

CHAPTER VI

Finding and Suggestions

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FINDINGS AND SUGGESTIONS

6.1 INTRODUCTION:

The chapter is based upon analysis and interpretation of data. Researcher has drawn findings and provides suggestions. The study reveals that there is significance difference in the transformation of rural women entrepreneurship because of the work of MaanDeshi Foundation for the rural women. Findings and suggestions are based on analysis of available primary and secondary data.

6.2 FINDINGS:

Findings are based upon opinion of rural women entrepreneurs who are part of MaanDeshi's Deshi entrepreneurship program.

- 1) In the motivational factors of rural women for being an entrepreneur are for the education of the children, for supplement of family income and economic independence are the most motivating factors.(Table 5.2.1)
- 2) The rural women are facing many types of problems an entrepreneur are subdivided into five parts:
 - a) The Stiff Competition, Importing license, Working Capital and long term finance are the most entrepreneurial difficulties faced by rural women entrepreneur. (Table 5.2.2)
 - b) Negative attitude of Banker towards women, Inability of offer collateral or Co-Securities and Shortage of Working Capital are main financial Constrains of rural women entrepreneur. (Table 5.2.3)
 - c) While performing as an entrepreneur. the domestic work and being a good wife are the problems faced by rural women at home while handling her business. (Table 5.2.4)
 - d) Unable to spend maximum time at enterprise and overload of work are the problems mostly faced by rural women while handling business at work place. (Table 5.2.5)
 - e) Dual Role of women, Absence of family encouragement, Male Dominance and Old social attitude of rural society are strongest social problems faced by rural women while performing as an entrepreneur. (Table 5.2.6)

- 3) MaanDeshi is helping in solving finance problem mostly by telling importance of savings, by giving information about Government schemes and by providing loan.(Table5.2.7)
- 4) The most of rural women entrepreneurs have positive opinion that progress is checked by MaanDeshi Foundation after proving different entrepreneurial help.(Table 5.2.8)
- 5) MaanDeshi is helping rural women entrepreneurs mostly with the method .i.e. the Training For rural women for all business related skills, Practical workshops and successful entrepreneur's seminars to share their experience .(Table 5.2.9)
- 6) MaanDeshi Foundation helping rural women entrepreneurs mostly by arranging trade fairs at different places and by providing training to rural women for identifying changing needs and wants of customers and also training for identifying target customers and market. (Table 5.2.10)
- 7) MaanDeshi Foundation to motive rural women entrepreneurship facilitate mostly with free participation in trade fairs arranged by MaanDeshi Foundation at different places and motivates rural women entrepreneurs with felicitating Awards in monetary and non monetary form. (Table 5.2.11)
- 8) MaanDeshi Foundation is helping with the techniques to rural women entrepreneurs to face today's stiff competition is mostly how to identified customer needs as well as how to set suitable prices and Time management.(Table 5.2.12)
- 9) MaanDeshi Foundation is providing facilities mostly to rural women entrepreneurs is Financial Literacy, Mobile bus to give training to women entrepreneurs at door step as well as Computer Literacy. (Table 5.2.13)
- 10) The most of the rural women entrepreneurs having positive opinion about the effectiveness of MaanDeshi's work for rural women entrepreneurship.(Table 5.2.14)
- 11) The most of the rural women entrepreneurs are satisfied with the work of MaanDeshi for rural women entrepreneurship.(Table 5.2.15)
- 12) The most of the rural women entrepreneurs have positive opinion that their economic condition has been improved after being a part of MaanDeshi's entrepreneurial program.(Table 5.2.16 and Table 5.2.18)

- 13) The most of the rural women entrepreneurs have positive opinion that they are feeling the change in facing entrepreneurial problems after being a part of MaanDeshi's entrepreneurial program.(Table 5.2.17)

6.3 SUGGESTIONS: Suggestions are based upon Finding of data analysis.

- 1) The study revealed that husbands/in laws are the main discouraging members of women's own family to start and run the enterprise. If once the family members get convinced about significance of women entrepreneurship, then their attitude towards women will change, their roles and expectations will change and they will provide moral support to the women. So necessary guidance should be given by the foundation members to the family members of women. Foundation should also make efforts to create awareness among in society regarding necessity of women's involvement in economics activities for the development of village and the whole region.
- 2) For the survival of rural women entrepreneurs in the market competition and for overall assistance in entrepreneurship development, MaanDeshi Foundation should take guidance from nearby and well-known educational institute/Business-school experts for the seminars on improving communication skills with customers and the assistance in learning quality improvement techniques and in presentation and packaging of products of their products to face the market competition.
- 3) Small scale Industrial visits related to their businesses should be arranged by Foundation for the practical experience and a part of motivation also for running and expanding their own business.
- 4) As the topmost motivational factor for entrepreneurship of rural women is the children and their education, the Foundation should start some children's health and all round progress related programs. And though the rural women are facing main problem of performing dual role while doing business, the Foundation should emphasis on the awareness in women about their health and hygiene by arranging programs related to it for improving overall entrepreneurial ability in rural women.

