Empowering rural women through entrepreneurship development-Leaning from experiences

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Empowering Rural Women through Entrepreneurship Development—Learning from Experiences

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PREAMBLE

There is no denying of the fact that rural women have been contributing largely to the nations' economy, which is mainly agriculture based. The labour force participation rate of women is 31.56 per cent, less than half of the men's rate of 68.44 per cent. Women in agriculture make up a substantial portion of Indian rural population. Among rural women workers, 87 per cent are employed in agriculture as labourers and cultivators. Their share of labour is particularly significant in the context that they actually perform their agricultural work in addition to long and arduous work at home contributing to their hardships. Women have extensive workloads with dual responsibility for many of the farm operations and household management. Their workforce in activities of agriculture and allied fields is enormous. So far farm women have played major role in seed production and management and conservation of biological diversity; energy management; co-crop management; post-harvest management including the utilization of forest products; crop husbandry, animal husbandry, fisheries, forestry, etc. Despite women's significant and crucial role in agricultural development and allied fields, they have virtually no access to production assets and have very limited control over their earnings. This may be accorded
However, providing women with gender power relations may not lead to empowerment of women. To achieve a holistic change in the overall economic, social and political conditions of women, different strategies are required which encompass advocacy and access to resources, capacity building, and organizational change. In addition, the current skills of rural women need to be enhanced to get the beneficial impact on income and quality of life, removing the major barriers and constraints, which will also strengthen their empowerment process.


In rural India, the incidence of poverty is highest among women, with women making up 47% of the rural female population. In 1999-2000, 79% of self-employed women were engaged in non-agricultural activities, and 76% of self-employed women were employed in agriculture, with the remaining 24% in non-agricultural employment. This scenario is seen in other rural areas, where women are often employed in low-skilled, low-paid work.

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a woman automatically gets empowered. Development of women entrepreneurship enables men to understand and appreciate women’s abilities. This in turn can lead to rationalisation of domestic life and it creates awareness about the potentiality in women through which, individual families and society at large can benefit. Women entrepreneurship however depends upon their family background and support, educational status, attitude and special training that she has received. These could enable women gradually move into every activity outside home to gain better status in the society.

Seasonal nature of demand for labour in agriculture, the case with which hired labour can be replaced by family labour, poverty, illiteracy and ignorance regarding laws, absence of alternative employment, lack of access to credit and marketable skills and hoards of such problems plague the poor women in agriculture. Women’s lack of control over economic resources and the nature of their economic activities which are usually underpaid, unskilled or semiskilled and drudgery-filled jobs. There has been no much change in this situation over the years irrespective of the fact that agriculture was found to be the highest employer of women’s labour to the extent of 84 to 97 percent in India. These deficiencies could well be achieved by introducing entrepreneurship among rural women and preparing them through training to put their efforts for their economic wellbeing systematically and purposefully.

RURAL WOMEN AND THEIR CONTRIBUTION IN FAMILY AND SOCIETY’S DEVELOPMENT

It is a fact that women spend a considerable amount of time fetching water and collecting fuel wood and fodder. Poorer women, in particular, are more likely to have excessive workloads than relatively wealthier women. Digging a well in the centre of the village, improving manual transport aids (handcarts), improving cooking stoves, increasing bio-mass production to meet fuel needs, plantation of fast growing fodder (especially in common lands) and developing mechanisms for its sharing—all helps in saving a lot of time or releasing a lot of time that can be devoted to other income generating activities. Commercialization and modernisation of the economy gradually eliminated many of the avenues of employment to women in agriculture and industries and thus, enabled them to find ways of family income.

Organic recycling and collection of fodder and feed have been their (women) traditional occupations. Today there are new opportunities in the field of renewable energy management and utilisation which they can handle effectively, if trained to do so. Women can see avenues in integrated pest management (IPM) involving biological and cultural control, genetic resistance and need-based application of chemical pesticides in a very effective manner. This will help to prevent pest resurgence and epidemics. Similarly women can handle effectively bio-fertiliser production programmes and help to organise and implement Integrated Nutrient Supply System (INS). In the case of horticulture crops management the spread of IPM and INS techniques becomes even more important. In post-harvest management also there are possibilities for considerable improvement in all the links in the producer-consumer chain. Preparation of value-added products is now feasible from every part of the plant and animal biomass. To cite an example: “Price of whole red gram in Andhra Pradesh open market is Rs.16 per kilo. If the farmer himself/herself can sell the product of customer usage after processing and packaging, he/she can earn Rs.26 to 32 per kilo. It is not true with foodgrains alone but with fruits, fishes, prawns and of course all agricultural products”. Likewise, if the farmers do the agri-processing in business perspective, then there will be added value to the agriculture products. In the process, the whole society gains and benefits through a little extra efforts put by the farm women and their farming families. This also facilitates rural women’s involvement in entrepreneurship to earn more.

