

Women Entrepreneurship in Rural India-Problems and Prospects

Sanjay K. Solomon

Associate Professor

Department of Commerce ,Lucknow Christian College,LUCKNOW

ABSTRACT

In this era of digitalization, globalization, and start-up booms women entrepreneurship in rural area of India is necessity for the economic, social and industrial growth of the country. Basic qualities of entrepreneur are innovative thinking, risk taking, self-confidence, accept change and management skills. But in India most of the women are low paid, low skilled, and doing low productivity jobs. Women entrepreneur mostly engaged in household products, cottage industry, art and craft, handicraft, painting, knitting, livestock management, industrial goods etc. Rural women are increasingly starting their own businesses, but their entrepreneurial potential, managerial skills, and socioeconomic contribution are often overlooked. Empowerment of women helps in various skill trainings and in removal of poverty and thereby raise standard of livings, to make them aware about their rights, roles, sense of gender equality, and how to solve the difficult situations in the work places. Women entrepreneur faces many problems like family conflicts, less education and awareness, less government support, management issues, limited mobility, social-culture barrier, problem in arranging finance and raw material. Efforts are being taken for the equal opportunities for the women in all spheres. It can improve their health, their position in society and standard of living. This paper covers obstacles which are coming in the way of women entrepreneur and suggestions for improving their situation.

KEYWORDS : Women Entrepreneurship, Rural areas, Empowerment, Govt. Schemes, Opportunities, Obstacles, Development.

In India, women population constitutes about 48 per cent of the total population. However, only 14 per cent of them take to entrepreneurship. Most of the Indian population lives in rural area of India, so women entrepreneur is necessity for the development of the country in all spheres. For the social, economic and industrial development of the country it is necessary to develop women entrepreneurship. In present scenario women come forward with innovative ideas for business. Women entrepreneurship is necessary for the self-fulfillment, status, position and right of the society. Development of the women entrepreneurship is low in India as compared to other developed countries especially in rural area of India. India is male dominated society where women have to face lot of challenges while opening any business. First they have to take permission from the head of the family. They have to give proper time to family and business which creates difficulty for the women because they can't devote full time to business and other challenges like personal barrier, social-culture barrier, technology barrier, marketing barrier, financial barriers etc. Government and NGO are coming forward to help women in their business. But with excellent management skills some Indian women are able to raise the standard of living .

Entrepreneur: The development of an economy depends much upon persons who are motivated to achieve something by shouldering responsibilities and are willing to take risk. These persons are known as entrepreneurs. Entrepreneur is the organizer of economic venture, especially one who organizes, owns, manages and assumes the risk of the business. An entrepreneur may also be defined as the economic functionary, who undertakes such responsibilities, which cannot be insured or capitalised or salaried. She is one who makes the utilization of available resources for the creation of economic goods. The entrepreneur is essentially a business leader and the function by him is entrepreneurship.

Entrepreneurship is the process of starting business through innovative goods and services. Entrepreneurship combined land, labour, capital, resources to make profit for the organization. Entrepreneurship refers to the functions performed by an entrepreneur in establishing an enterprise. Entrepreneurship may be regarded as what entrepreneurs do. In other words entrepreneurship is the act of being an entrepreneur. Entrepreneurship is the

creative and innovative response to the environment, which can take place in variety of fields of social Endeavour-business, industry, Agriculture, education, social work and the like and it is the potent limiting factor in economic development.

Women Entrepreneur Women entrepreneur may be defined as the women or a group women who plan, organize & operate business enterprise. "The government of India" has defined a women entrepreneur as the an enterprise owned & controlled by the women having a minimum financial interest of 51 percent of capital and giving the least 51 present of employment generated in the enterprise to women. Women mainly engaged in business due to the push & pull factor that encouraged the women to have an independent occupation .

Women Entrepreneurship Women Entrepreneurship is an emerging concept. In this society women do not enjoy the same opportunity as the men do. In traditional economic progresses has been achieved in education & protection of the health of women, but the political & economic opportunity for women entrepreneur has remained limited. Women have to go a long way to achieve equal position and rights because of the traditionally male dominated society. Women mostly start up business to support the family and also earn additional income.

