

PROSPECTS OF RURAL WOMEN ENTREPRENEURS IN INDIA

Dr. Prof. R. Subramanian*

Prof. G. Murugesan**

ABSTRACT

The emergence of Women entrepreneurs and their contribution the national economy is quite visible in India. The number of Women entrepreneurs has grown over a period of time, especially in the 1990s. Women entrepreneurs need to be lauded for their increased utilization of modern technology, increased investment, finding a niche in the expect market, creating a sizable employment for others and setting the trend for other Women Entrepreneurs in the organized sector. The Women in business is a recent phenomenon in India. The spread of education and increased awareness are aiding women of spread their wings in to areas which are hither to the monopoly of men. The number of women entrepreneurs in the field of engineering, electronics and energy are on the rise. Majority of the educated Women entrepreneurs having qualities such as accepts challengers, ambitious, enthusiastic, hard-working, skillful etc.

Keywords

Women entrepreneur, Prospects of Women Entrepreneur, Women enterprise, Women contribution, Women business

* *Professor, Annapoorna College of Arts & Science, Salem.*

** *Associate Professor, Faculty of Management Studies, VMKV Engineering College, Salem,*

1. INTRODUCTION

Entrepreneurship can help women's economic independence and improve their social status. Automatically the women get empowered once they attain economic independence. The development of women entrepreneurship enables society to understand and appreciate their abilities. It enhances their status and leads to integration of women in nation – building and economic development. It provides them psychological satisfaction and imbibes a deep sense of achievement to create their enhanced identity in society.

2. CHARACTERISTICS OF ENTERPRENEURS

To be successful entrepreneurs one has to acquire and develop certain qualities, namely :

- 1) High motivation for achievement of goal,
- 2) Insatiable drive and persistent enthusiasm,
- 3) Ready to take risk and face challenge,
- 4) Technical expertise,
- 5) Spirit of innovation,
- 6) Hard working, dedication, commitment and self – confidence,
- 7) Willingness to take advice/ learn from the failure and use of Feedback,
- 8) Effective management of time.

3. TO WOMEN ENTREPRENEURS IN INDIA

In India comprise 40% of the population. Yet they have secondary position in the society. Their role is confined with in the four walls of the household activities. In the male dominated society discrimination against the fair sex is still being practiced in different forms. At this juncture can we expect that a Women can act as entrepreneurs? In yester-years the life of Indian women was like a well – defined predictable master plan. It began with a girl playing with dolls and built to the crescendo of marriage.

However, in this modern age things have been changed a lot. Spread of education coupled with a revolutionary change in the field of information and technology brings a significant change of the status of women in the society.

4. WOMEN ENTERPRISES IN PRACTICE

The Government of India has defined women enterprise as “an enterprise owned and controlled by women having a minimum financial investment of 51 % of capital and giving at list 51 % of the employment generated in the enterprise to women.” In India the following features have been found in respect of Women entrepreneurship.

- 1) Women account for only 5.2% of the total self employed persons in the country.
- 2) There were more than 1, 53,260 Women entrepreneurs claiming 9.01% of the total entrepreneurs in India during 1998-99.
- 3) Decision relating to site selection for establishment of enterprise of for women is based on proximity to home.
- 4) Women entrepreneurs face more difficulties than their male counterparts in the start up stage of enterprise due to lack of experience of technical training and marketing.
- 5) Self-assessment by Women entrepreneurs shows great differences from the characteristics normally associated with male entrepreneurs such as: passive Vs active; private Vs social.

In past rural women concentrated on traditional activities, but now due to spread of education and favorable government policies towards self - employment and skill development, women have changed their attitude and diverted towards non-traditional Activities too. We fine Women entrepreneurs engaged themselves in different type of Activities such as: Engineering, Electronics, Readymade Garments, Textile Designing, Jewelers Designing. Handicrafts. Doll-making, Toy- making. Painting. Knitting. Plastics, Soap. Ceramics, Creches, Canning. Leaf Paper Products, Mushroom farming, Beekeeping, Duckery, Poultry, Dairy. Fishing and Drv-fishing. Livestock Management, Floriculture, etc.

5. TRAINING FOR RURAL ENTREPRENEURSHIP

The training for development of rural entrepreneurship has to be different from the entrepreneurship development training in urban areas. This is the reason that government initiated the integrated rural development programs. In Integrated rural development programs, apart from providing the training to potential rural entrepreneur, an “industrial area potential survey” is undertaken to estimate the kind of industries that could be set up in that particular rural region. Industrial area potential survey has all the details about the cost of the project, availability of technology, gestation period and return on investment for the projects

that could be set up in that region. The District Industrial Centre conducts these area potential surveys for usage of potential entrepreneurs.

