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## STRENGTHENING WOMEN ENTREPRENEURS THROUGH TOURISM EMPLOYMENT AND ENTREPRENEURSHIP OF THE RURAL WOMEN IN AURANGABAD.

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### ABSTRACT

*The purpose of the present paper is to highlight tourism related business and job opportunities for rural women at tourist destinations of Aurangabad a major tourist destination. Also to investigate the micro credit and socio economic development of tourist destination in Aurangabad region, Draft Report, Volume 6 prepared in 2002 and the Project Report No. 5 (2002) Guide service and staff training, both schemes under Maharashtra Tourism Development Corporation. Most of the tourist destinations are in rural areas like Ajanta, Ellora, Daulatabad Fort, Gautala Sanctuary, Khuldabad and Paithan. To find out whether these schemes are implemented and the women from these areas have been benefited. To find out the present status of these schemes as well as the number of women working in tourism business and jobs a stratified sample survey was used. Six tourist destinations were selected for the survey that included Ajanta and Ellora, the world heritage sites and Daulatabad Fort, Gautala Sanctuary, Khuldabad and Paithan. A total of 160 rural women were sampled. Besides the women government officials too were interviewed. The results of the survey showed that out of 160 women 130 were not even aware of the financial schemes of MTDC. 30 women were aware but were concentrated in Khuldabad were the government of India and UNDP jointly implemented the Rural Development Scheme in 2005 that benefited 25 women for starting handloom business and food products. The other 5 women are working in Paithan and received the financial assistance for starting handloom business in producing the Paithani Sarees. The recommendations for creating and benefiting more rural women from government schemes included the urgent need to communicate the schemes to rural local community through direct approach. Many rural women are interested and can be communicated through group focus interviews. The Micro Credit Scheme can be implemented through rural banks like National Bank for Rural Development (NABARD). Personal contact with these women is important so that women can start business of local products especially fruits, that are available locally in abundance. In places like Gautala medicinal herbs and plants too can be sold.*

### Introduction

Aurangabad as a tourist destination is on the world map due to two world heritage sites like Ajanta and Ellora cave temples. But around Aurangabad city there are several tourist sites, that include Daulatabad Fort, Khuldabad, Gautala Sanctuary and Paithan. The present study has taken these sites for its research study. Mainly because

of its huge potential for tourism employment and entrepreneurship for rural women. All these tourist sites are located in rural areas but though the scope for employment and business is huge very few rural women are actually witnessed in any business. The two world heritage of Ajanta and Ellora do not have a single woman in either business or any jobs. Women are mostly working in farms or as housewives. They are strongly dominated by men folk and hence are not even aware about tourism opportunities. Compared to men even their wages in farms are lower than men. In Paithan known for its natural and cultural attractions is basically named after the famous Paithani Sarees and renowned for the handloom production. Employments in Government Paithani Handloom Co-operation are available. Since it is a government enterprise the salaries for both men and women are same. But there are also several private owned Paithani Handloom business outlets where the women are exploited and paid less than men.

Daulatabad Fort is another important tourist site where however women entrepreneurs are witnessed though few in number even till 2009 since last two years the number is increasing. Women on the roadside are selling fruits and at least two women have large sales outlet that even hire five to six salesmen. In this area a number of fruits are grown locally like Guavas, Custard Apple (Sitaphal), Ramphal and Figs. The women have gained huge profit. The fruits produce is seen throughout the years.

Another tourist site Khuldabad, a Sufi centre, as well as famous for the great mughal emperor Aurangzeb's tomb and the temple of Bhadra Maruti was under the Rural Tourism Scheme launched by Government of India and United Nations Development Program (UNDP) between 2003 to 2007. It was aimed at generating business opportunities for women as a socio – economic impact for the rural women. In this project the rural women from Khuldabad were trained in craft manufacturing like Zardozi and Carpet making as well as preparing cuisines like Seviyan and Khaja and also providing sales outlet. Under this scheme guide training was given to at least 28 girls and boys, under the self help scheme 25 women were given micro credit to start business and 10 rural girls were trained in local languages as guides. Unfortunately the present status all the business has stopped, the guides trained have no work. Gautala Sanctuary another natural site was also under a local NGO scheme where girls and boys were trained as guide but later it stopped abruptly.