WAYS OF EMPOWERING RURAL WOMEN

There are numerous proven ways of empowering women particularly in rural setting. However, with an eye to develop their entrepreneurship attributes to earn and benefit substantially from their endeavour, following four selected means
have been presented together with concerned cases/success stories.

(i) Self Help Groups (SHGs)

The importance of organizing women into SHGs is an accepted method of empowerment. SHGs are an effective means through which women can build self-reliance, solidarity and confidence, as well as contribute to the overall development of their families and societies. Belonging to a group provides women with a sense of identity, status and security, and also provides them access to credit and institutional support services which they otherwise would not have had as individuals. SHGs have bargaining power and the ability to make major decisions for their own development. SHGs are encouraged to come together as cooperative societies at the village level and mandal level by federating them under Mutually Aided Cooperative Societies Act, 1995. These societies will be accessing credit from financial institutions, donor agencies, DRDAs and voluntary organizations and help the members of women SHGs in availing bigger loans for economic activities and also helps in collective bargaining in marketing of products, purchasing raw materials etc. Due to this massive Self-Help movement, there is perceptible improvement in socio-economic status of rural women. Due to constant efforts of the government, women have become very active, assertive and are concerned with the issues relating to them and their surroundings. Below mentioned case aptly highlights the successes of many SHGs in Andhra Pradesh commited largely for empowerment of rural women.

**Case 1: SHGs in Andhra Pradesh: A Success story**

Government of Andhra Pradesh having been realized the power and potential of self help groups in alleviating the poverty has started mobilizing the poor women into self help groups. It is the unique phenomenon where government has taken the role of NGO and started mobilizing poor into self help groups. A typical SHG constitutes 10-15 like minded poor women living below poverty line. Thrift is a good entry point and a binding force for poor women. They view their future in their savings, the savings which meet their immediate needs, and also provide security for their old age. It has been of general observation that any group atleast requires four training days in a year. The groups are to be intensively given inputs in group management, best practices in group management, conduct of group meetings, accounts and book keeping and mode of accessing to government schemes and bank finance. To encourage SHGs, government is also providing incentives. Apart from centrally sponsored SGSY, Government of Andhra Pradesh is also proving matching grant which is equal to the savings made by SHG. The amount of matching grant ranges from minimum Rs. 5000 to maximum of Rs. 10,000. Marketing support is provided to the SHGs through DWCRA Bazaars (Market outlets), which have been set up in all the districts, and permanent DWCRA Bazaar is nearing completion at Hyderabad. Products worth more than Rs. 100 crores were sold through DWCRA Bazaars in the last two years. Training and Technology Development Centres (TTDCs) have been established in each district to introduce innovative technologies for the qualitative improvement of products made by the SHGs.

The SHGs are assisted in many districts to develop branding of their products ex: Stree Prakasham in Ongole district, Mahila in Adilabad district etc. Women are encouraged to participate in fairs taking place at national level and in other states. Collaboration with Hindustan Lever Ltd., has been secured by SHGs of Nalgonda district where MACS have been appointed as stockist points and groups as sales points for marketing DWCRA products. Leading super bazaars like Food World, Thirunelvayil super market came forward to tie up with SHGs to market DWCRA products. Some DWCRA products have very good demand of pickle producing SHGs of Guntur district got orders worth Rs. 6.00 lakhs, lace groups of West Godavari district got export orders.

Source: www.ap.nic.in

Many of the women trained under different programmes have initiated new enterprises as individuals and as groups and could increase their income substantially from these enterprises. But it is the selection of the right kind of enterprises that is critical. The choice of enterprise depends primarily on the time available with women, their risk taking capacity, cost of inputs, cash flow, markets, etc. The capacity of the women groups to understand the likely outcomes of different enterprises and to help them take a decision on what enterprise would be suitable for them, could be developed through appropriate training on micro-enterprise development. Care
should be taken not to enforce enterprises, which the organization considers as appropriate but which women are not comfortable to do. High labour requirements of certain micro-enterprises can exclude the poorer and most overworked women, even if the potential profits are attractive.

