

Rural Women Entrepreneurship in India: Opportunities and Challenges

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ABSTRACT

Rural Women Entrepreneurship Development is necessary for the overall economic and social development of society as well as nation. In spite of large negligence about the rural women's entrepreneurial potential, managerial skill and socio-economic contribution, they are now increasingly run their own business. In fact, development of women entrepreneurship is the base to empower the women. In present era, women are being empowered in both the area – socially as well as economically through business ownership due to gaining importance of globalization and economic liberalization in India. Now, it is necessary to pay high attention towards the economic empowerment of rural women not only for the real and sustainable development of our country, family and community but also for the women position in the society. This paper will present a view on parameters needed to enhance the rural women's entrepreneurial skill and their empowerment.

Key words: Entrepreneurship, Development, Rural Women, challenges, Problems

I INTRODUCTION

It has been said by the former Prime Minister Mr. Jawaharlal Nehru that anyone may be able to tell condition of a nation by looking at the status of its women. It means entrepreneurship may be defined to be more creative, more innovative, more motivated, more economical and financial independent. Setting a new business or reviving an existing business taking advantages from new opportunities may be treated as Entrepreneurship. Indeed men and women of any country are the two wheels of a cycle of society. Hence it is needed equal contribution from both of them for building and developing a healthy nation. Women are also running an enterprise without specific struggling for entrepreneurial development. With the development of globalisation, modernisation, urbanisation and development of education and business in the India, the scenario of women is changing drastically because they have ability not only to solve the problem but also to motivational ability along with persuasiveness quality. They are highly conscious about their rights, social position, work and career etc. They are also able to know how they may win and how they may lose gracefully. In spite of all these, they are struggling for freedom in rural sector. Hence we have tried in this paper to analyse the present status & challenges which are being faced by rural women entrepreneur to slow progress.

II MEANING OF RURAL ENTREPRENEURSHIP

The entrepreneurship relating to the rural area may be defined as rural entrepreneurship. It may also be called the rural industrialisation i.e, establishment of large and small unit in the rural area or shifting them from urban to rural area without originating or sustaining entrepreneurship.

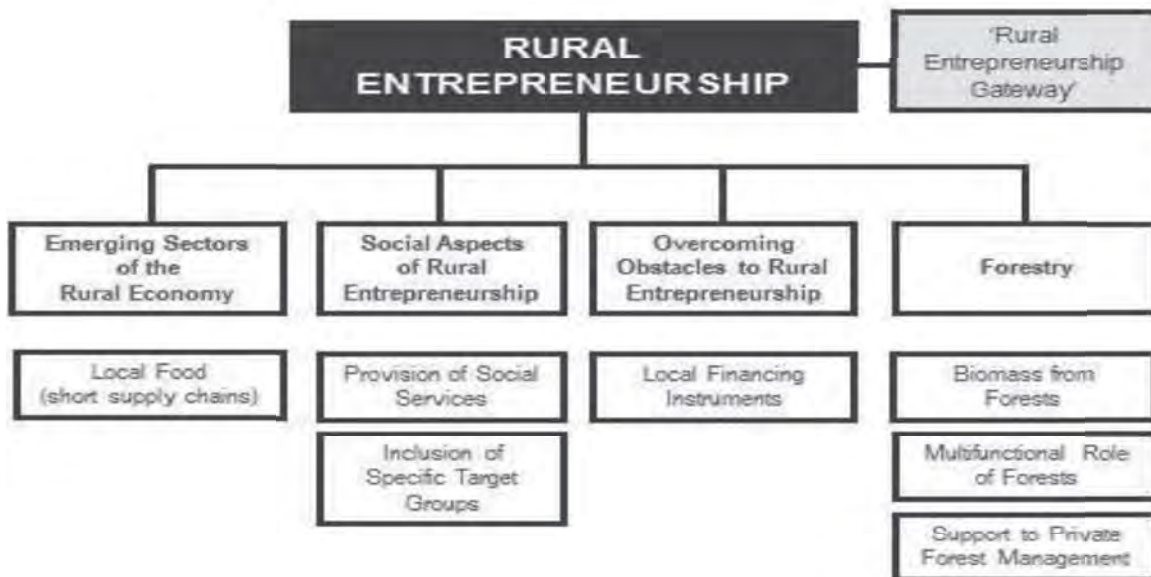
III MEANING OF WOMEN ENTREPRENEURSHIP

A women who is ready to accept challenging role not only to meet out her personal needs but also to become economically self- independent may be called a women entrepreneur who is capable of contributing true values in not only family but also social life because they are normally aware about their traits, rights, and work situations. In digitalisation era, women are turning their self from job seekers to job creators by growing and flourishing as an entrepreneur such as designers, interior decorators, exporters, publishers, garment manufacturers.

