards borrowings from financial institutions in the study area.

Hypothesis: (Null Hypothesis) There exists a positive relationship between the women farmers entrepreneurs and microcredit.

Hypothesis: (Alternative Hypothesis) There exists a negative relationship between the women farmers entrepreneurs and microcredit.

RESEARCH METHODOLOGY

Sources of Data: This paper includes both primary and secondary data. Primary data was enumerated from a field survey in the study area of Shettyjkere village of Shivamogga District. Secondary data are collected from various journals, articles, working papers, NGO reports etc

Area of Sampling: The study was conducted in Shettykere village of Shivamogga village of Shivamogga District, Karnataka.

Sample Size:48.

Method of Data Collection: A structured interview schedule was prepared and used for collecting the data from the respondents.

Statistical Tools: The study has adopted the stratified random sampling method, average, percentage method. Data were collected from the financial Institutions and also from the respondents who are the members of these financial institutions.

DATA ANALYSIS AND INTERPRETATION

Table - 1: Sample Size.

Sl. No.	No. of Respondents
1	48
Total	**48**

Source: Records of DIC, Shivamogga.

Inference: Table -1 represents the sampling size of the study. The respondents have been selected from District Industrial Center of Shivamogga District i.e., 48 respondents have been selected for the study.

Table -2: Set up of an Business Unit by Women Farmer Entrepreneurs.

Sl. No.	Sources of ideas	Women farmers entrepreneurs	%
1	Through friends	20	41.66
2	Through family member	18	37.50
3	Through relatives	04	08.33

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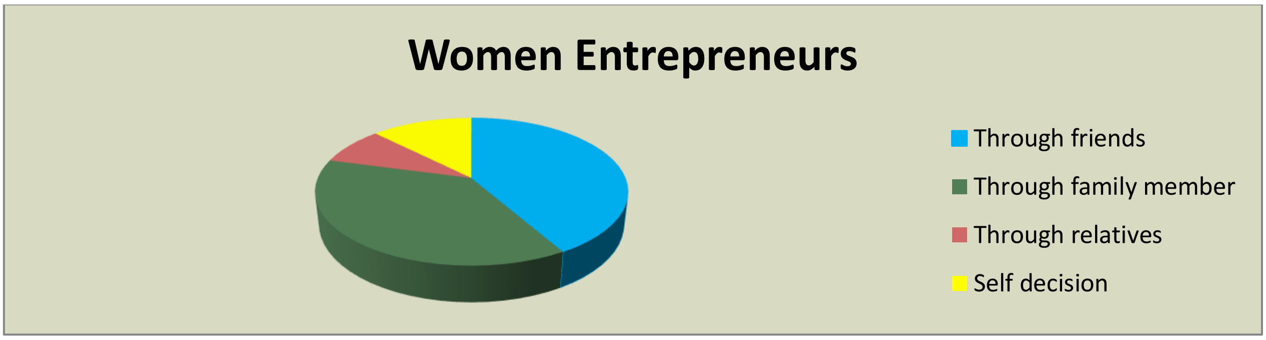
4	Self-decision	06	12.50
Total		**48**	**100.00**

Source: Primary Data.