(ii) Training for Capacity Building

The national perspective plan for women and the report of the national commission on self-employed women and women in the informal sector contain valuable suggestion which if implemented, would help to accelerate economic growth with enquiry in terms of gender. Women in agriculture can do wonders if given proper training and implemented in the other areas. This can be seen when hybrid cotton was made a commercial possibility but for the skills of rural women to produce and clock levels and entrust the work to women, after giving appropriate training in seed technology, the problems of our seed industry can become problems of the past. Similarly, women involvement in the organization and conservation of biosphere reserves, and community gene-banks will enhance the effectiveness of the seed movement. Women’s role in animal husbandry and aquaculture can also be strengthened through appropriate training. Following two cases justifiably narrates this view of appropriate training for capacity building of rural women for their empowerment.

Case 2: Entrepreneurship through Biotech Application In H.P.

In Himachal Pradesh, Institute of Himalayan Bioresource Technology (IHBT) has played crucial role in facilitating entrepreneurship amongst rural women of HP through biotechnological application. Commercial growing of flowers is on rise in the State resulting germplasm worth crores of rupees is being imported from Holland and during the year 2000-2001, flower bulbs worth Rs. 1.5 Crores were brought into the valley again. Keeping in view the awareness among rural women folk, Institute of Himalayan Bioresource Technology, Palampur has launched a programme wherein rural women are being trained in tissue culture. The financial support has been given by Department of Biotechnology, Govt. of India, New Delhi. This is a model and unique approach where rural women were enabled to use their time for establishing tissue culture units. Since tissue culture work is not a full time job, their existing lifestyle is not affected. Under this project, about 40 rural women have been imparted training in micropropagating disease free lilies and orchids during the past three years. IHBT has already successfully demonstrated the beneficial use of adopting tissue culture raised plantlets in the field and have made the farmers to harden the TCPs themselves in their own fields under the supervision of IHBT scientists. This has resulted in greater excitement among both the women who are in a position to supply the culture vessels containing the plantlets of standardized as prescribed by IHBT and growers who are hardening these thereby, completing chain from production to utilization to technology adoption and supervision. IHBT also conducted training courses in micro-propagation of orchids and virus free lilies with a view to developing entrepreneurship among local people in floriculture and floral craft. Around 70 rural women were trained for in vitro cultivation of 17 cultivars of virus-free Asiatic and Oriental hybrid lilies. In addition, 40 women were trained in micro-propagation of seven orchid hybrid species along with local ones. A mobile van fitted with a custom-built laminar flow cabinet and a portable genset for effective monitoring and regulated operations was used for training women beneficiaries in their villages. Two tissue culture units, one near Jwalapur and another near Dharmshala, were established. The beneficiaries were trained in hardening procedures using poly-tunnels specially designed for tissue culture plants. A market tie-up was established through the Federation of Kangra Floriculturists.

http://dbtindia.nic.in/women/paper14.htm

POINTS TO PONDER WHILE IMPARTING TRAINING TO RURAL WOMEN FOR THEIR EMPOWERMENT

During training the lectures should aim at the current problems faced by the rural women. In order to see the desired affect on them, the lectures should be of short duration. At the same time to woo the participation the training programme location must be near to their houses and the desirable time is in the afternoons. In the training programme the wide usage of audio-visual aids is desired because of the illiteracy prevailing in the group. More importantly, the dialogue between the trainer and the trainees should be in local dialect and the groups should be of homogeneous in nature for better understanding and facilitation.
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to become economically independent, breakout of the vicious cycle of poverty and live with dignity and confidence. Each group, managed by women themselves, encourages its members to save, avail of loans and use his money to go in income generating activities. Started in AP’s three districts seven years ago as part of UNDP’s South Asia Poverty Alleviation Programme (SAPAP), the success of this programme has encouraged the state government to replicate it in the entire state.

"The success of this project has shown how social mobilisation can be used as a strong and effective tool for poverty eradication," remarked Henning Karcher, UNDP resident representative in Nepal.

With women joining in groups, the change in the state’s rural landscape is unmistakable. Once confined to their homes and resigned to living in abject poverty, women have learnt to take charge of their lives. They tell their stories with confidence, recounting how they have journeyed from subjugation to liberation and from despair to hope. As one woman remarked: "I now go to bank officials, the collector’s office…. I am able to bargain and negotiate…. No more is there any fear in our lives."