6. POSITION OF WOMEN ENTREPRENEURS IN RURAL INDIA

Empirical evidence shows that women contribute significantly to the running of family businesses mostly in the form of unpaid effort and skills. The value of this effort is underestimated both by the families that take it for granted and in academic studies. On the other hand, many of the enterprises defined as being run by women (that is, enterprises in which women hold the controlling share) are in fact run in their names by men who control operations and decision-making. Programmes meant to reach women entrepreneurs can succeed only if they take note of this paradox as well as of the familial and social conditioning that reduces the confidence, independence and mobility of women.

Promoting entrepreneurship for women will require an even greater reversal of traditional attitudes than the mere creation of jobs for women would. This does not mean that we should wait for societal change to take place first. But it does imply that the programme should go beyond subsidies and credit allocation to attitudinal changes, group formation, training and other support services.

7. TRAINING IN SKILLS

Skill development is being done in women's polytechnics and industrial training institutes. Under various schemes like the World Bank sponsored programme to upgrade polytechnics, separate institutes have been set up for women. From the inception, these should have 100 percent quality hostel facilities with adequate security arrangements, as this is a major cause for poor occupancy and parental disinclination to send their daughters to such institutes.

The common practice of selecting occupations for women on the basis that women are only supplementary income providers and, therefore, do not require a full day's wage for a full day's work has resulted in their large-scale exploitation. Activities in which women are trained should focus on their marketability and profitability, and not be routinely restricted to making pickles and garments. Any programme for women entrepreneurs is vulnerable to abuses by individuals who are not entitled to the benefits. These individuals could exploit the programme

by using the truly deserving beneficiaries as fronts for their personal interests. This practice cannot be curbed by exhortation or control; women beneficiaries must themselves be induced to claim greater

8. ASSOCIATION PROMOTING WOMEN ENTREPRENEURS

A brief analysis of various associations and agencies that are functioning at State and national levels to promote women entrepreneurs are discussed as follows:

1) Self-Help Groups (SHGs)

This is an association of small group of self-employed rural or urban women entrepreneurs who join together to take care of group welfare. The group with the help of financial institutions and other NGOs get their needs satisfied. This is a voluntary association. Each member contributes little amount of cover seed money. Rest will be taken care off by NGOs and Government.

2) Federation of Indian Women (FIWE)

It is the outcome of resolution passed in 4th International Conference Women Entrepreneurs held at Hyderabad. This was founded in the year 1993. It mainly interacts with various women association of the country through network to facilitate the member in diversified activities.

3) Women's India Trust (WIT)

This trust was established in 1968. The trust was started with the main objective of helping Women entrepreneurs. Establishing Kamila T rust in U.K. in 1994 to market the products of WIT members a shop in London under the name "Kashi" and extended export activities to Australia, Europe and Germany from 1995.

4) SIDBI

Small Industries Development Bank of India (SIDBI) is institution established at the national level to provide facilities so small scale industries. As a part of developing small industries by Women entrepreneurs, SIDBI has introduced two special schemes for women;

- (i) Mahila Udyam Nidhi to provide equity to women entrepreneurs and
- (ii) Mahila Vikas Nidhi to provide development assistance for pursuit of income generating activities to women.

5) SIDO

Small Industries Development Organisation (SIDO) is conducting various programmes including Entrepreneurship Development Programmes (DEPs) for women. To later she needs of potential women entrepreneurs, who may not have adequate educational background and skills, SIDO has introduced product orient EDPs in areas like TV repairing, printed circuit boards, leather goods, screen printing etc.

6) Consortium of Women Entrepreneurs in India (CWEI)

The CWEI is a voluntary organisation consisting of NGOs, SHGs, voluntary organisations and individual business units. This came into being in 2001. The objective is to provide technology upgradation facilities to women entrepreneurs and other facilities in marketing, finance, HRD and production. The consortium is also having international business connections and provides its members marketing and export support through this connection.

7) NABARD

National Bank of Agriculture and Rural Development (NABARD) is an autonomous financial institution provides liberal credit to rural women entrepreneurs.

8) Central and State Government Schemes

State Government has come out with several schemes to develop women entrepreneurs. Development of Women and Children in Rural Areas (DWCRA) a scheme designed for State governments were implemented in 1982-83. Uncountable women throughout the country have availed the facilities to develop themselves as entrepreneurs.

