



Women Entrepreneurs in Rural India: Issues and Opportunities- A Study

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Abstract: *Today major population of India constitutes rural women segment of whole population. Women are playing vital role in developing and building rural India. In India literacy rate is low especially in rural women and hence women are not getting employment as they wish. Low literacy rate and low family income force them to opt self employment i.e. entrepreneurship. This research article put emphases on issues faced by women entrepreneurs in rural areas and it also examines the opportunities available for rural women entrepreneurs.*

Keywords: *Population, rural women, segment, entrepreneurship.*

I. INTRODUCTION

Rural development is an integral process of economic growth and social progress. It implies the development of rural areas which has many dimensions. Because of the prevailing political, economical and social and technological environment rural women either pushed or pulled for self employment i.e. entrepreneurship. Consequently they enter in entrepreneurship where there are many of challenges for them. However on the one hand they have issues and challenges over and above rural male entrepreneurs as well as urban female entrepreneurs on the other they have ample number of opportunities to exploit. Hence rural women need to decide whether the difference of opportunities and challenges and issues is positive or not to decide for entrepreneurship in rural areas.

II. OBJECTIVES

The major objectives of the study is to discover the issues and challenges for rural women entrepreneurs. Besides this study also aims to search the opportunities for rural women entrepreneurs.

III. REVIEW OF LITERATURE

Kishor and Choudhary (2011) in their study mentioned that the role of women entrepreneurs, as they have been making a significant impact in all segments of the economy in India, Though, it is potentially empowering and liberating only if it provides women an opportunity to improve their well-being and increase their capabilities. Consequently, if it is driven by distress and is low public support then it can only enhance women drudgery. The small and medium firms led by women experiencing some major challenges and constraints. *Kumari, et. al. (2010)* in her study mentioned that lack of supportive network, financial and marketing problems were the major problem areas for rural women entrepreneurs and major de-motivator for other women to initiate entrepreneurial activity. *Srinivasan (2009)* has mentioned that Microfinance has made great strides during the last decade, the SHG bank linkage programme has continue to make good progress in India but at a slower pace. It is found that poor quality of information about microfinance that is available to people renders their decision making and conservatives.

IV. CHALLENGES FOR RURAL WOMEN ENTREPRENEURS

The major challenges faced by rural women entrepreneurs in their business are lack of technical knowledge and skills and imbalance of their time between work & family. Some of the challenges faced by rural women entrepreneurs are mentioned below:

Scarcity of Financial Resources:

There are some bottlenecks and a gap in availability of credit facilities for rural women. The multiplicity of schemes is not adequately listed nor is there networking among agencies. Because of this, clients approaching one financial institution are not made aware of the best option for their requirements.

**Role of Women:**

As the boundaries between the business and the family tend to be vague, women operating family businesses come across several types of issues related to personal identity, role conflict, loyalties, family relationships, and attitudes towards authority. Moreover, family businesses owned by rural women entrepreneurs are at a disadvantage financially and are forced to rely on internal financial resources of funding rather than external sources.

Low Literacy Rate among rural women:

According to census 2011 The literacy rate of rural women is found at low level compared to male population in India. The rural women are unaware of new advancement in technology or unskilled. They are often unable to do research & development to gain the required training. The illiterate rural women do not have the knowledge of measurement and basic accounting functions to operate rural entrepreneurship.

Low Risk taking capacity:

Rural women are dominated by male members. Women in India live secure and protected life in family. Decision making power related to business activities is less due to economic dependent and domination of male headed society. In rural part of the country most business related or risky decisions are taken by male entrepreneurs rather than women entrepreneurs.

Male dominated society:

The male - female competition is another parameter, which develop problems to rural women entrepreneurs in the business management process. In spite of the fact that rural women entrepreneurs are good in keeping their service prompt and delivery in time, but due to lack of organizational skills compared to male entrepreneurs women have to face problems from competition. The confidence to travel across and even different regions and states are less found in women entrepreneurs compared to male entrepreneurs.

Lack of Leadership Capacity:

Changing the perceptions about the likely success of rural women operated businesses depends on increasing women's visibility in leadership positions within the greater business community. In an assessment of women's presence as CEOs or Directors of large business enterprises, it has been found that the migration of women to entrepreneurial growth firms might be because women believe that have greater representation in strategic leadership positions in privately-held or family-owned business firms as they provide better opportunities for leadership than available to women in publicly-traded companies.

Need of Training Facility:

Moreover, in business schools or management schools where most of the professional advisers today are trained, the male model of business is still being taught by an overwhelming majority of male professors. Examples of women entrepreneurs have been left out of textbooks, and rarely is a female business owner used as the example or case study. Neither the women nor the men students are learning about the natural abilities and talents rural women are using to succeed as business entrepreneurs today.