Rural Entrepreneur Rural entrepreneur indicates the entrepreneur emerging in the rural area. The rural entrepreneur can stop the migration toward cities as it provides a wide range of employment to the villagers. The basic principle to be applied to the development of the rural area is that optimum utilization of local resources, the second one is that entrepreneurial occupation, rural population to reduce the discrimination & providing alternative occupation as against the rural migration & the last one is that to provide 6M's that is the manpower, money, materials, machinery, management & market the rural population. Rural entrepreneurs can be in various forms it may be individual, group or cluster.

Rural Women Entrepreneur The rural women entrepreneur is the one who organizes, owns, manages & assumes the risk factor of business at rural level. The rural entrepreneurs an innovative person who creates something new, manages the production factor, handles the risk on their own & are ready to adapt to the economic changes also see into the commercial activities. Rural women entrepreneurs are highly increasing in recent times. The rural women entrepreneurs are closely interlinked with the educational, social, economic, culture & psychological capital. Rural women entrepreneur plays an important role in changing the homes, society & also the development of the economy. They are described as the changing agent of rural economic change. They also have to handle the personal needs, family life, social life, economic independence. They may start the business as an individual or group. There are many development programmes to support the rural women the main aim is to generate income power of the family. They may impart technical & entrepreneurial skills.

Rural woman entrepreneurship The rural women, who innovate, imitate or adopt an economic and commercial activity in rural India can be called rural entrepreneur or entrepreneurship. Rural women entrepreneurship can be viewed as rural women indivisible process which flourishes when the inter-linked dimensions of individual psychological entrepreneurial traits, social encouragement and business opportunities coverage towards the common goal of opportunity creation and exploitation. From this point of view, rural women entrepreneurship is a frame of mind and a continuous forward societal process. The most appropriate definition of entrepreneurship that would fit into the rural development context is the one which defines entrepreneurship as: "a force that mobilizes other resources to meet unmet market demand", "the ability to create and build something from practically nothing," "the process of creating value by pulling together a unique package of resources to exploit an opportunity". Rural entrepreneurship is a key to economic development in many countries across the globe.

OBJECTIVES OF THE STUDY

Women entrepreneurship is an important untouched source of rural economic growth and the secondly the women entrepreneurs create new jobs for themselves and others; they can provide different solutions to management, organization and business problems. The present study aims at fulfilling the following objectives. 1. To study the profile of women entrepreneurs. 2. To analyse various schemes for empowering women entrepreneurs. 3. To explore the difficulties of women entrepreneurs in rural India. 4. To suggest measures for uplifting the status of women entrepreneurs.

RESEARCH METHODOLOGY

For any study there must be data for analysis purpose. It can be collected from various sources. In depth literature review and available secondary data from various sources has been used to develop this study. The secondary data is collected from review of past researches and other reports, journals and articles.

Types of Rural Entrepreneurship

- I. Individual Entrepreneurship- It is basically called proprietary i.e. single ownership of the enterprise.
- II. Group Entrepreneurship - It mainly covers partnership, private limited company and public limited company.
- III. Cluster Formation - It covers NGOs, VOs, CBOs, SHGs and even networking of these groups. These also cover formal and non-formal association of a group of individuals on the basis of caste, occupation, income, etc.
- IV. Cooperatives - It is an autonomous association of persons united voluntarily for a common objective. An entrepreneur has to decide on a particular type of entrepreneurship based on the various options available.

Major Areas of Women Entrepreneurship: Although women can enter into any kind of business, few activities are identified as suitable for them. They include, Agriculture, Horticulture, Dairying and Animal Husbandry, Sericulture, Fisheries, Home based industries such as handicrafts, Agarbati making, Beedi industry, Tailoring and Garment industry, Pottery and Black smith industry, Doll making, fancy items, bee keeping, jewellery, Beauty Parlour, Printing, Textiles, electronics chemicals, Food processing, nursing and baby care centers, Stationary etc.