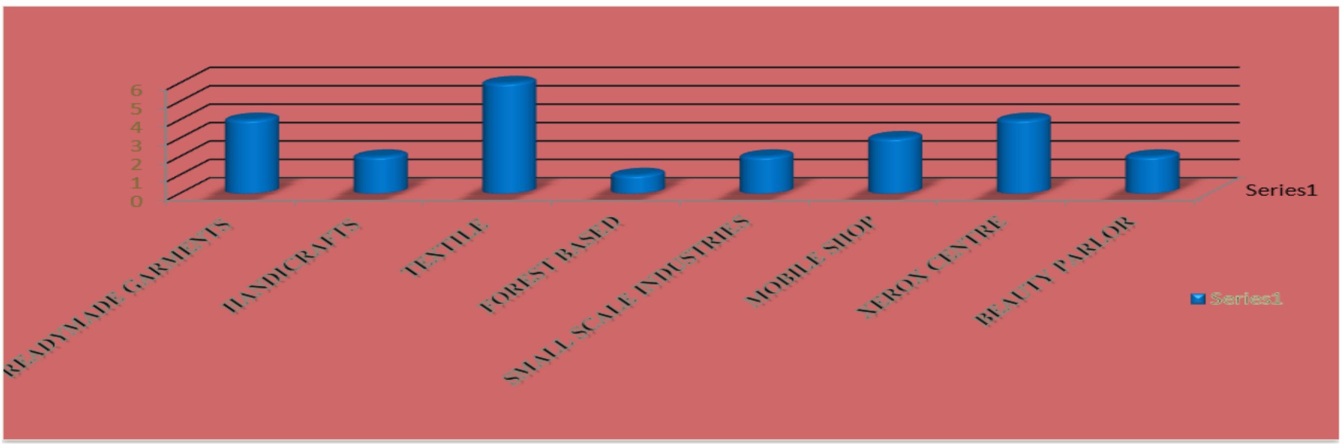


Inference: There are various sources of ideas that identified to evaluate the respondent's sources of ideas to generate through friends, family members, and relatives and of self-decisions. Among these the 12.50 percent constitutes the self-decision of women entrepreneurs have dominated. Through close friends it is of 41.66 per cent, through family members 37.50 percent and through relatives it is of 08.33 per cent.

Table - 3: Type of Units started by women Farmer Entrepreneurs.

Sl. No.	Type of Unit	Women farmers entrepreneurs	%
1	Readymade Garments	08	16.66
2	Handicrafts	04	08.33
3	Textile	12	25.00
4	Forest based	02	04.16
5	Small scale industries	04	08.33
6	Mobile shop	06	12.50
7	Xerox center	08	16.66
8	Beauty parlor	04	08.23
Total		**48**	**100.00**

Source: Primary Data.



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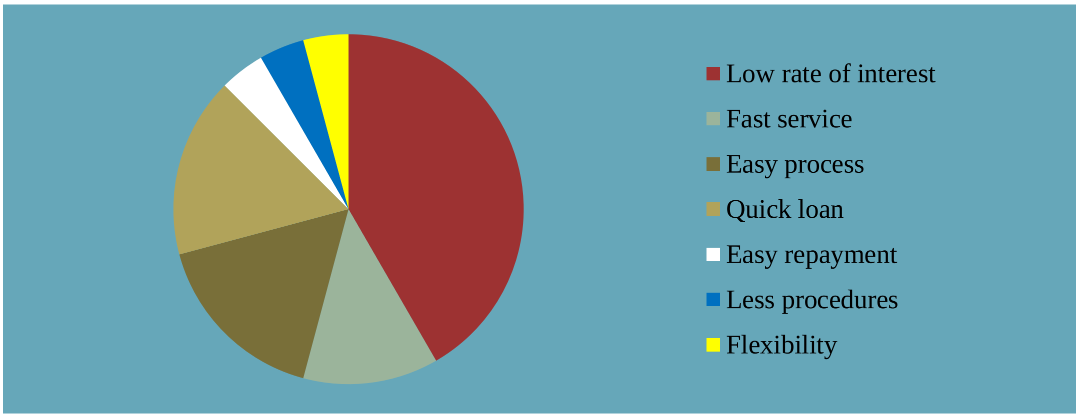
Inference: With the help of sources of ideas to set up an unit in Shivamogga city, financial institutions have selected a few business units in the study area such as readymade garments, handicrafts, textiles, forest based units, small scale industries, mobile shop, Xerox centers and beauty parlor. Among these the Textile ranks first with 25.00 percent, small scale industries with 04.16 per cent, Readymade garments with 16.66 per cent, Xerox center with 16.66 per cent, handicrafts with 8.33 per cent, beauty parlors with 04.16 per cent, then, mobile shop with 12.50 per cent and the forest based units with 4.06 per cent.

Table - 4: Parameters to Avail Loan from Financial Institutions.