Under the Japanese Bank International Co-operation there was an encouraging scheme called micro credit and socio economic development of tourist destination in Aurangabad region in January 2002. The aim of this scheme was organizing, training and financing low income segment of rural tourist areas. This scheme is also referred in Express Travel World, Volume 2 by Sisodia Reema. Women entrepreneurs were to be given preference and suitable NGO's were to be identified to train, disburse and monitor the micro credit funding and recovery. The beneficiaries include small restaurants, tea shops, kiosks, guides, photographers, hawkers, fruit vendors, taxi operators and house hold handloom outlets. The loans were to be disbursed through a rural bank. Microfinance disbursement models were designed. Rural Bank as well as self help groups were identified. But the scheme despite the availability of Rs. 5 crores has not been implemented.

The need of the study was to find out the present status of employment and business opportunities for women as well as the awareness of the scheme amongst the beneficiaries and the reason why the scheme has not yet been implemented as well as forming a strong pressure group for the immediate implementation of the schemes.

## Issues and Problems

The basic issue was while in most rural tourist destinations women are in the forefront in tourism jobs as well as starting small businesses, in Aurangabad tourist destinations, very few women are even aware about these advantages. Again though in Paithan there are women who are working in handloom factories their wages are less than men. Another destination that is Khuldabad where the Government of India along with UNDP implemented the Rural Endogenous Tourism Project between 2003 and 2007 during which 15 women of this destination were given micro credit loans between Rs. 5000/- to 25000/- it proved successful only during the said period even a couple of girls were trained as local guides. Besides the other 10 women were associated with small business of producing Khaja (a sweet dish) and Seviyan making packages professionally. But for these businesses to run later no proper marketing system was followed. Hence presently all these businesses have been closed.

Another important issue is the micro credit available with Maharashtra Tourism Development Corporation but the scheme has not been implemented. As per the Draft Report, Volume 6 of MTDC the Rural Bank identified was NABARD and the NGO for disbursement of micro credit identified was Annapurna Mahila Mandal who even confirmed their willingness to participate.

As per the information of MTDC officials the scheme has constraints in Ajanta – Ellora region due to low literary amongst women. In both these region men are taking a greater role in sharing family and community responsibilities but that this is still not on equal sharing with women. Women are still suffering greater economic penalties as they are forced to raise children, care for the elderly or work in farms.

## Research Methodology

For finding out the actual problem at Ajanta and Ellora a Focus Group Interview was conducted at both the places. A group of 45 women were invited at the MTDC Holiday Home at Ajanta and a group of 45 women from Ellora were invited at the Kailash Resort at Ellora. The actual number at Ajanta was 35 and at Ellora were 30. At both the places majority of women were accompanied by their husbands and so much so that even the response to questions were given by husbands. When the researcher insisted on responses by women, some of them did respond but at least 90% of the women just were either too scared of their husbands or too shy to speak.