9) Self-employed Women's Association (SEWA)

SEWA is a trade union of women which was registered in 1972 under Trade Union Act. The members of SEWA has extended its operations to the global level and has the opportunity of receiving grants from international organizations such as Ford Foundation, UNICEF, ILO, etc. and Government of India is also providing funds to this organization.

9. ROLE OF GOVERNMENT TO DEVELOP WOMEN ENTREPRENEURS

The Government of India has also formulated various training and development cum employment generation programmes for the women to start their ventures. These programmes are as follows:

Steps taken by Government during Seventh Five- year Plan

In the 7th Five-year Plan, a special chapter on the "Integration of Women in Development"

(IWD) was introduced by Government with following suggestions:

- (i) It was suggested to treat women as a specific target groups in all major development programmes of the country.
- (ii) It is also suggested in the chapter to devise and diversity vocational training facilities for women to suit their changing needs and skills.
- (iii) Efforts should be made to increase their efficiency and productivity through appropriate technologies, equipments and practices.
- (iv) It was suggested to provide the required assistance for marketing the products produced by women entrepreneurs.
- (v) It was also suggested to involve the women in decision-making process.

10. SUGGESTION FOR THE DEVELOPMENT OF WOMEN

Thus we can say that women face lots of problems in the male dominated society. There are many unwritten rules, which the society scrupulously follows. Most of the rules pertain to women and encompass a wide variety of social activity like women's education, their employment hours of work, dress outing, and the like can interact only with known persons.

The following suggestions are made to solve the problems of women entrepreneurs.

- 1) Central and State governments should assist Women entrepreneurs to participate in International trade fair, exhibition and conferences.
- 2) Several policy initiatives have been made by the government like Manila smoky, Swarnajayanthi, Gram Swarojgar Yojna (SGSY), Development of Women and Children of Rural Areas (IAY) and many other policies. Recently, the government has enacted the national policy for the empowerment of women : 2001. The goal of the policy is to bring about the advancement development and empowerment of women.
- 3) The family members of Women entrepreneurs should also activity participate and extended all possible support in the matter of managin g units set up at by Women entrepreneurs.
- 4) Efforts should be made in the direction of simplification of the procedures. Formalities, rules and regulations, etc. required to be fulfilled by the women entrepreneurs in all matter of registration of their and seeking assistance, subsidies, concessions, relief etc, from different departments and governments sponsored organization involved in providing a variety of services to women entrepreneurs.

11. CONCLUSION

In present scenario due to modernization, urbanization, globalization and development of education, with increasing awareness, women are now seeking gainful participation in several fields. The entrepreneurship among women will help them in earning money and becoming economically independent. Due to social networking women will develop self-confidence, awareness and ability to marshal environmental support. This will lead to an improvement is not only the women, from the point of view of better health, education and skill but an improvement in her living condition also by being able to use cleaner fuel, better house, better sanitation, facilities and. infrastructural facilities. This will lead to saving of resources like time, energy, transforming women into stronger personality and an overall improvement in her quality of life.

References

1. Akhauri, M.M.P and S.P. Mishra, "Enterpreneurship education, a concept of approach and methodology", Indian Management, 29 (11-12), NovemberDecember 1990.
2. Bose, A. "Information Technology and Women Entereneurs", Third Concept, April 2006. p.45.
3. Business Today, "The 25 most powerful women in Indian Business" September 26, 2004.
4. Gupta, C.B., and Shrinivasan, N.P. (2005), Entrepreneurship Development in India, Sultan Chand and Sons, New Delhi.
5. Raheem, A. Abdul and C. Prabhu Women entrepreneurs: Problems and Prospects. India: Economic empowerment of Women. New Century Publications, New Delhi, India-2007.
6. Ramya, N. "Problems of women entrepreneurs", Third concept, August 2006. p.39.
7. Saritha, R., "Women Enterpreneurship: Problem and Need For Environmental Alterations India" Economic Empowerment of Women, P.57, 2007.
8. Sharma, Anjuli, Vandana Kaushik, Indian Rural Women and Entrepreneurship. Third Concept November, 2007. p. 51.
9. Siva Loganafhan, K, "Women Entrepreneurs: Problem and Prospects" Indian Economic Panorma.12(2), July 2002.
10. Sugura, B., "Planning for Economic Empowerment of Women" Social Welfare, 2001.