Conclusion: On the basis of this study researcher has concluded that Maandeshi Foundation's work regarding rural women entrepreneurship which includes Procuring finance, providing training, providing with seminars and workshops to rural women entrepreneurs and different facilities like mobile B-school bus at doorstep in remote areas for such women for giving training and special efforts for marketing their products with Maandeshi Marketing Mahotsav arranged by foundation at many places etc has a significant role in transformation of rural women's entrepreneurship development as well as in the improvement of their life.

Schedule For Women Entrepreneurs

A)Socio economic Profile of Women :

1)Name :

2)Age in Years :

Young (21-35)	<input type="checkbox"/>
Middle (36-50)	<input type="checkbox"/>
Old (>51)	<input type="checkbox"/>

3)Marital Status :

Single	<input type="checkbox"/>
Married	<input type="checkbox"/>
Divorced	<input type="checkbox"/>
Widow	<input type="checkbox"/>

4)Education Qualification :

Illiterate	<input type="checkbox"/>
Up to 7 th	<input type="checkbox"/>
8 th to 10 th	<input type="checkbox"/>
12 th	<input type="checkbox"/>
Graduation	<input type="checkbox"/>

6)Annual Income before being with MaanDeshi Foundation:

Below 20000	<input type="checkbox"/>	50000-100000	<input type="checkbox"/>
20000-50000	<input type="checkbox"/>	above 100000	<input type="checkbox"/>

7)Annual Income after being with MaanDeshi Foundation :

Below 20000	<input type="checkbox"/>	50000-100000	<input type="checkbox"/>
20000-50000	<input type="checkbox"/>	above 100000	<input type="checkbox"/>

8)Type of Family :

- Joint	<input type="checkbox"/>	- Single	<input type="checkbox"/>
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9) Occupation of the Family:

- Traditional -
- Business Started by own
- Maandeshi Leads to start business

B) About Enterprise:

1) Type of the Enterprise:

2) What are the motivational/encouraging factors to start an enterprise?

Sr.	Encouraging Factors to start an enterprise	Agree	Neutral	Disagree
1.	For supplement of family income			
2.	Economic Independence			
3.	Establishing your own identity			
4.	Establishing your own creativity			
5.	For better standard of living			
6.	For education of children			
7.	Want to create equal status in society			
8.	To built up the confidence of decision making			
9.	To develop the risk bearing ability			
10.	Bored at home and want to utilize free time			
12.	Government Schemes			
13.	Tradition			
14.	Hobby			
15.	Maandeshi foundation's work regarding woman empower runt in rural areas			

3)Who is the decision maker of your business work?

Sr.	Decision makes of business work	Agree	Neutral	Disagree
1.	Yourself			
2.	Husband			
3.	Both – husband – wife			
4.	In Laws			

4) In what extent you feel the importance of earning money?

Sr.	Importance of earning money	Agree	Neutral	Disagree
1.	Very Important			
3.	Somewhat Important			
4.	Not Important			

5) At this moment are you satisfied with your business ?

- Yes
- No

if no, why not satisfied?.....

C) Different Challenges faced By women Entrepreneurs :

1) What type of Conflicts/challenges faced by you while performing home role:

Sr.	Challenges faced in home role.	Agree	Neutral	Disagree
1.	Domestic work			
2.	Being a good Spouse			
3.	Time with whole family			
4.	Times & responsibility towards children & their education			
5.	Personal hobbies like gardening, stitching etc, entertainment			

2) What type of Conflicts faced by you as an entrepreneur at work place ?

Sr.	Conflicts faced at work place	Agree	Neutral	Disagree
1	Unable to spend maximum time to enterprise			
2	Unable to utilize the skills			
3	Unable to expand enterprise			
4	Overload of work			

5	Dependence of decision making			
6	Managing production cost and Profitability of enterprise			

3) What types of Social Constraints faced by you as an rural women entrepreneur?

Sr.	Social Constraints of women entrepreneurs	Agree	Neutral	Disagree
1.	Lack of Self confidence			
2.	Absence of family encouragement			
3.	Prejudice against women			
4.	No risk bearing capacity			
5.	Dual Role of women			
6.	Male Dominance			
7.	Lack of exposure			
8.	Problem in public relation			
9.	Lack of economic freedom			
10.	Fear of society			
11.	Castism			

4) What kind of financial constraints faced by you as a rural women entrepreneur?

Sr.	Financial Constrains of Women Entrepreneur	Agree	Neutral	Disagree
1.	Shortage of fixed capital			
2.	Shortage of Working Capital			
3.	Negative attitude of Banker towards women			
4.	Delay in sanction of Loan			
5.	Rigid Repayment Schedule			
6.	Ignorance of Banking procedure.			
7.	Inadequate Size of Loan			
8.	Lack of Accounting Skills			
9.	Inability of offer collateral or Co-Securities			

5) What other difficulties faced by you as a rural women entrepreneur?