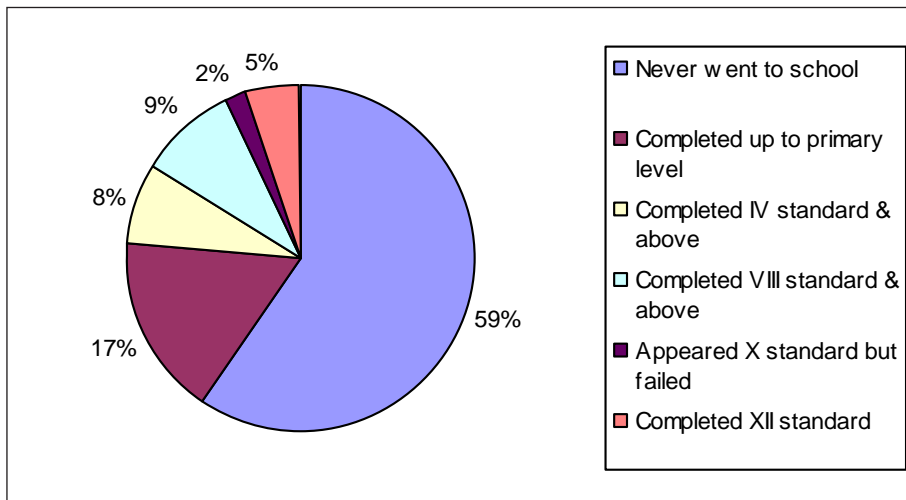
The research methodology used at other destinations including Daulatabad Fort, Khuldabad, Paithan and Gautala Sanctuary was stratified random sampling as the population was divided into mutually exclusive groups like those women at

Khuldabad who benefited from the loans, at Paithan the women who were working both in Government Handloom Factories and private household joints at Daulatabad the women fruit vendors, and at Gautala Sanctuary a group of women either selling medicinal herbs or fruits were interviewed. At all these places interceptive interviews were conducted. And a structured questionnaire of total 10 questions was used. The total numbers of women from all the sites were 160. The women interviewed at Paithan were 37, Khuldabad 23, Daulatabad 23 and Gautala Sanctuary 12.

### Response Factor of the Sample population

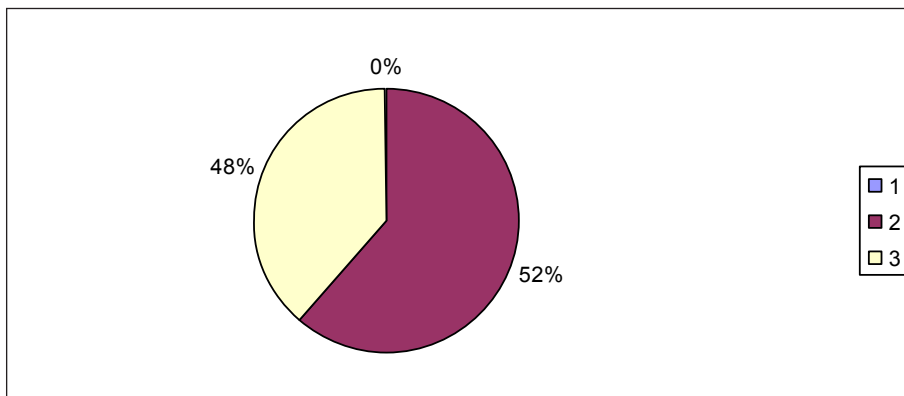
#### Q.1: Status of Education?

| Educational Background          | No. of Respondents |
|---------------------------------|--------------------|
| Never went to school            | 95                 |
| Completed up to primary level   | 27                 |
| Completed IV standard & above   | 12                 |
| Completed VIII standard & above | 15                 |
| Appeared X standard but failed  | 03                 |
| Completed XII standard          | 08                 |