IV ENTREPRENEURSHIP OF RURAL WOMEN

In deed Indian Rural women leads not only to the society but also the Nation through making the family. The contribution of women entrepreneur towards the Indian Nation's economic development has been recognising since last two decade.

According to of statistics women in India 2010, proportion of female main workers to total population in percentage is 16.65 in rural areas and 9.42 in urban areas this shows overall less contribution of women in work but more percentage of women workers in rural areas. Women in entrepreneurship has been largely neglected both in society in general and in the social sciences. Not only have women lower participation rates in entrepreneurship than men but they also generally choose to start and manage firms in different industries than men tend to do. Entrepreneurship development among rural women helps to enhance their personal capabilities and increase decision making status in the family and society as a whole. (Sharma, et.al., 2012)



Source: <http://enrd.ec.europa.eu/enrd-static/networks-and-networking/national-rural-networks/joint-nrm-activities/nrm->

[ruralentrepreneurship-thematic-initiative/en/nrm-rural-entrepreneurship-thematic-initiative_en.html](http://enrd.ec.europa.eu/enrd-static/networks-and-networking/national-rural-networks/joint-nrm-activities/nrm-ruralentrepreneurship-thematic-initiative/en/nrm-rural-entrepreneurship-thematic-initiative_en.html). August, 2014.



V OPPORTUNITIES AVAILABLE TO RURAL WOMEN ENTREPRENEURS

- (a) There are various schemes to develop Rural Women there self
- (b) Various National Rural Employment Programs are being implemented to develop the Rural Women.
- (c) Entrepreneurship Development Institute of India has been established to develop them
- (d) Various educational institution to educate the rural women are being established
- (e) Social Rural Entrepreneurship is also being invented and developed
- (f) Provisions are being made towards allotment of various type of funds for the innovation in rural areas
- (g) Various Regional Rural Development Centres are being established and developed

VI BASIC AND MOST IMPORTANT CHALLENGES FOR INDIAN RURAL WOMEN ENTREPRENEURS

- (a) **Challenges relating to Family** - There is absence of being practical and professional in the practical life among the Indian Rural Women because they are normally attached with their families with high emotion. Hence they are normally overburdened with the responsibility of family. These responsibilities take a major part of time and energy of these women. It makes them unable to pay proper attention and run their enterprise smoothly and successfully.
- (b) **Challenges relating to Family and Society** - Although there are various family challenges which have the impact on the individual yet social challenges also have impact on the individual to a great extent. It may be explained by an example if I and my friend graduated at the same time and I choose to be an entrepreneur and my friend seeks a job. Now he has acquired the flat and car and all the things which he wants he has purchased with bank loan facilities but I am not being able to show off anything, so this is the place where we have to face a challenge for being entrepreneur.
- (c) **Indian Rural Women are not able to have self confidence** - Indian Rural Women does not have self confidence to be strength and competence in the field of entrepreneurship because family members as well as society do not help women to enhance the entrepreneurial skill. Although now-a days this situation is being changed.
- (d) **Low rate Literacy of Indian Rural Women** - In spite of various efforts for enhancing the literacy among the women, we are not able to enhance the literacy rate among women at a desired level in the education field because of poverty, early marriage, low social economic status etc. due to inadequate education, Indian rural women does not able to have knowledge about the new methods to enhance the production and to reduce the production cost as well as new marketing methods to enhance the sales and other government support to enhance and survive in the entrepreneur area.
- (e) **Inability to bear the Risk** - It is most important to have risk bearing capacity to be a successful entrepreneur. It is not found in sufficient quantity in the Indian Rural Women because they are bound to lead a protected life i.e. being dependent on the male members of the society for taking any decision e.g. if a women become a gram Pradhan she goes everywhere with her husband and take maximum decision with the consent of her husband. Hence they are not being able to understand the risk which is needed to run an enterprise smoothly.
- (f) **Difficult to procure the Raw Materials Timely**- To procure raw material timely and adequately is an essential elements for being a successful entrepreneur, but to do so seems very much difficult due to poor connectivity and transportation for the rural entrepreneur. For rural women it is more difficult to acquire the raw material and other necessary inputs at the lower or prevailing market rate.
- (g) **Lack of Sufficient training Facilities for Rural Women**- Due to lack of insufficient training facility for Indian Rural Women, they are not able to acquire and enhance the technical knowledge and do not become able to stay strong in the market successfully.
- (h) **Tough Legal Formalities** - To obtain the licence is necessary to run an enterprise but it had to fulfil the various tough legal formalities which seem impossible for rural women entrepreneur because of their illiteracy and ignorance. Moreover corruption in Government office and delays in legal formalities to acquire licence, electricity water and shed allotment make it more difficult to rural women to be a successful entrepreneur.
- (i) **Difficult to arrange the required fund for enterprise** - Tangible assets and goodwill is needed to acquire the external funds, but rural women neither have sufficient tangible assets and goodwill in the market so they remain unable to get the required fund needed for their entity. Moreover sufficient banking facilities are also not available in the rural area in comparison to urban area due to being expensive.
- (j) **Difficult to face the cut throat competition** - Due to globalisation and liberalisation, competition in the market is growing continuously and now every entrepreneur has to face cut throat competition in the market. This is more difficult situation for the Rural Women Entrepreneur. Hence they are bound to depend on the middle man to survive.
- (k) **Lack of sufficient Managerial Ability** - Now a day's management of an enterprise may be made effectively by the efficient managers i.e. management has now been a specified job which may be acquired by sufficient and specified education. Since Indian rural women entrepreneur are not properly literate and trained, so they are not efficient to take decision in relation with the managerial functions such as planning, organizing, controlling, coordinating, staffing, directing, motivating etc.
- (l) **Domination of Indian society by Male** - In India, society is controlled and governed by the male members. Entrepreneurship is also being dominated mainly by the male members because it is thought that there will be greater risk to finance that venture which is being run by the women. Hence the Indian rural women entrepreneur becomes discourage.