Statistics of women entrepreneurship in India:

Women constitute around 14% of the total entrepreneurship i.e. 8.05 million out of the total 58.5 million entrepreneurs. Out of this, 2.76 million women constituting 13.3% of women entrepreneurs work in agriculture sector whereas 5.29 million women constituting more than 65% work in non-agriculture sector. The average employment in women-owned enterprises is meager 1.67. Only 2% of the start-up funding went to a woman founder. India's Gross Domestic Product by the year 2025 could rise between 16-60 if women participated equally with the men in this economy. As per a report, by the year 2030 women business owners could potentially create 150-170 million jobs in India. As per Google, Bain & Company report, India has 13.5-15.7 million women who own businesses and represent 20% of all enterprises. Entrepreneurship among women helps to create positive outcomes for economies, societies, and individuals.

Women Entrepreneurship in India:

Women Entrepreneurs have grown in large number over the last decade and increasingly the entrepreneurial potentials of women have changed the rural economies in many parts of India. Women entrepreneurs have been making a significant impact in all segments of the economy in India. The informal sector enterprises survey by NSSO provides a profile of female and male proprietary enterprises. The survey found that about 5.4% of proprietary enterprises in rural areas were operated by women and these were mainly own account enterprises (OAES). Around 12% of the workers in proprietary enterprises were engaged in the female proprietary enterprises.

Reasons for women becoming an entrepreneur New challenges and opportunities for self-fulfillment, Innovative thinking, self-identity and social status, Education and qualification support of family members, Employment generation, Freedom to take own decision and be independent, Role model to others, Success stories of friends and relatives, Government policies and procedures, Family occupation, Need for additional income, Bright future of their wards and Motivation and characters for women entrepreneurship. The emergence of women entrepreneurs in a society depends mainly upon various economic, social, religious, cultural, and psychological factors. The motivations for starting a business by rural women are significant and include earning an attractive source of income, enjoying a better life, the availability of loans, and general security. Desire to be independent; achievement orientation, etc. are some of the common motivating factors of women entrepreneurs across geographical boundaries. Women entrepreneurs in India have to face many problems at start up as well as operating stage. The main reason of non-availability of finance to women is their inability to provide collaterals as they do not have any property on their name. It is quite clear that rural entrepreneurship cannot be developed without significant training. Therefore, instead of just schemes (financial and developmental) as the carrot for entrepreneurship development an

intensive training needs to be provided to the youth in rural India. What's required is to create a devoted team to take up rural entrepreneurship training as per integrated rural development program.

OBSTACLES FOR WOMEN ENTREPRENEURSHIP

The entrepreneurial process is the same for men and women, there are however, in practice, many problems faced by women, which are of different dimensions and magnitudes, which prevent them from realizing their full potential as entrepreneurs. A few obstacles can be detailed as:

1. Lack of confidence: In general, women lack confidence in their strength and competence. The family members and the society are reluctant to stand beside their entrepreneurial growth. To a certain extent, this situation is changing among Indian women and yet to face a tremendous change to increase the rate of growth in entrepreneurship.
2. Socio-cultural barriers: Women's family and personal obligations are sometimes a great barrier for succeeding in business career. Only few women are able to manage both home and business efficiently, devoting enough time to perform all their responsibilities in priority.
3. Market-oriented risks: Stiff competition in the market and lack of mobility of women make the dependence of women entrepreneurs on middleman indispensable. Many business women find it difficult to capture the market and make their products popular. They are not fully aware of the changing market conditions and hence can effectively utilize the services of media and internet.
4. Motivational factors: Self motivation can be realized through a mind set for a successful business, attitude to take up risk and behavior towards the business society by shouldering the social responsibilities. Other factors are family support, Government policies, financial assistance from public and private institutions and also the environment suitable for women to establish business units.
5. Knowledge in Business Administration: Women must be educated and trained constantly to acquire the skills and knowledge in all the functional areas of business management. This can facilitate women to excel in decision making process and develop a good business network.
6. Awareness about the financial assistance: Various institutions in the financial sector extend their maximum support in the form of incentives, loans, schemes etc. Even then every woman entrepreneur may not be aware of all the assistance provided by the institutions. So the sincere efforts taken towards women entrepreneurs may not reach the entrepreneurs in rural and backward areas.
7. Exposed to the training programs : Training programs and workshops for every type of entrepreneur is available through the social and welfare associations, based on duration, skill and the purpose of the training program. Such programs are really useful to new, rural and young entrepreneurs who want to set up a small and medium scale unit on their own.
8. Identifying the available resources: Women are hesitant to find out the access to cater their needs in the financial and marketing areas. In spite of the mushrooming growth of associations, institutions, and the schemes from the government side, women are not enterprising and dynamic to optimize the resources in the form of reserves, assets mankind or business volunteers.
9. Lack of marketing support: The end product or services as a result of entrepreneurship business need a market. These markets are not properly managed and thus women entrepreneurs face difficulties in selling their products. Hence local market may be made accessible for end use of the products through panchayat helps and by other electronic modes.