Lack of sound infrastructural Facilities:

It is one of the major problems for the rural women entrepreneurs. They have to depend on office employees and intermediaries to get the things done, particularly the marketing and sales side of business. Here is the more probability for business fallacies like the intermediaries take major part of the profit. Rural women lack training and advisory services on managerial and technical skills to solve operational issues. Here more than 75% of enterprises are micro- and small enterprises but their growth and the competitiveness is very much challenged by a lack of business management, marketing and technical skills besides the overall poor infrastructure and complicated legal frameworks for business processes, particularly in global online transaction context.

Lack of information and communication:

It is one of the major issue or challenge to many women business entrepreneurs is obtaining the appropriate assistance and information needed to take the business related decisions. In a study conducted to collect information needs of women entrepreneurs, those who were just starting their ventures, requested assistance and training in implementing the business idea, identifying initial sources of financing, and advertising/promotion. The entrepreneurs, who were already established, had a somewhat different set of needs including financing for expansion and increasing sales. It has been identified that most desired needs of fast growth entrepreneurs may be:

- Effective utilization of available capital to make day to day decisions
- Recruiting, training and motivating them for growth
- Doing successful selling
- Managing sales force effectively
- Enhancing the value of the business
- Compensation facilities for self and associates
- Scanning of business environment (Internal and External)

**Freedom constraints:**

Rural women in Indian society have got limited freedom of mobility. The career of women is limited in four walls of the room. The women restrained themselves to Kitchen, child's & knitting. There are barely any opportunities to cross this boundary. The mobility problem has been solved to certain extent by the explosion of Information technology & advancement in telecommunication facilities.

V. OPPORTUNITIES FOR RURAL WOMEN ENTREPRENEURS

There is openhanded proof to support that if more women are motivated and are given the required encouragement and help for becoming entrepreneurs, they would contribute significantly in running viable commercial enterprises. There are several programs and schemes and plans both by centre and state government at different levels for motivation and support to rural women entrepreneurs in India. In 1999-2000, the Govt of India launched "Swarna Jayanthi Grama Swarozgar Yojana" programme for promoting poverty alleviation through selfemployment and the organization of poor into Self-Help Groups (SHG). Loans provided under this scheme are treated as medium-term loans. The SHGs have given a new lease of life to the women in villages for their social and economic empowerment. There is national policy for creating an environment through positive economic and social policies for full development of women to enable them to realize their full potential. These policies provide opportunities of equal access to participation and decision making of women in social, political and participation in economic progress of the nation. There are different vocational training programmes for women by ministry of labour and employment, they have established regional vocational training institutes for development of entrepreneurial skills Following are the major programs for development of entrepreneurship in India:

- IRDP: Integrated Rural Development Programme: The main objectives of Integrated rural development Programme is to enhance the income generating power of family who are below the poverty line to alleviate the poverty. They impart technical & entrepreneurial skills & raise the income level of the poor. IRDP (Integrated Rural Development Programme) allied programmes TRYSEM (Training Rural Youth for Self Employment) DWCRA (Development of Women and Children in Rural Areas)
- JRY (Jawahar Rozgar Yojna): It is wage Employment programme implemented by Panchayats at Village, Block & District level in the ratio. 70:15:15 etc.
- Support and Training and Employment Programme for Women (STEP)

Ministry of Micro, Small and Medium Enterprises programmes are, Credit Support Programme, Rajiv Gandhi Udyami Mitra Yojana, Prime Minister's Employment Generation Programme, and Workshed Scheme for Khadi Artisans.

Programmes and Schemes by Ministry of Rural Development are as under;

- Swarnjayanti Gram Swarozgar Yojana (SGSY)
- Sampoorna Grameen Rozgar Yojana (SGRY), including Food Grains Component
- Assistance for Rural Employment Guarantee Schemes
- National Social Assistance Programme (NSAP)
- National Rural Employment Guarantee Act (NREGA)
- National Food for Work Programme (NFWP)
- National Common Minimum Programme (NCMP)

VI. CONCLUSION

Rural women entrepreneurs face many issues and challenges like role conflict in business and family, financial crisis, low rate of illiteracy among rural women, low risk bearing capacity, lack of leadership power, lack of information and communication, lack of training and development programmes for rural women, freedom constraints, poor infrastructural facilities, male dominated society etc. which makes rural women entrepreneurs' work very complex and discouraging. There are many support schemes has been implemented by the agencies of the Ministry of Rural Development and Ministry of Micro, Small and Medium Enterprises to promote entrepreneurship among rural women but poor infrastructural facilities, lack of skill, low literacy rate women are not taking initiatives for entrepreneurship.

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