(m) **Exploitation by Middle Men** - Due to biologically delicate, women are not able to go here and there for various activities relating to marketing and collection of money. Hence they are mainly dependent on the middlemen to perform such activities properly. But such middlemen charges high profit from such entrepreneurs hence there is decrease in the sale consequently in the profit also.

VII SUGGESTIONS TO FACE CHALLENGES PROPERLY

If we really want to develop rural women entrepreneur and to enable them to play important role in the economic development of India, we must take the following steps: -

- (a) Government must make essential arrangement to provide better educational facilities training and schemes in the rural area as compared to urban area.
- (b) Government must also provide various training programme on entrepreneurial skill and management qualities to the interested rural women
- (c) Counselling must be provided to the Indian rural women through the NGOs, Managerial experts and technical person.
- (d) Government must provide assistance in the field of marketing, sales and finance to the Indian Rural Women
- (e) Government must make sufficient provision for micro credit system and enterprise credit system at the local level.
- (f) To handle the various problems in whole India easily, government must establish a rural women entrepreneur's guidance cell for rural women entrepreneurs.
- (g) To provide proper and required training to Indian Rural Women Entrepreneur, government must start a well designed entrepreneurial attitudes course at the high school level.

VIII CONCLUSION

Present digitalization scenario is speedily changing with technology development, modernization, industrialization, urbanization, education and development etc. In such circumstances, employment opportunity for rural women has increased drastically. Rural women being the highest population in India are unaware of the potentiality they hold in lighting up the economy because they are not properly and sufficiently educated to fulfil all the legal formalities and procedure to acquire the loan and for the establishment of an enterprise in India. Certainly entrepreneurship development among women will improves both – wealth of nation as well as the family. But they are required to receive full support and encouragement from the various groups of the nations such as family members, government,

society and male counterparts etc., so that they can not only join the main stream of national economy but also contribute to the economic development. Indian Government must draw up a full proof plan in the functional area e.g. finance, literacy skills, marketing, production and managerial skills so that the Indian Rural Women Entrepreneurs can work more on empowerment through capacity building programs and training. Hence government and Indian Citizen must create a affirmative atmosphere to enhance the self employment i.e. to motivate people for entrepreneurship establishment specially women. Undoubtedly, if Indian university and institutions pay their main attentions towards women's business education, there will be more women entrepreneur in India. Hence we may say that without proper training, it will certainly be not possible to develop the Indian rural Women Entrepreneur in India. Therefore, if Indian Government really wants to provide the sufficient training to enhance the entrepreneurial skill and to provide a path of success to rural women, government must provide technical, entrepreneurial and skilful training to the Indian Rural Women. Therefore, as a result it may be concluded that there is a great and bright [prospect for rural women entrepreneurship in India.

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