

## **Rural Women Entrepreneurship: A Road to Women Empowerment**

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### **Abstract :**

Women constitute around half of the total population of India. In traditional societies they were limited to the four walls of houses performing household activities. With changing social, economical, educational environment, women are coming forward to participate in economic activities. Women entrepreneurship is the recent phenomena, which leads towards women empowerment. Rural India encompassing nearly six lakh odd villages offers a vast scope for women entrepreneurial activities. The access of rural women in micro enterprises will be encouraged and aggravated. Rural women can do phenomena by their effectual and competent involvement in entrepreneurial activities. The rural women are having elementary indigenous knowledge, skill, potential and resources to establish and manage enterprise. Entrepreneurship serves as boon for rural women in countries like India. If women are encouraged to start their own cottage enterprises with minimum stake, it would help in making them self-sufficient and even contribute their might to the overall economic development of the country. Women entrepreneurs faced many obstacles specifically in market their product, financial constraints, social barriers, lack of technical knowledge and dual responsibility. Women may experience difficulties with respect to holding property and entering contracts. If the Government and NGOs promote the entrepreneurship among rural women by implementing Entrepreneurship Development Program effectively, an empowerment of rural women along with the rural development will not be a day-dream.

Key words: Women Empowerment, Entrepreneurship, Economic Development.

### **Introduction**

From the time immemorial, women play a vital role in the economic and social process in every society. During the past few decades the typical Indian Society has been experiencing countless wings and transformation subject to the footmark of mammoth

program of adjustments. Consequently, the life and work of women especially the rural women are stripped to multi-pronged challenges.

About 74 percent of 1.15 billion Indian populations live in rural areas and near about half of this population is constituted by women. Men at the rural areas are directly or indirectly engaged in agricultural activities. But women are used to remain idle in their houses due to a number of social and other barriers.

The progress of women is a barometer by which the progress of a nation is measured. The emergence of entrepreneurs in a society depends to great extent on the economic, social, religious, cultural and psychological factors dominant in the society.

Women comprise half of human resources they have been identified as key agents of sustainable development and women's equality is as central to a more holistic approach towards steady new patterns and process of development that are sustainable. The involvement of women and their role in the family as well as in the economic development and social transformation are pivotal.

#### **Objectives of the study:**

1. To study the aspects of women empowerment.
2. To find out the opportunities and prospects to rural women.
3. To find out the problems, faced by rural women entrepreneurs.
4. To suggest measures to promote rural women entrepreneurs.

#### **Methodology**

This study is carried out using secondary data collected mainly from various books of renowned authors, authentic website of Indian Government, and research papers of various scholars. An wide-ranging literature review of secondary data sources was undertaken as relevant to the stated objectives of the study.

#### **Concept of Women Entrepreneurs**

The concept of entrepreneurship had never been differentiated on the basis of sex and hence the same may be extended to women entrepreneurs. In Indian framework, National Level Standing Committee on Women Entrepreneurs Constituted by the Ministry of Industries, Government of India (1984), defined women entrepreneur's enterprise as an enterprise owned and administered by a women and having a minimum financial interest of 51 percent of the share capital and having at least 50 per cent women employees. Though, the

validity of such a definition had been challenged at every step particularly in 8<sup>th</sup> National Convention of Women Entrepreneurs held in 1990. The generally recognized definition includes women who create something new, organize production and undertake risk and handle economic uncertainties to adjust their personality needs, family life, social life and economic independence. Further, they may not necessarily be the independent organizer/manager (Singh 1986).

### **Empowerment of rural women through entrepreneurship**

Empowering women particularly rural women is a challenge. Micro enterprises in rural area can support to meet these challenges. Micro – enterprises not only improve national productivity, generate employment but also help to develop economic independence, personal and social capabilities among rural women. Entrepreneurship is a wand which leads women to empowerment.

Self Help Group's micro credit device makes the members to involve in other community development activities. Micro credit is endorsing the small scale business enterprises and its major aim is to alleviate poverty by income generating activities among women and poor. Therefore, they could achieve self-sufficiency. The rural women are affianced in small-scale entrepreneurship programme with the help of Self Help Groups. Through that they were economically empowered and attaining status in family and community.

Rural women play a vibrant role in farm and home system. She contributes considerably in the physical aspect of farming, livestock management, post harvest and allied activities. Her direct and indirect role at the farm and home level along with livestock management operation has not only help to save their assets but also led to increase the family income. She performs many farm, livestock, post harvest and associated activities and possesses skills and indigenous knowledge in these areas. The women were empowering themselves precisely to cope with the changing times and productively using their free time and existing skills for setting and sustaining enterprises. They were betrothed in starting individual or collective income generation programme with the help of self-help group. This will generate income for them including improve the decision-making capabilities that led to overall empowerment.

Following are some of the personal and social competences, which were developed as result of taking up enterprise among rural women.

- Economic empowerment

- Improved standard of living
- Self confidence
- Enhance awareness
- Sense of achievement
- Increased social interaction
- Engaged in political activities
- Increased participation level in gram sabha meeting
- Improvement in leadership qualities
- Involvement in resolving problems related to women and community
- Decision making capacity in family and community

Economic empowerment of women by micro entrepreneurship led to the empowerment of women in numerous things such as socio-economic opportunity, property rights, political representation, social equality, personal right, family development, market development, community development and at last the nation development.

### **Women Entrepreneurship in Economic Development**

When a woman becomes successful consequently her family, her town, her region, her state and her nation also becomes successful.