Indian Government initiatives towards rural women entrepreneurship

Concept of Women Entrepreneurs defined by the Government of India (1984): Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. The Government of India has defined women entrepreneurs as an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated

in the enterprise to women. Women can become more productive by getting involved in economic activities. By providing stimulatory and sustaining supports, these women can be made able to initiate businesses and other income-generating projects. Hence, both the developed and developing countries are focusing more on groups such as rural women in order to engage them in income-generating activities. At present, the Government of India has over 27 schemes for women operated by different departments and ministries. Some of these are: Integrated Rural Development Programme (IRDP), Khadi And Village Industries Commission (KVIC), Training of Rural Youth for Self Employment (TRYSEM), Prime Minister's Rojgar Yojana (PMRY), Entrepreneurial Development programme (EDPs), Management Development programmes, Women's Development Corporations (WDCs), Marketing of Non-Farm Products of Rural Women (MAHIMA), Assistance to Rural Women in Non-Farm Development (ARWIND), schemes Trade Related Entrepreneurship Assistance and Development (TREAD), Working Women's Forum, Indira Mahila Yojana, Indira Mahila Kendra, Mahila Samiti Yojana, Mahila Vikas Nidhi, Micro Credit Scheme Rashtriya, Mahila Kosh SIDBI's, Mahila Udyam Nidhi, SBI's Stree Shakti Scheme, NGO's Credit Schemes, Micro & Small Enterprises Cluster Development Programmes (MSE-CDP), National Banks for Agriculture and Rural Development's Schemes Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP), Priyadarshini Project- A programme for Rural Women Empowerment and Livelihood in Mid Gangetic Plains NABARD- KW-SEWA Bank project, Exhibitions for women, under promotional package for Micro & Small enterprises approved by CCEA under marketing support. The efforts of government and its different agencies are ably supplemented by NGOs that are playing an equally important role in facilitating women empowerment. Despite concerted efforts of governments and NGOs there are certain gaps. Of course we have come a long way in empowering women yet the future journey is difficult and demanding.

Steps taken by Government to improve position of rural women entrepreneurs

Governments both at the central and state level have been actively participating in promoting self-employment opportunities in rural areas by providing assistance in respect of infrastructure, finance, technology, training, raw materials, and marketing. Some of the support measures and programmes meant for the promotion of small and rural industries are discussed below Rural and Women Entrepreneurship Development (RWED): The Rural and Women Entrepreneurship Development programme aims at promoting a conducive business environment and at building institutional and human capacities that will encourage and support the entrepreneurial initiatives of rural people and women. RWE provides the following services: Creating a business environment that encourages initiatives of rural and women entrepreneurs. Enhancing the human and institutional capacities required to foster entrepreneurial dynamism and enhance productivity. Providing training manuals for women entrepreneurs and training them. Rendering any other advisory services. Similarly others are The District Industries Centers (DICS), Scheme of fund for regeneration of traditional industries (SFURTI), World Association for Small and Medium Enterprises (WASME), Small Industries Development Bank of India (SIDBI), National Small Industries Corporation (NSIC), The Rural Small Business Development Centre (RSBDC), National Bank for Agriculture and Rural Development (NABARD).

Suggestions

Even though there are various schemes were launched by Indian government but due to improper implementation these policies and schemes never achieve the target There are few suggestions for mounting up women entrepreneurship in rural areas of India:

1. Good quality infrastructure: After independence, some villages still facing the problem of water, electricity, road and rail transport facilities. So, there is an immense require of developing infrastructure facilities in villages.
2. Sound financial services: Women in rural areas facing problems due to lack of funds. Because of their small knowledge women entrepreneurs face great difficulty for expanding funds through micro finance institutions as well as from financial institutions. A study of IFC in 2014, a member of World Bank revealed that financial institutions meet only 27 % of the financing demand of women-owned micro, small and medium enterprises in India. So, there is a need of making sound financial infrastructure for these industries.
3. Management and technical assistance: Women entrepreneurs are not professionals. They don't have management expertise skills and they mainly use labor intensive and obsolete technique. So, to make them technically sound with managerial skills various developments programme to be conducted for women entrepreneurs.