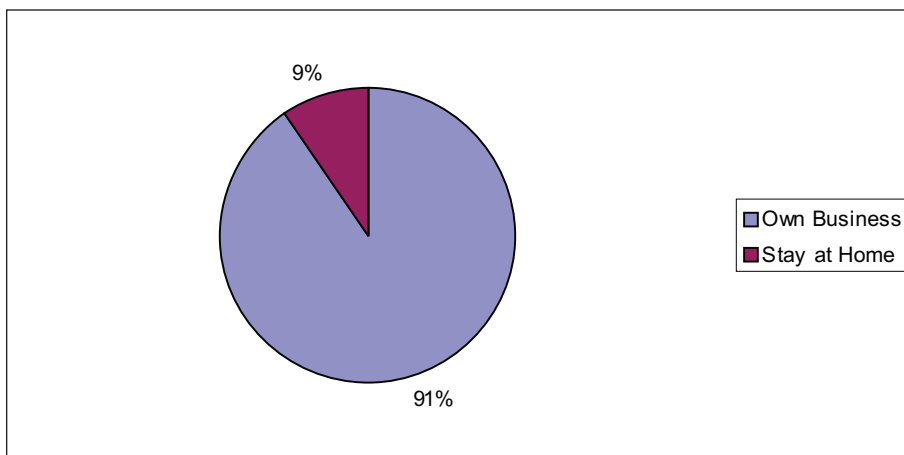
#### Q.2 : Are you interested in further education in case you get a chance?

| Opinion | No. of Respondents |
|---------|--------------------|
| Yes     | 76                 |
| No.     | 84                 |



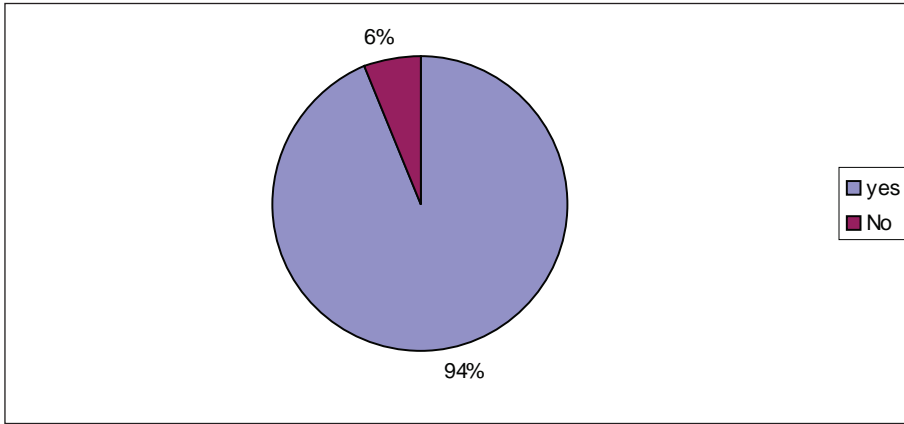
**Q.3: Would you prefer to do your own business or stay at home?**

| Preference   | No. of Respondents |
|--------------|--------------------|
| Own Business | 145                |
| Stay at Home | 15                 |



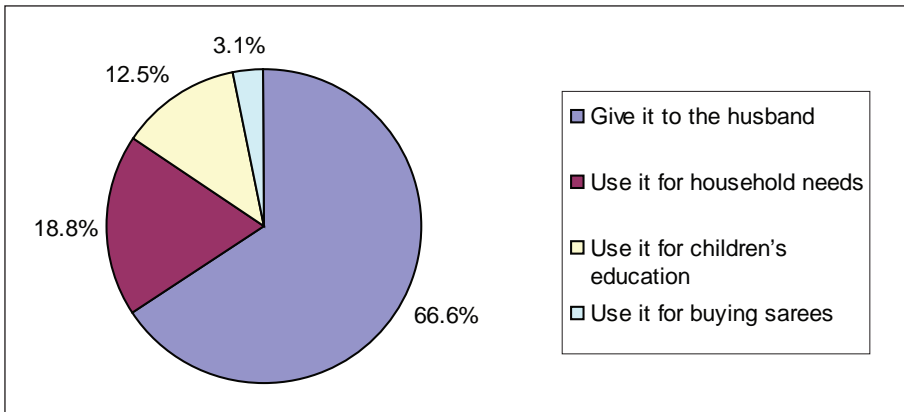
**Q. 4: Will you need your husband's permission to start your business?**

| Opinion | No. of Respondents |
|---------|--------------------|
| Yes     | 150                |
| No.     | 10                 |