Saberabi of Nannoor village recalls how she was left to fend for herself and two small children when she was widowed at age of 17. She was shuttling around "without any direction or identity" but her life changed when she was persuaded to join the village SHG.

Without any assets or skills, Saberabi was understandably diffident about joining the group. "I was very nervous. Since I had never been encouraged to go out of the house, I did not know how to talk to people. But the group gave me confidence," recounts Saberabi. Although working as a agricultural wage labourer, she took her first loan to electrify her house. Life has not been the same since then.

She has taken 12 loans, totalling Rs.60,000 in the last five years, started her own little shop selling cloth and saris and is sending her children to school. "My life has changed…At one time, I did not have enough to eat, today, I have a new house, a telephone, television set, pressure cooker and cooking gas," she says, adding, "I even got dental treatment for my daughter."

The support and strength from these groups has not only given women an identity but also earned them respect from the villagers, particularly the men, who had earlier ridiculed their efforts. Malanbi from Nannoor village recalls how she was ignored by her relatives and barred by her husband from joining the group, who told her summarily to cook at home. She joined the SHG clandestinely and

Case 3: A.P. Women on Silent Revolution—A Success Story

KURNOOL, A.P.: There are no angry sit-ins, protest marches or fiery speeches. It is instead a silent revolution that is sweeping the dust-laden rural areas of the state. This revolution has come in the form of the simple method of bringing together poor, illiterate and voiceless women into groups, which have gradually emerged as effective instruments of change.

The formation of the self-help groups (SHGs) has enabled the women...
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- there is an increasing recognition of the need to look beyond crop production,
- there is an acknowledgement of the limited skills the DoA has for implementing development programmes with a wider agricultural agenda, and
- there is a need to build partnerships.

In many of the programmes working in partnership has been weak in the agricultural sector, even when the specific programmes specify this as a requirement. It is usually not possible for an organization for financial logical reasons to have all the skills available that is required for implementing all programmes. Therefore, to meet the various needs of women farmers, developing partnerships, with various other developmental agencies are important and it is more effective when made with corporate houses and units. Following case gives a glimpse of successes in that endeavour.

Case 4: Partnership with Corporate Companies: A New Saga

Corporates (TTK Prestige, TVS, Godrej) back women groups to market their products

Rojamma, who used to do odd jobs to eke out a living after her husband deserted her with two daughters, is now a confident women selling the corporate packs. Hailing from Kurumurthy village in backward Mahabubnagar district, she heard about Project Shakti of corporate giant Hindustan Lever Limited at a meeting of district Rural Development Authority Office and took a loan of Rs.10,000 from her Self Help Group.

After two years, her turnover is about Rs. 20,000 per month and her net earning is about Rs.1,500 which is double the amount she earned before she started selling the HLL products. In fact, she earned the brand name of ‘Shaktamma’.

The self-help groups, with the help of government, have tied up with 10 corporate houses to market their products donning the role of an entrepreneur, selling energy saving lamps, pressure cooker, toothpastes, soaps to vegetables.

The corporates presently having tie-up with these groups or DWCRA include TTK Prestige, TVS, Hindustan Lever Limited, Godrej, RPG, Colgate-Palmolive and Phillips India Limited.

Reason: The women groups have accumulated wealth through

(iii) Partnerships and Corporate Intervention

Schemes on the development of alternative income generating activities for women should include a package of skills training, entrepreneurship development, credit linkages and identification of markets. Unemployment situation of agriculture women graduates or the factors hindering the productivity of the women executive are: lack of drive; lack of self confidence and fear of criticism; limited aspirations; penetrating glass ceiling; lack of leadership; limited professional training; lack of networking and lack of assertiveness. This valuable human resource should be utilized to create/develop entrepreneurship among rural women. The rural women should be made to realize:

has not looked back. “Since the group is profitable and we are making money, the same men now respect us,” she says.

As a handicapped person, Rangamma of Lodhipally village was leading a solitary life till she was invited to take over as the village SHG’s treasurer. The group, she says, has not only transformed her life, making her feel useful, but of other women as well. “Five years ago, villagers bought daily provisions as they could not afford to store for the entire month. Today, they can buy the entire month’s rations. Earlier, the women had only two saris but now they have many more and of better quality.... We can now move in society with dignity and as equals,” she says.