Sl. No.	Parameters	Women Farmers entrepreneurs	%
1	Low rate of interest	20	41.66
2	Fast service	06	12.50
3	Easy process	08	16.66
4	Quick loan	08	16.66
5	Easy repayment	02	04.16
6	Less procedures	02	04.16
7	Flexibility	02	04.16
Total		**48**	**100.00**

Source: Primary Data.



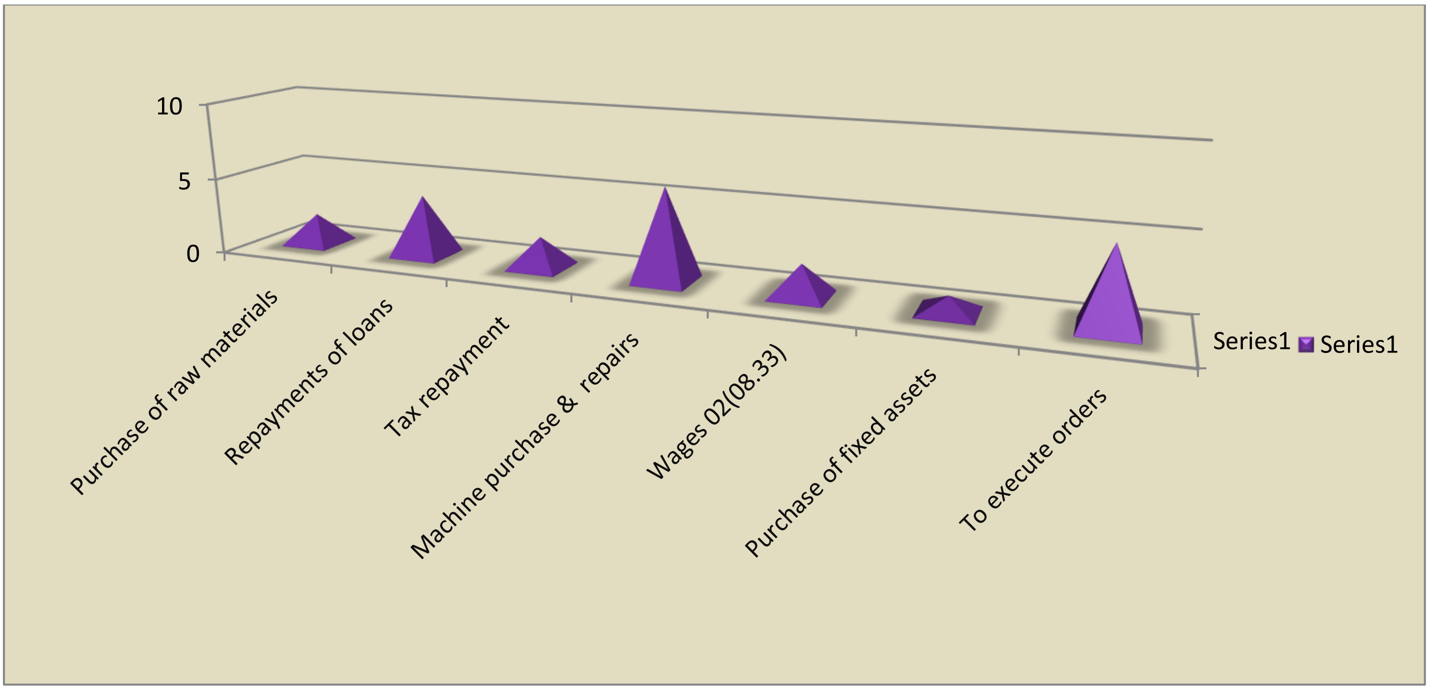
Inference: Table - 4 depicts the various factors which influence the respondents to avail loan from financial institutions such as low rate of interest, fast service, easy process, quick loan, easy repayment, less procedures and flexibility indicates that financial institutions have been paying very much attention to provide the loan facilities to women entrepreneurs. Among the influencing parameters majority of the respondents answered to quick loan provided (16.66 per cent) following low rate of interest (41.66 per cent), fast services (12.50 per cent), easy process (16.16 per cent), easy repayment (04.16 per cent), less procedures (04.06 per cent) and flexibility of loan fund (04.16 per cent).

