

Short Communication

Rural women entrepreneurship in India: Challenges and opportunities

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The entrepreneur is an economic man, who tries to maximize his profits by innovation. Innovation involves problem solving and entrepreneur gets satisfaction from using capabilities in attacking problems. There are around seven lakh villages in India and also that more than 70% of our population that live in villages half are women. Rural women represent a sizeable percentage of labor force in our country, yet they have not been brought under the main stream of development. The rural women may be mobilized and may lead the nation towards the path of progress and prosperity. The rural women by all means can be very effective agents of change for better homes, better society and ultimately for robust economy in the present global scenario.

Key words: Entrepreneur, Satisfaction, Progress and Prosperity, Global scenario

INTRODUCTION

Entrepreneur is an economic man who tries to maximize his profits by innovation. Innovation involves problem solving and entrepreneur gets satisfaction from using capabilities in attacking problems. Women entrepreneurs may be defined as women or a group of women who initiate, organize and run a business enterprise. Women owned businesses are highly increasing. "You can tell the condition of a nation by looking at the status of its women" Jawaharlal. Men and women are two wheels of society and the contribution of both is very essential for building healthy nation. There are around seven lakh villages in India and more than 70% of our population live in villages. In rural sector, 56% of the male and 33% of

the female are in the labour force. About 66% of the female population in the rural sector are idle and unutilized. Even after 56 years of independence women in India are struggling for entrepreneurial freedom.

They have to face various socio-economic problems. But now the scenario is changing fast with modernization, urbanization and development of education and business. Thus the opportunities of employment for women have increased drastically. We have an example of Kerala State in India. In 1975-76, the number of Industrial units run by women entrepreneurs in Kerala was 73. It has increased to 4, 190 industrial units in 1993-94. The women entrepreneurs in Kerala are now at the top of

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all industries right from readymade garments to high tech computers (Kuruksehtra, 1998). In our state, Jharkh and Silli (legislative assembly area) is one of the best example where 15,000 women are involved in "Gunj Pariwar" (NGO) and women entrepreneurs are involved in Knitting, mushroom agriculture and pickle making Industry etc.

Growth in women entrepreneurship

In recent years, entrepreneurship has gained wide popularity in the whole globe. The rate of becoming entrepreneurs among women is more compared to men. (Renzulli et al., 2000) In North America, 38 percent and small businesses are owned by women (Brush and Hierarch, 1999). The growth rate in women owned enterprises in some of the developing countries is higher as compared to the developed countries. According to I.L.O. Statistics the growth rate is 24% in Malaysia, 30% in Thailand, 36% in Philippines and 42% in Indonesia. The growth rate was highest in the Tamil Nadu State of India. It was 18% in 2001.

CHALLENGES FACED BY RURAL WOMEN ENTREPRENEURS

The main challenges faced by rural women in business are educational and work background. They have to balance their time between work and family. Some of the challenges faced by rural entrepreneurs are as follows:-

1. Growth of mall culture

The greatest deterrent to rural women entrepreneurs is that they are women. India is a kind of patriarchal male dominant society. Male members think it is a big risk financing the ventures run by women.

2. Illiteracy

The literacy rate of women in India is found at low level compared to male population. The rural women are ignorant of new technology or unskilled. They are often unable to do research and gain the necessary training (UNIDO, 1995, pi). According to economists, women are treated as second-class citizens which keeps them in a "pervasive cycle of poverty". The uneducated rural women do not have the knowledge of measurement and basic accounting.

3. Low Ability to Bear Risk

Women in India live protected life. They are taught to depend on male members from birth. They are not

allowed to take any type of risk even if they are willing to take and have the ability to bear. Economically, they are not self dependent.

4. Lack of infrastructure and rampant corruption

These are also other problems for the rural women entrepreneurs. They have to depend on office staffs and intermediaries to get the things done, especially the marketing and sales side of business. Here is the more probability for business fallacies like the intermediaries take major part of the surplus or profit.

5. Lack of finance

The financial institutions discourage women entrepreneurs on the belief that they can at any time leave their business. Therefore, they are forced to rely on their own savings, loan from their relatives and family friends.

MOBILITY CONSTRAINTS

Rural women in Indian society have restricted mobility. The carrier of women is limited in four walls of kitchen. The women confined themselves to three KS-Kitchen, kids and knitting. There is hardly any opportunity to cross this boundary (Manimakalai and Rajeshwais 2000). Mobility problem has been solved to certain extent by the explosion of Information technology and telecommunication facilities.

OPPORTUNITIES FOR RURAL ENTREPRENEURS

I. Integrated rural development programme:- The main objectives of Integrated rural development Programme is to increase the income generating power of family who are below the poverty line to alleviate the poverty. They impart technical and entrepreneurial skills and raise the income level of the poor. Some of the major employment and anti poverty programme are,

(a) IRDP (Integrated Rural Development Programme):- and its allied programmes

i. TRYSEM (Training Youth for Self Employment)

ii. DWCRA (Development of women and Children in Rural Areas.)

(b) JRY (Jawahar Rozgar Yojna):- It is wage employment programme implemented by Panchayats at village block and district level in the ratio of 70:15:15 etc.

2. Regional Rural Development Centres.

3. Technology for Bank.

4. Fund for Rural Innovation.

5. Social Rural entrepreneurship
6. Entrepreneurship Development Institute of India.

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SUGGESTION

Right efforts from all areas are required in the development of women entrepreneurs. Role of rural women entrepreneurs in economic development is inevitable. The following efforts can be taken into account for effective development of women entrepreneur:

- i. Better educational facilities and schemes should be extended to women folk and from Govt. part.
- ii. Training Programme on management skill should be provided to women community.
- iii. Counseling through the aid of committed NGOS, psychologists, managerial experts and technical personnel should be provided.
- iv. Making provisions of marketing and sales assistance from Govt. part.
- v. Making provisions of micro credit system and enterprise credit system to the women entrepreneurs at local level.
- vi. A women entrepreneur's guidance cell set up to handle the various problems of women entrepreneurs all over the state.
- vii. Training entrepreneurial attitudes should be given at the high school level through well designed course.

Conclusion

Rural women are not so aware and literate as to handle all the legal and other formalities involving in loan taking and establishing an industrial unit. They also lack confidence in their ability to run entrepreneurship. They need capacity building and training in functional areas such as finance, literacy skills, marketing, production and managerial skills. The only urgent need is to create a favorable atmosphere to increase self employment for women and over all developments of the country. Thus there are bright prospects for rural women entrepreneurship in India.

Conflict of interest

Author(s) have not declared any conflict of interest

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