Having acquired confidence and experience through the management of the group’s finances, the women are even seeking a larger role in community development. The 42 SHGs of Hussainspuram village asserted themselves sufficiently to ensure the appointment of a new doctor at their PHC as the earlier one never attended to his duties. But, above all, the groups have taken over the management of the local watershed project.

“Normally, this project is always given to party workers political or other influential persons as it involves huge government funds. But we struggled hard and even travelled to the city to meet our local MLA to stake our claim,” says Mahboobi, president of the village organisation.

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savings over the years and do not know what to do with money. They found selling corporate products more profitable and safe. At present, there are 4.8 lakh groups with a saving of Rs. 800 crore, a bank loan of Rs.1,000 crore and matching grant from the government to the tune of Rs.700 crore!

Out of the 4.8 lakh groups, 50,000 groups have savings to the tune of Rs.5 lakh and above, including those in Ranga Reddy district. On an average, each group has savings ranging from Rs.30,000 to Rs.40,000.

"Because of good entrepreneurial skills and 98 per cent repayment of loans, more and more corporate houses are coming forward to extend their support to the women's self help groups in the State. We have tie-up with ten corporates so far. The corporates have been kind enough to provide products at a concessional rate to encourage women," C.S. Ramalaxmi, Commissioner, Women Empowerment and Self-Employment told Deccan Chronicle.

New Initiative: HLL starts Project Shakti

Hindustan Lever Limited is planning to take up 'Project Shakti' providing income generating capabilities for underprivileged rural women in one lakh villages across the country by 2010. At present, the HLL covered 5,000 villages in 52 districts of Andhra Pradesh, Karnataka, Gujarat and Madhya Pradesh. Meanwhile, Chief Minister N. Chandrababu Naidu on Friday appealed to the Hindustan Lever Limited to assist and offer its guidance in marketing the products of DWCRA groups. He said 4.3 lakh DWCRA women groups comprising 58.29 lakh women have been functioning in the State. The corpus is estimated to touch Rs.1500 crore by Mid-2003.

http://www.ap.nic.in

BANKING INTERVENTION IN WOMEN ENTREPRENEURSHIP

NABARD is committed to address gender issues in credit and related support services. Recognising the need for capacity building of the rural women for taking up income generating activities, NABARD has adopted multi-pronged strategies for addressing various constraints that come in the way of success of women entrepreneurs and has introduced women specific programmes with the objective of addressing the gender issues in credit dispensation and support services. In order to mainstream gender development in banking and

to have focussed attention towards coverage of women by banks, NABARD has been supporting setting up of Women Development Cells (WDCs) in Regional Rural Banks and Cooperative Banks. NABARD has so far supported 100 such cells. The assistance is available as grant to cover 50 per cent of the expenses towards setting up of the cell like, salary of key person and overheads, to a maximum of Rs.1 lakh per annum per WDC. The assistance is available for a period of three years initially and is extended for two more years on good performance. It is expected that by the end of fifth year, the banks would have internalised the gender concerns and will maintain the cell on their own. Under Assistance to Rural Women in Non-Farm Development (ARWIND) financial assistance is provided by NABARD to NGOs, Women Development Corporations, Khadi Village Industries Corporation (KVIC)/Khadi Village Industries Board (KVIB), Co-operative Societies, Trusts, etc., for taking up various aspects of capacity building needs of women for promotion of women entrepreneurship. The assistance is available for activities like training for skill development, skill upgradation, enterprise management skills, escort services, setting up of common facility centers/common service centers, setting up of mother units, organising women, product design, quality control etc. and the amount of assistance is upto Rs.10,000 per woman. The scheme has both credit and grant components. It is envisaged that women groups organised or sponsored by a suitable agency could avail of bank credit normally not exceeding Rs.50,000 per woman member for setting up of an individual or a group activity. NABARD extends cent per cent refinance assistance to banks in respect of credit extended to women entrepreneurs under the scheme.

(iv) Information Technology Applications and Its Adoption

The literacy has gained importance only recently with the introduction of industrialisation, technological advancement, migration, knowledge revolution, higher standard of living, etc. Though one's own prosperity is not associated with literacy, one's empowerment depends on the level of literacy. Under this context, the importance of application of information
technology is very important for empowering women in rural areas creating awareness and opening more avenues of entrepreneurship. Next case presents a vivid description of positive impact of E-information on the overall development of rural masses in general and its women folks in particular.

