



Some Issues of Women Entrepreneurship in Rural India

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1. Introduction

“You can tell condition of a nation by looking at the status of its women.”

- By- Jawaharlal Nehru

Last ten years of Indian economy make it evident that the structure of ownership in the industrial sector, in agriculture, in the trade and commerce sectors has changed. Many women entered the world of business, of trade commerce and they have become successful entrepreneurs in various business activities. However, the rate of participation in the business world is very low, in spite of its increase during the last ten years. This growth rate of women's participation in economic activities is much lower than the expected rate. If we look at the developed countries, we see that women are actively participative in the business and trade activities, including agriculture, without any social or other restrictions. But in India, there are still many social and cultural restrictions on women. Hence, women participation in entrepreneurial activities is less than the requirement of the fast growth of India. There is a need for changing the mindset towards women so as to give equal rights as enshrined in the constitution. The progress towards gender equality is slow and is partly due to the failure to attach money to policy commitments.

2. Concept of Entrepreneur

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 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women.

3. Categories of Women Entrepreneurs

- Women in organized & unorganized sector
- Women in traditional & modern industries
- Having higher level technical & professional qualifications
- Sound financial positions

3.1 Second Category

- Established in cities and towns
- Having sufficient education
- Both traditional and nontraditional items
- Undertaking women services-kindergarten, beauty parlors, health clinic etc

3.2 Third Category

- Illiterate women
- Financially weak
- Involved in family business such as Agriculture, Horticulture, Animal Husbandry, Dairy, Fisheries, Agro Forestry, Handloom, Power loom etc.

4. Objectives and Data

A major objective of this article was to identify the critical issues of women entrepreneurship in India and discuss the various issues regarding to problems of women entrepreneurship in India. The present article is purely based on secondary data collected through literature survey. All facts and problems discussed in this article are opinions of the respective authors. However, the present author criticizes some of these opinions and makes analyses based on the observations and experiences regarding women entrepreneurship in India.

5. Status of Rural Women in India

Women used to command acute power and importance in our ancient culture. We worship Goddess Durga, Lakshmi, Saraswati and many others. That shows how Indian civilization had revered the female form. Things have not remained the same in last few decades or even centuries. The social fabric has acquired completely new dimensions. The women are considered less powerful and important than men yet situation is not entirely bleak. Thanks to the efforts of government, NGOs, social welfare organizations and many such institutions, there has been a drastic improvement. Many private corporate bodies have also taken a keen interest in improving the economic status of women and the results are extremely encouraging.

6. Need for Rural Entrepreneurship

Development of the society is directly related with the income generation capacity of its members. With agriculture as the key income generation activity the entrepreneurship based on farm and home can directly affect the income of a major chunk of our population. The need for and growth of rural industries has become essential in a country like India because of the following reasons:

1. Rural industries are capable of checking rural urban migration by developing more and more rural industries.
2. Rural industries generate large-scale employment opportunities in the rural sector as most of the rural industries are labor intensive.
3. Rural industries/entrepreneurship help to improve the per capital income of rural people thereby reduce the gaps and disparities in income of rural and urban people.
4. Rural entrepreneurship controls concentration of industry in cities and thereby promotes balanced regional growth in the economy.
5. Rural entrepreneurship can reduce poverty, growth of slums, pollution in cities and ignorance of inhabitants.
6. Rural entrepreneurship creates an avenue for rural educated youth to promote it as a career.

7. Constraints Of Women Entrepreneurs

Due to gender discrimination girls are socialized differently controlled by social norms, morals, beliefs, practices without any rights and decision-making powers. Because of these reasons women entrepreneurs are facing many constraints like lack of confidence, dual roles, rigid and male dominated market conditions etc.