Entrepreneurship development among women force would strengthen the village economy and promote regional development Entrepreneurship is the key to rapid economic development Entrepreneurship is the vehicle, which mobilises the scarce resources from different sectors and provides utility to them such that they create value. The experiences of several developed countries indicate that entrepreneurship is the magic wand which creates miracles of prosperity

Economic development can be defined as a move towards more efficient and differential methods of supplying people with the requirements for survival and improvement."

Economic development includes growth as well as change. It is not only a quantitative phenomenon but has qualitative dimension too. Economic development is

ultimately concerned with better nourishment, better education, better health, better living condition and expanded range of opportunities.

Economic development and entrepreneurship developments are very closely related. Entrepreneurship development is concerned with the qualitative development of human beings. It is the key to the progress and prosperity of a community as also of a nation and region.

An entrepreneur acts as a catalyst in the process of industrialization and economic development. Entrepreneurs mobilize idle savings of the public and help in capital formation, locate and convert the latest and idle resources into national income and wealth; generate employment both directly as well as indirectly; contribute to improvement of forward and backward linkages.

Earlier the involvement of women in the establishment and management of business enterprises was very limited - because as in the case of most of the developing countries in India too, women have been victim of social prejudice and discrimination. They were presumed to be weak, passive, dependent and people oriented. However, during the past two-three decades Indian women have made their mark in different walks of life due to increased level of education, political awakening, urbanization, legal safeguards, social reforms etc. It has been proved in several instances that business is the best occupation for women. Since it gives them a chance to apply their creativity, earn additional income for the family, maintain self respect, flexibility of working hours, etc. Compared to the developed countries, women entrepreneurs constitute a negligible proportion of the total entrepreneurs in India. Earlier women were running mostly household industries like pickles, *papads*, masala powders, detergents etc. These are being gradually replaced by more sophisticated, capital intensive enterprises like textiles, machinery, electronics engineering goods etc.

Entrepreneurship serves as boon for rural women in countries like India. If women are encouraged to start their own cottage enterprises with minimum stake, it would help in making them self-sufficient and even contribute their might to the overall economic development of the country.

In rural areas, a number of women entrepreneurs have come forward and are successfully running a wide variety of enterprises like toy making units, handicrafts, basket making, primary schools etc. In semi-urban and urban areas women are running beauty parlors, fitness centers, small shops, boutiques, rice mills, engineering, machinery, electronics, fashion, jewelry etc.

The government has been providing a lot of financial, technical, infrastructural support besides training facilities to women entrepreneurs. However, in spite of all these efforts the rate of growth of entrepreneurial activity among women in the country is still limited and not as much as desired.

### **Problems of women entrepreneurs in India**

Women Entrepreneurs in India are faced by many problems. A few problems can be detailed as follows:-

1. Financial constraint is most common problem faced by rural women entrepreneurs. This is due to the poor family background.
2. Marketing of the products is one of the major problems.
3. The male-female competition is another factor, which develop hurdles to women entrepreneurs in the business management process.
4. A greatest deterrent to women entrepreneurs is that they are women. A kind of patriarchal male dominant social order is the main hurdle in their way towards business success.
5. The financial institutions are skeptical about the entrepreneurial abilities of women. The bankers consider it as a higher risk in giving loans to women than men.
6. Women's family obligations also bar them from becoming successful entrepreneurs in both established and developing nations.
7. Indian women give more emphasis to family ties and relationships. Married women have to make a fine balance among business and home.

8. Another argument is that women entrepreneurs have low-level management skills.
9. The confidence to travel across day and night, even to dissimilar regions and states are found less in women as compared to male entrepreneurs
10. Lack of knowledge of availability of the raw materials and low-level negotiation and negotiating skills are the factors, which affect women entrepreneur's business adventures.
11. Women entrepreneurs lack knowledge of latest technological changes,
12. The literacy rate of women in India is found at low level compared to male populations. Lack of education cause low achievement.
13. Achievement motivation of the women folk is found less as compared to male members.

#### **Suggestions to promote rural women entrepreneurs.**

1. Re-orientation of educational system for women with due emphasis on career guidance, entrepreneurship awareness should start with school curriculum itself.
2. Group entrepreneurship should be promoted to bring out the hidden talent of the individual entrepreneur.
3. Publicizing the various incentive schemes of government and other agencies to rural women entrepreneurship is a must, to promote entrepreneurship in far-flung rural areas.
4. Follow-up support in marketing the products of women entrepreneurs should be properly executed.
5. The skill of the existing women entrepreneurs should be upgraded.

#### **Conclusion**

In traditional societies they were kept to the four walls of houses performing household activities. With changing social, economical, educational environment, women are coming forward to participate in economic activities. Women entrepreneurship is the recent phenomena, which leads towards women empowerment. The entry of rural women in micro enterprises will be stimulated and aggravated. Rural women can do miracles by their effectual and competent involvement in entrepreneurial activities. The rural women are

having rudimentary indigenous knowledge, skill, potential and resources to establish and manage enterprise.

Entrepreneurship serves as a boon for rural women in countries like India. If women are encouraged to start their own cottage enterprises with minimum stake, it would help in making them self-sufficient and even contribute their might to the overall economic development of the country.

The Self Help Group are playing a vital role in rural women empowerment through small scale entrepreneurship.

Women entrepreneurs faced many obstacles specifically in market their product, financial constraints, social barriers, lack of technical knowledge and dual responsibility. Women may experience hurdles with respect to holding property and entering contracts.

If the Government and NGOs promote the entrepreneurship among rural women by implementing Entrepreneurship Development Program effectively, an empowerment of rural women along with the rural development will not be a day-dream.

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