4. Increasing awareness among women in rural areas: Now days, women are giving competition to males dominated society in urban areas but in villages" situation is entirely different. They are still unaware about their rights. They are restricted to kitchen boundaries. So there is a great requirement to make aware women in rural areas and promoting government schemes in rural areas for developing women entrepreneurs.

5. Vocational training programs: Government and other NGO"s should take initiatives to arrange vocational training programs in villages for women community that enables them to understand the business process.

6. Remove socio-cultural barriers: Women are facing socio-cultural barriers in the society. They are treated in a different way inside and outside the walls of house. Until the perception of male dominated society does not change, women cannot become unbeaten.

7. Clear policy by government: Well-defined policy and a women welfare cell with in the ministry of labor and employment both at center and state level under the supervision of a senior officer to resolve the problems of entrepreneurs. More concessional business loans for women entrepreneurs should be given for their business. Government must introduce Rural Employment Guarantee Act and Constitution must pass the Act for immediate implementation.

Future of Indian Women Entrepreneurs:

Journey of women entrepreneurs is not easy many hurdles still there which lurks women into taking the big leap. It is found that for the growth and development of women entrepreneurs needs their active participation which accelerated entrepreneurial development of women. Hence, a pleasant environment is needed for women to participate actively in the entrepreneurial activities. There are lots of agencies which come forward and take initiative in promoting the women entrepreneurship like Government, non-government, promotional and regulatory agencies. Indian government has finally realized that it cannot achieve the desired economic growth by ignoring half of its population i.e. women. The government by devising its various policies gives support to women entrepreneurs in India. By providing various incentives, schemes and including „integration of women in the development" through its five year plan, government of India has shown the encouraging steps that it has taken in empowering women. Apart from government many non-governmental institutions, financial institutions, women development cells, SIDBI, ILO self help groups and such other institutions are also working towards empowering women. The „10th Five Year Plan" designed to empowering women through translating the recently adopted National Policy for empowerment of women into action and ensuring survival, protection and development of women and children through rights base approach. Women entrepreneurs of India provide a platform to assist the women to develop new, creative and innovative techniques of production, finance and marketing. There are different bodies such as NGOs, voluntary organizations, self-help groups, institutions and individual enterprises from rural and urban areas which together help the women entrepreneurs in their activities.

Conclusion

Current scenario is very fast changing with technological development, modernization, industrialization, urbanization, education and development. In such conditions, employment opportunity increased drastically for rural women. Entrepreneurship among rural women, no doubt improves the wealth of the nation in general and of the family in particular. It is evident that the promotion of the rural women entrepreneurship motivates the future generation of rural people to start new challenging enterprises to solve the unemployment problem in the rural areas. Rural entrepreneurship has produced new economic opportunities for women in the rural areas of the country. For these rural women, entrepreneurship is not only boosting their economic status but also transforming and empowering them. Studies show that women entrepreneurs can very well run and grow their businesses using a well-structured approach. Women entrepreneurship in India faces many challenges and requires a radical change in attitudes and mindsets of society. Therefore, programs should be designed to address changes in attitude and mindset of the people. Attempts to motivate inspire and assist women entrepreneurs should be made at all possible levels. Proper training should be given to the women by establishing training institutes that can enhance their level of work-knowledge, risk-taking abilities, enhancing their capabilities. Women participation in various developmental plans and programmes are very important and it is only possible when they are directly or indirectly involved and they must get their dues. The Government will have to play an active leading role for promoting programmes relating to women empowerment and encouragement. The Future programmes and projects should be designed, keeping in view the role of women since women are the best observer, protector and conservator of their

forests, village, lands, natural resources. They need capacity building and training in functional areas such as finance, literacy skills, marketing, production and managerial skills. The only urgent need is to create a favorable atmosphere to increase self employment for women and over all developments of the country. Thus, there are bright prospects for rural women entrepreneurship in India.

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