Constraints of Women Entrepreneurs Reasons and solutions

Sr.	Constraints	Reasons	Solutions
1.	Lack of Confidence	Due to differential socialization social norms, morals in the family women lack confidence, support, decision making powers needed for the growth of an entrepreneur.	Social workers can develop the women entrepreneurs within their reach by extending the necessary inputs.
2.	Over burdenness due to dual roles	With the dual roles as, wife and mother women unable to manage the enterprise effectively because	The family members like in-laws, husband and others can share their responsibilities to make them free to associate with an enterprise.

		of lack of time, concentration and overburdened personal obligation.	
3.	Rigid and male dominated market conditions	Women, entrepreneurs have to depend, on their family male members due to rigid male dominated market conditions, lack of awareness, experience, and lobbying capacities.	The family members, NGO's GOS by providing information about available market opportunities, conditions and services.
4.	Lack shoving	Generally Indian women socialized with feminine qualities, withdrawal mentality, son preference, and restricted movement.	The most important shoving is self-motivation, family support positive Government Policies, timely finances and a suitable environment to establish their enterprises.
5.	Lack of proper training	Indian families and society provide training to a girl to make her as a good wife rather than to uplift her as an entrepreneur she is not allowed to develop network with other business men, which is considered as a sin and bad culture.	Equal opportunities, training, skill development freedom to network with other businessmen.
6.	Lack of access to financial support	Because of societal mind women are not access to finances like (1) share in the property (2) Government or private loans, schemes incentives, etc.	Equal share in the parental property, access to private, Government loans support and complete information from other family members is all walks of their life
7.	Lack of exposure, information about training programmes	Due to illiteracy, restricted movement, lack of networking, and awareness.	Literacy is the main source of information about all schemes and institutions which will provide training, financial assistance and about the enterprise and market facilities.
8.	Lack of access to resources	Withdrawal nature, societal zero paradise, hesitant nature of women keeping them away from all resources	Build the capacities to identify their priorities and shed down the hesitations to find a way to grab all kinds of resources.

8. Entrepreneurship – A Tool in Empowering Rural Women

Empowering women particularly rural women is a challenge. Micro enterprises in rural area can help to meet these challenges. Micro enterprises not only enhance national productivity, generate employment but also help to develop economic independence, personal and social capabilities among rural women. Following is some of the personal and social capabilities, 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 solving problems related to women and community
- Decision making capacity in family and community

9. How to Develop Women Entrepreneurs?

Right efforts on from all areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. Following efforts can be taken into account for effective development of women entrepreneurs.

- Consider women as specific target group for all developmental programmers.
- Better educational facilities and schemes should be extended to women folk from government part.
- Adequate training programmed on management skills to be provided to women community.
- Encourage women's participation in decision-making.
- Vocational training to be extended to women community that enables them to understand the production process and production management.
- Skill development to be done in women's polytechnics and industrial training institutes. Skills are put to work in training-cum-production workshops.
- Training on professional competence and leadership skill to be extended to women entrepreneurs.
- Training and counseling on a large scale of existing women entrepreneurs to remove psychological causes like lack of self-confidence and fear of success.
- Counseling through the aid of committed NGOs, psychologists, managerial experts and technical personnel should be provided to existing and emerging women entrepreneurs.
- 10. Continuous monitoring and improvement of training programmers.
- Activities in which women are trained should focus on their marketability and profitability.
- Making provision of marketing and sales assistance from government part.
- To encourage more passive women entrepreneurs the Women training programmed should be organized that taught to recognize her own psychological needs and express them.

10. Steps taken by Government to improve position of Women Entrepreneurs

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 Ministers 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
- The Rural Small Business Development Centre (RSBDC)
- National Bank for Agriculture and Rural Development (NABARD)
- Trade Related Entrepreneurship Assistance and Development (TREAD)
- Small Industries Development Bank of India (SIDBI)
- Rural And Women Entrepreneurship Development (RWED)

- World Association for Small and Medium Enterprises (WASME)
- Scheme Of Fund for Regeneration of Traditional Industries (SFURTI)
- The District Industries Centers (DICs)
- Working Women's Forum
- Indira Mahila Yojana
- Mahila Samiti Yojana
- Mahila Vikas Nidhi
- Rashtriya Mahila Kosh
- NGOs Credit Schemes
- Micro & Small Enterprises Cluster Development Programmes (MSE-CDP).
- Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP)
- Priyadarshini Project- A programme for Rural Women Empowerment and Livelihood in Mid Gangetic Plains
- SEWA Bank project

11. Conclusion

The role of Women entrepreneur in economic development is also being recognized and steps are being taken to promote women entrepreneurship. It is quite clear that rural entrepreneurship cannot be developed without significant training. Therefore, instead of just schemes 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. Rural entrepreneurship is the answer to removal of rural poverty in India.

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