Case 5: Providing E-Information—The National Institute of Agricultural Extension Management (MANAGE) Way

Having valuable products is not enough, but market them is much more important. That’s why the farmers are taking advantage of the information technology revolution and are able to know the market trends and prospects for each and every product across the globe and earning profits.

District level Web Sites are being hosted, Information Kiosks are being established at block/Mandal and village levels and technical and other need based information is being collected, digitized and hosted on the Internet.

The information and communication support during last 50 years has mainly been conventional. The extension personnel of the Department of Agriculture disseminated the technological messages to the farmers manually. This approach has not been able to reach majority of the farmers who are spread across the whole country. This gap remains a challenge for the Extension system even today. To reach over 110 million farmers, spread over 500 districts and 6000 blocks is an uphill task. The diversity of agro-ecological situations adds to this challenge further. Farmers’ needs are much more diversified and the knowledge required to address them is beyond the capacity of the grassroot level extension functionaries.

Information and communication networks are expanding very fast. The number of Internet connections in India has crossed the two million mark this February and the number of telephone connections is over 320 million. Internet connectivity has touched almost all the districts in the country and is moving down to the block and Mandal levels.

Mutually Aided Co-operative Thrift and Credit Societies (MACTCS), organised by DWACRA groups in 10 villages of Rangareddy District of A.P. One multimedia computer system, with UPS, Printer and Internet connectivity was provided to each MACTCS. 4 members identified by the group were trained in basic computer operations and Internet browsing. Multimedia CDs on Agriculture—The Interactive Self Learning Package on Watershed Management, The Vyavasaya Penchagam (Encyclopedia of Agricultural Practices), Paddy, Cotton, Mango and Coconut Cultivation, Expert Systems on selected crops and Rural Development—Pickle Making, Child Labour, Child Education, Nutrition and Health Education, etc. were given to all the Groups. A user-friendly accounting package was given to all the MACTCS to maintain their accounts and two members were trained to use it.

The experiences of these groups have shown that they have been using the Internet in innovative ways. They are browsing DRDA websites for Government Programmes and schemes. They are looking for Weather forecasts, market prices, job opportunities, news on the Net regularly. They have also started to charge for some of these services selectively. The Intermediate results of A.P. Board, Senior Secondary Certificate, EAMCET etc. were available on the Net. This provided a good opportunity to the Rural Information Kiosks to earn some revenue. Farmers are also using the Net for getting technical advice online from various sources. Rural people have created their own e-mail accounts and are using this facility for faster communication. They are sending mails to DRDA, District Collector, other district and State officials, and MANAGE. A number of Universities, government departments and also some private entrepreneurs have hosted Agricultural Web Sites. The Agricultural Information Base on the Net, is building up slowly but surely. MANAGE has taken the initiative to provide linkages to the technical and other farmer friendly information through its Web-Site. MANAGE is also supporting a number of Agricultural Universities to digitize their technical information and host the same on the Web. MANAGE is also supporting other research and training organisations, both in public, and voluntary sector in building their capacity to digitize the Agricultural Information and make it available on the WWW. The websites of 4 Regional Extension Education Institutes (EEIs), 5 State level Management and Extension Training Institutes (SAMETIs), one State Agricultural University (Acharya N.G. Ranga Agricultural University), 24 Districts, and many others organisations have been designed, developed and hosted by MANAGE. The web-sites of 24 Districts (Agricultural Technology Management Agency, ATMAs), contain very important information on District Profile, Land Use Pattern, District Agriculture scenario, Strategic Research and Extension Plans (SREPAs), replicable success stories, and information on important contact persons with their telephone numbers and e-mail-ids. These web sites have improved the information dissemination of these institutions significantly. All the technical information—the package of practices for all the crops, the seed varieties recommended for the
area, fertilizer and pesticide recommendations etc. will be hosted on the Web-Site.

Source: www.manage.gov.in

REAPING BENEFITS OF IT REVOLUTION

There are 15,000 villages which are having internet kiosks and phone centers. Villagers are accessing the net-based services relatively at a lower charge than their counterparts in cities. The Bangalore-based Encore organization is successful in releasing a 'simputer' at the cost of Rs. 8000 which can be accessed by illiterates also. Definitely this will further facilitate these women farmers or SHGs to know more about the agri-related services and products. For e.g. Maharashtra farmers grow alphonso variety of mango. Through internet they have found out which country is more liking this variety of mango and they exported the same at competitive price and earned profits. Whereas the farmers in Andhra Pradesh could not make any profit by Bainisan variety which is more or less equal to alphonso. Therefore, this is exactly where the expertise of women entrepreneurs can utilise the advantage of the information technology and can taste the fruits of their labour. To further facilitate, complete technology database and more relevant information should be available on Internet and CD-ROM. There is a need to identify technology transfer options for post-production technologies for women in remote and/or resource-poor locations and also results of research conduct needs assessment of post-harvest agricultural and mechanical technologies for women's tasks to be put on the web.