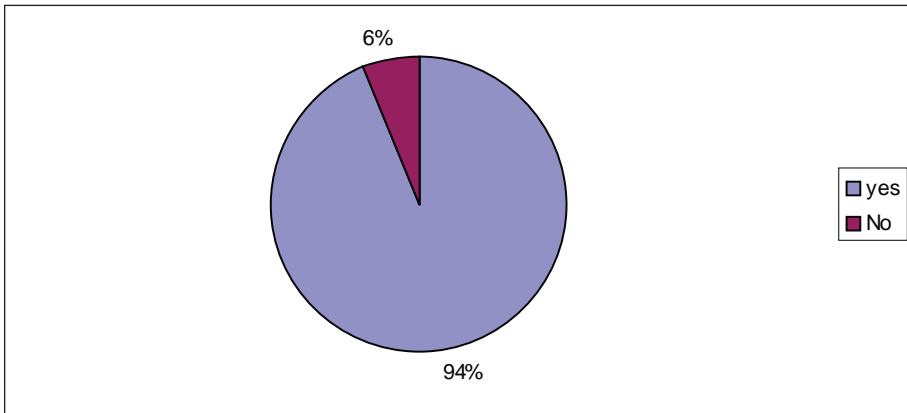
**Q.5: If you start your business what will you do with the profit?**

| Opinion                         | No. of Respondents |
|---------------------------------|--------------------|
| Give it to the husband          | 105                |
| Use it for household needs      | 30                 |
| Use it for children’s education | 20                 |
| Use it for buying sarees        | 05                 |



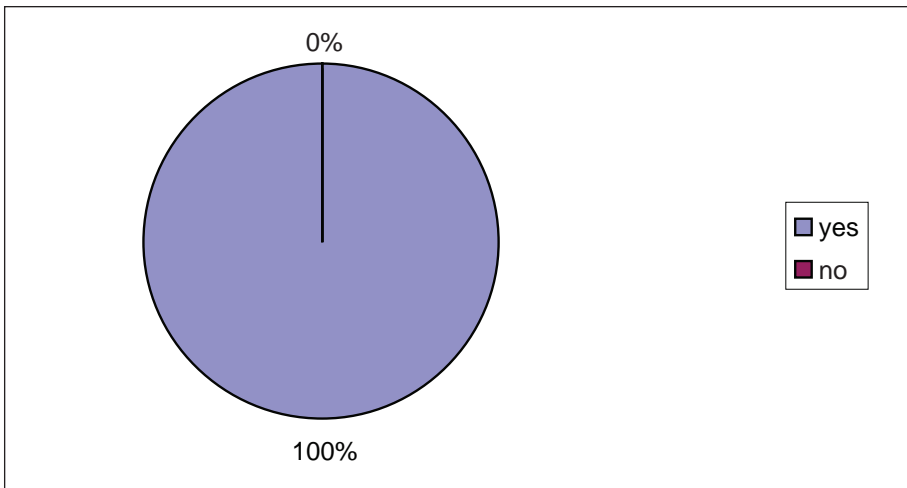
**Q.6: Are you aware of the Government Schemes offered by the MTDC?**

| Opinion | No. of Respondents |
|---------|--------------------|
| Yes     | 150                |
| No.     | 10                 |