Sr.	Difficulties faced Rural Woman as an Entrepreneurs	Agree	Neutral	Disagree
1.	Registration			
2.	Industrial Policy			
3.	Importing license			
4.	Working Capital			
5.	Long term Finance			
6.	Technical Know & Machinery Utilization			
7.	Electric Supply			
8.	Water Supply			
9.	Inadequate Work Place			
10.	Shortage of raw material			
11.	Adequate knowledge of production process			
12.	Marketing arrangement Inefficient			
13.	Stiff Competition			
14.	Problems due to natural calamities like drought			

D) Role of Maandeshi's assistance in Rural Woman Entrepreneurship:

1) Who approaches first for the entrepreneurship ?

1) yourself

2) Maandeshi Foundation

2) From which branch of Maandeshi you are provided with all related services ?

1) Satara

2) Mhaswad

3) Lonand

4) Vaduj

5) Gondawale

3) How the foundation help to solve your financial problem ?

- 1) By providing loan
- 2) By giving information about Government schemes
- 3) By telling importance of savings

4) Have you has a saving account in MaanDeshi bank?

- Yes -No

5)Who decided the type of your enterprise?

Sr.	Decision about type of business	Agree	Neutral	Disagree
1.	Own choice			
2.	Maandeshi Foundation			
3.	Husband			
4.	Other family members			

6)Is the Progress checked after providing business by the foundation ?

- Yes
- No

7)In what extent the checking of the progress of business was done by foundation ?

Sr.	Progress checked by Foundation	Agree	Neutral	Disagree
2.	Consistently checked			
3.	Sometimes checked			
4.	Not Checked			

8) How the foundation supports you in your business Process?

- A) Training for business skills
- B) Seminars on related work
- C) Practical Workshops
- D) Visit to related industries

9) How the Foundation helps an for marketing & selling of your products?

- A) Training for identifying customers and market for own product
- B) Training for identifying changing customers needs
- C) By arranging trade fairs at different places
- D) Seminars for communication customers
- E) Workshops for presentation and packaging

10) For Motivation for your entrepreneurship what things are done by foundation?

- A) Appreciation
- B) Awards
- C) Free participation for selling goods in trade fairs arranged by Maandeshi.

11) For promotion of the products and cope up with the market competition which techniques are taught by the Foundation?

- A) To improve and maintain quality
- B) To identify customer needs
- C) To set suitable prices
- D) Time Management
- E) Available resource management and waste management in production process.
- F) Packaging and Presentation

12) Which extra facilities are provided by the foundation?

Sr.	Facilities Provided by the Foundation	Agree	Neutral	Disagree
1.	Financial Literacy			
2.	Mobile Literacy			
3.	Computer Literacy			
4.	Communication Skill			
5	Mobile bus to give training to women entrepreneurs at door step			

13) Are all set up programs of foundation really works effectively?

- 1) Very effectively work

2) Somewhat effectively works

3) Not works effectively

14) Are you satisfied with the work of the Foundation?

-YES

-NO

15) Is the foundation a cause behind the motivation & a reason of your Entrepreneurship?

1) Agreed

2) Somewhat agreed

3) Not agreed

16) Are you feeling any difference between your previous economic condition and current economic condition after being a part of Maandeshi Foundation's Entrepreneurship program?

-YES

-NO

17) What is your opinion about change in economic condition?

1) Very much improved

2) Somewhat Improved

3) Not improved

18) Are you feeling any difference between your previous entrepreneurial problems and current entrepreneurial problems occurred after being a part of Maandeshi Foundation Entrepreneurship program?

-YES

-NO

19) What is your opinion about change in entrepreneurial problems before and now being a part of Maandeshi Foundation Entrepreneurship program?

1) Very much occurred

2) Somewhat occurred

3) Not occurred

Structured Interview for the affiliated members of the foundation

- 1) Who is the founder of Maan Deshi?
- 2) What is the establishment year?
- 3) What is the core work of foundation?
- 4) Why you think to motivate rural women for entrepreneurship?
What motivates you?
- 5) Which women you preferred for entrepreneurship?
 - 1) Housewives / homemakers
 - 2) Already having tiny enterprise.
 - 3) Poor and needy women
- 6) How do you make approach women for entrepreneurship?
- 7) What type of tricks you use to convince women for have their own business?
- 8) In which extent the finance is provided by Maandeshi Bank? How much interest is taken by Maandeshi bank? How the bank and the foundation manage about payback of the provided loans?
- 9) Is consistent follow up is made after providing finance? If yes, how the foundation people supervise?
- 10) How the foundation handle the whole process including training for business guidance, Production process. getting new ideas of enterprise?
- 11) What type of efforts is taken for marketing of women's products?
- 12) What different kind of efforts taken by foundation for personal motivation & promoting business skills in rural women.
- 13) How do you arrange the trainers who for technical, financial & marketing assistance?
- 14) Tell us about foundation's different training programs?

- 15) Do you introduce & update rural women entrepreneurs with new technology?
How?
- 16) Tell is about various another programs conducted by the foundation for development of women entrepreneurship?
- 17) What are your current plans for these rural women entrepreneurs?
- 18) What are your future plans for rural women entrepreneurship development?