Table - 5: Purpose of Loan:

Sl. No.	Purpose of loan	Women farmer Entrepreneurs	%
1	Purchase of raw materials	04	08.33

2	Repayments of loans	08	16.66
3	Tax repayment	04	08.33
4	Machine purchase and repairs	12	25.00
5	Wages 02(08.33)	04	08.33
6	Purchase of fixed assets	02	04.16
7	To execute orders	10	20.83
	Total	**48**	**100.00**

Source: Primary Data.



<u>Inference:</u> The respondents avail loans from the respective financial institutions regularly in the select area of the study. The purpose of the loan may differ from one another. The purposes are for the purchase of raw materials, for repayment of loan, tax repayment, for machine purchase and repairs, for wages, for purchase of fixed assets, to execute order and for the up gradation of technology. As many as 25.00 per cent of the respondents are availed the loan for the purpose of purchase and repair of machines, 08.33 per cent for purchase of raw materials, 20.83 to execute order, 08.33 per cent to upgrade technology, 08.33 per cent for wages, 08.33 per cent for tax repayment, 16.66 per cent for repayment of loans and 04.16 per cent for purchase of fixed assets. It is inferred from the table that majority of the respondents availed the loan for financial and operational requirements.

FINDINGS OF THE STUDY

- From, hestudy the sampling size is of 48.
- Financial Institutions have been selected from District Industrial Center of Shivamogga District. .i.e., 48 respondents have been selected for the study.
- There are various sources of ideas that identified to evaluate the respondents sources of ideas to generate through friends, family members, relatives and of self-decisions.

- Financial institutions have selected a few business units in the study area such as readymade garments, handicrafts, textiles, forest based units, small scale industries, mobile shop, Xerox centers and beauty parlor runned by the women farmer enterpreneurs.

- The various factors which influence the respondents to avail loan from financial institutions such as low rate of interest, fast service, easy process, quick loan, easy repayment, less procedures and flexibility indicates that financial institutions have been paying very much attention to provide the loan facilities to women farmer entrepreneurs.

- The respondents avail loans from the respective financial institutions regularly in the selected area of the study. The purpose of the loan may differ from one another. The purposes are for the purchase of raw materials, for repayment of loan, tax repayment, for machine purchase and repairs, for wages, for purchase of fixed assets, to execute order and for the up gradation of technology.

- It is revealed from the study that all the respondents of women farmer entrepreneurs considered for the study deserve enough capacity to avail loans, the borrowing and the repayment of loan did not make any hindrances.

Suggestions

- Micro credit schemes should have broader target group, including the ones in extreme poverty.

- Families with their children should be given preference.

- Micro credit shouldn't be only an economic support; it should also have capacity building & training programs for economically deprived communities.

- Income generating activities should be introduced.

- Awareness should be created about microcredit among respondents.

- Training regarding marketing activities should be improved.

- Communication & leadership skills should be given much importance to prove the personality development & group discussion skills.

- Groups are to be formed with concrete objectives.

CONCLUSION

Micro credit schemes enact some proper changes in the household income of women farmers by raising the income of their beneficiaries that leads to reduce in poverty level. Women farmer entrepreneurship contributes to the attainment of economic goal in terms of profit generation and social goal in terms of the employment creation by the enterprise. The study proposes to highlight some of the important conclusion of which revealed that all the women farmer entrepreneurs are performing their enterprises well, but the borrowing of loan from the financial institutions is only focusing on urban women entrepreneurs. Hence, the recognized efforts should be made towards rural women farmers to become an entrepreneur. It is cleared from this, that the several opportunities to women farmers to use their talent, knowledge in the business enterprises. The financial institutions are rendering wonderful support and services to women entrepreneurs by providing loans in promoting new enterprises of the study area. That's why the role of micro finance is praiseworthy.

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