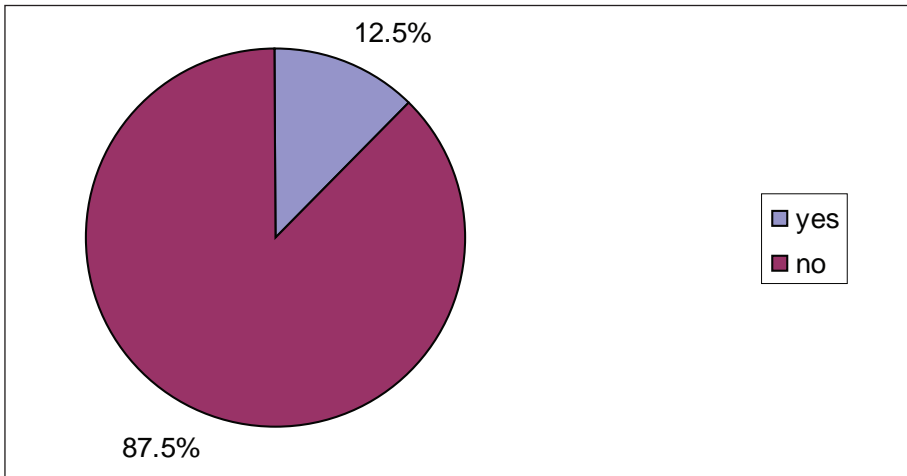
**Q.7: Have any MTDC government officials approached you to create awareness about financial schemes to start your own business?**

| Opinion | No. of Respondents |
|---------|--------------------|
| Yes     | 160                |
| No.     | 00                 |



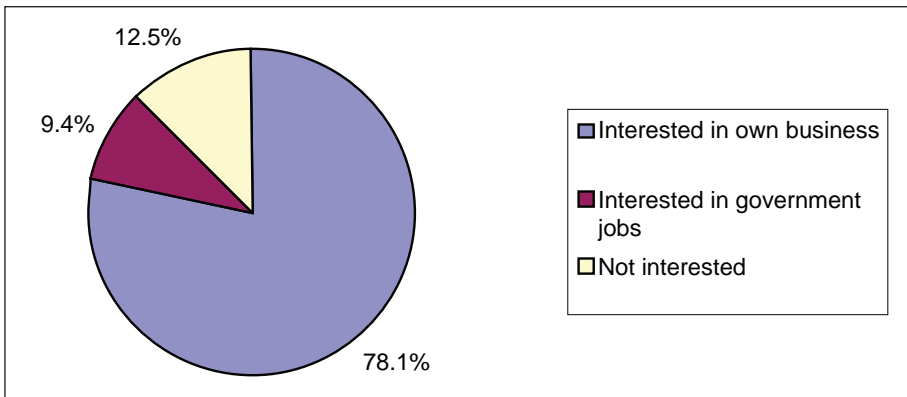
**Q.8: Would you like to open your own bank account and operate it yourself?**

| Opinion | No. of Respondents |
|---------|--------------------|
| Yes     | 20                 |
| No.     | 140                |



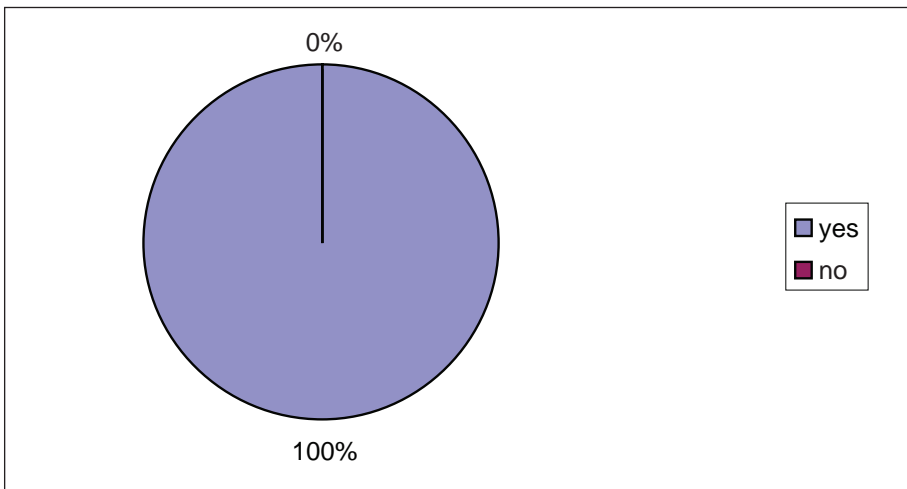
**Q.9: Would you prefer to work in government jobs or start your own business or government loans?**

| Preference                    | No. of Respondents |
|-------------------------------|--------------------|
| Interested in own business    | 125                |
| Interested in government jobs | 15                 |
| Not interested                | 20                 |