The multinational companies like Levis, Locoste, Reebok, Addidas, Benetan, Hundai, Cocacola, Pepsi, Citibank, Standard Chartered have reoriented their marketing strategies in order to make profits to reach their products/services to the low-income groups who occupy two-thirds of the population. In fact they are following the success path of desi-companies like Amul, Lijjat, Nirma, etc., in the Indian market. Likewise, the MNCs have realised that if the buying capacity of the low income group (which normally does not exceed Rs.70,000 per year) is not captured in developing countries, it is very difficult to make profits. Similarly, if the agriculture has to be taken up with business orientation, then agri-products/services has to be at the doorsteps of its clientele. Among them the major significant segment is farm women. In order to reach them out, the IT-enabled services occupy major role in dissemination of information.

TECHNOLOGY ADOPTION

Biotechnology has great potential in improving productivity of our crops and animals, maintaining soil wealth and in creation of new job avenues for the benefit of rural population. There are various environment-friendly, easy to adopt, and low-cost packages for rural people which help in improving their socio-economic status. An impressive example on this is presented through the following case.

Case 6: Mushroom cultivation—An unique income generation activity

In Assam 19 villages belonging to Nath, Hok, and Jorhat Districts, 500 persons were trained in mushroom cultivation utilizing locally available agrowastes. The focus was on improvement of nutritive value of daily diet through supplementation with local nutritionally rich, low-cost edible plants and animal species. The trained beneficiaries, formed 50 self help groups for producing, processing, packaging and marketing. On an average each group is producing about 11,000-12,000 kg of fresh mushroom per month; half of it is being sold in the local market and the remaining dehydrated for off-season sale. On an average each individual is earning Rs.1500-2000 per month as additional income through the sale of their products.

http://nbtIndia.nic.in/programmes

CONCLUSION

Empowerment is influenced by a host of socio-economic, political and cultural factors. In the words of Bharadwaj Empowerment of women is basically determined by their socio-economic status. Socio-economic status would therefore, be a ranking of an individual by their society he/she lives in, in terms of his/her material belongings and cultural
possessions along with the degree of respect, power and influence he/she yields.

A self-employed woman is more honoured than the job seekers. They give importance to justice, duty, integrity and unity in the family and the society. The society in turn has to provide all facilities to women entrepreneurs in the form of finance, training, partnership, etc., in order to utilise their managerial qualities. They, further, should be encouraged, supported and inspired in order to bring out their best for the society as a whole. In order to achieve this, the study on "female empowerment: Occupational scales in Kerala" has stressed for the elimination of social and traditional constraints which pose obstacles to women's economic progressiveness. This calls for structural change in the very socio-economic fabric of our society. In its absence, no schemes, policies and programmes of government for the development of women can succeed in Kerala or elsewhere in the country.

Therefore, it should be kept in mind that sustained long run achievement of empowerment of rural women would become a reality if only necessary changes in the socio-economic, political and cultural changes take place so as to create a conducive environment for equal treatment of both men and women, more are of real affinity for each other than due to economic, political and legal compulsions, besides conventions. Entrepreneurship development among women may be looked at from two angles. One is to create the environment needed for healthy and sound entrepreneurship and the other is to have more and more rational motivational campaigns.

The emergence of entrepreneurs in a society depends to a great extent on the economic, social, religious, cultural and psychological factors prevailing in the society. Therefore there is an urgent need to nurture and create an enabling entrepreneurial climate in the country. With these insights, the chapter tries to focus how empowerment of rural women can be achieved by entrepreneurship development among themselves and preparing them to enter into the practice in true sense in shaping their lives as per their desired will and choices. To support and help them in their endeavour, several examples in the form of cases, representing varieties of accomplishments from across the country have been presented.

in the chapter under several heads, substantiating the basic theme—women empowerment. There is no doubt that if we learn from these experiences, our endeavour to accomplish the objectives of attaining empowerment of rural women will be achieved.

REFERENCES