**Q.10: Will you repay the loan within the stipulated time?**

| Opinion | No. of Respondents |
|---------|--------------------|
| Yes     | 160                |
| No.     | 00                 |



### Data Analysis of the Survey

As per the survey results it is clear that a majority of women in most of the tourist destination areas are very poor and hence received no formal education. In fact many of them are not even interested in education given a chance. But majority of them are definitely interested in starting their own business. A percentage of 91.00 would like to start their own business. However most women seem to need their husband's permission to start business. A huge majority of 94.00 percentage of women need their husband permission. This shows the rate of high dependence of rural women on their husbands. Again a vast majority of women would handover their profit to their husbands, while a very minimal percentage of women would use money for themselves.

But unfortunately a whopping 94.00 were not even aware of the MTDC micro credit scheme and no single official has even approached the rural women to create awareness about the scheme. Again 78.1 percentage of women would not like either open their own bank account or even operate it. Also as per the response out of 160 only 15 seem to be interested in government jobs and 100 percent of women would like to pay their loan amount within the stipulated period.

Direct employment in government jobs is however limited to the Handloom factories in Paithan where government wages are paid and at Ajanta and Ellora as local tourist guides, trained by MTDC and Archaeological Survey of India. As per the scheme government rates are fixed for local guides as per the number of tourists. These rates are available in the office of the Archaeological Survey of India, while buying the entry tickets. But though MTDC too as per their Ajanta Ellora Conservation and Tourism Development Project had earmarked a budget of Rs. 9 crores for Human Resource Development at Ajanta, Ellora, Daulatabad Fort as yet the scheme has not been implemented. The HRD scheme implementing agency is MTDC under Project

Report No. 5, Guide Service and Staff Training, but it is still in cold storage.

Maharashtra Tourism Development Corporation is the handling agency of two schemes under the Ajanta Ellora Conservation and Tourism Development Project. The Human Resource Development Scheme under which a budget of Rs. 9 crores is sanctioned for Staff Training for the present MTDC employees and training of Tourist Guides and Certificate Courses in Tourism and Hospitality. Also Micro Credit Finance budget is Rs. 5 crores for the tourist sites for businesses like Dhabas, Chaat sellers, Juice and Fruit carts, Tea shops, Hired cycles, Toy seller, Souvenir sellers etc. Hence an unstructured interview was conducted for 5 officials from Maharashtra Tourism Development Corporation. One was the senior Regional Manager, one handling the Ajanta Ellora project and one Engineer and two Senior Officers. The District Collector and the Director of District Rural Bank too were interviewed.

The MTDC officials responded and described the various barriers for the implementation of the Micro Credit Scheme like;

- Limited skills, business, technical know, poor quality products and poor market outlets.
- Women have no collateral.
- Lack of understanding of prevailing economic policies and dynamics.
- Difficulty in assessing the financial viability of the project, due to small investment.
- Due to abject poverty the loan money could be used for immediate needs (like child's sickness) instead of starting new business.
- There is complete absence of savings.
- Lack of mobility (especially for women).

The MTDC officials have also come up with solutions to all these barriers through Training Needs like;

- Provide mobility aids as part of the project option to work from home.
- Training in Business Techniques.
- Quality Control.
- Counselling and confidence building.
- Bring services in village.
- Micro credit lenders (NGO's) visit the clients door to door.
- Provide Emergency loans.
- Inculcate saving habits.

## **Present Status of the Scheme**

Thus for all the barriers, according to MTDC officials solutions too have been suggested. The orientation courses for the present employees are being conducted under the HRD scheme. But neither training of tourist guides from local population of Ajanta, Ellora and Daulatabad has started nor have the certificate courses in Tourism and Hospitality been launched.

The same is the case with the micro credit finance, despite the availability of Rs. 5 crores for disbursement for micro businesses at tourist sites so far there is no execution of the scheme. The justification offered by the MTDC officials seems to be unconvincing. The rationale was the self help group that promised to participate in this micro finance project backed off. While the Annapurna Mahila Mandal when contacted was surprised at the MTDC's justification as there were no communication with them and no formal letters. The same was the case with the District Rural Bank. When the Director was contacted he was taken completely unawares as he had absolutely no knowledge about the scheme nor the role of the District Bank in these micro credit finance scheme. They stated that they would have been glad to participate and assist in the implementation of the scheme as that is their job mainly to assist financially the poor in upgrading their lives.

Another MTDC official stated that they were crippled due to insufficient manpower. The Aurangabad Regional MTDC office is facing manpower shortage. There has been no recruitment since years. And the existing employees lack the required training for the implementation of such a scheme. Most of the staff has either completed standard 12th or graduation in various streams but there is no employee who has done any courses in travel and tourism. Except for one Senior Regional Manager who has completed his post graduation in Tourism Administration the rest have no connection with tourism studies, hence the problems. Through the Human Resource Development scheme under the JBIC project orientation courses, refresher courses were outsourced to Maharashtra Center for Entrepreneurial Development. Unfortunately the resource person who were invited were mainly close friend of the Assistant Director without any required qualifications. Naturally the employees have failed to benefit from these short term courses.

The District Collector clearly stated that the implementing agency of this scheme is MTDC and they have to shoulder the responsibility. In fact we did remind the office several times but there is very little co-ordination between MTDC and the District Collectorate. Again we can persuade them not compel them.

## **Final Result**

Final result of this entire project of Human Resource Development as well micro credit scheme are in doldrums. Both the projects have been well designed and can raise the socio economic standards of the rural people especially the abject condition of the women. A service that is an extension of small loans to entrepreneurs too poor

to qualify for traditional bank loans. This service if implemented can be effective and can assist in reducing the poverty level at all these tourist destinations in Aurangabad region. But the plan is not action oriented. If there is a strong will amongst the MTDC officials, and if they are seriously concerned about the poverty level of these people, there is still hope. But it is true that presently while the HRD project is implemented in a limited sense, the more important scheme of micro credit that could benefit several poor people, assist them economically, raise their standards of living has not been implemented. Hence the main beneficiaries the rural women still live in complete negligence, restricted to the four walls of the house, looking after children and elderly or as farm labors exploited or receiving unequal salaries as at Paithan.

### **Suggestions and Recommendations**

- At the outset the Japanese Bank for International Co-operation needs to continuously take a review of the schemes from all the implementing agencies.
- Just as the JBIC continuously monitors the site projects at various tourist sites they also need to continuously examine the implementation of socio economic development of these sites.
- If there is difficulty for rural women in comprehending the scheme the MTDC agents can start a door to door visit to explain the project.
- After these visits they are quantitatively measure the acceptance level.
- Direct approach and continuity of visits could create and build the confidence level of rural women.
- Women are willing to take up the business challenges but they need support from their families.
- Hence it is necessary for the implementing agency to take the family into confidence, counsel them and assure them a better living standard that could be instrumental in the children's further education and other basic needs.
- The Khuldabad model of continuous personal contact could be followed. Here a NGO was appointed to establish contact and train the local women.
- The same contact method can be followed in which the NGO's also invited local social workers, historians and bankers to explain and discuss these schemes in the local language.
- At the same time there should be continuous co-ordination between MTDC, Self Help Group, NGO's, District Collectorate and the Rural Bank Officials.
- The rural bank and the self help group should not only disburse the loans but also be able to assure returns of the loan in minimal installments or affordable installment on long term basis.

- Saving habits should be inculcated even if the amount is very low and
- Simple banking operations of depositing money and withdrawal.

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