

Opportunities and Challenges of Rural Women Entrepreneurship with special reference to Vaishali District of Bihar.

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Abstract: As women constitute a most valuable part of society and development of a society is mainly dependent on the development and participation of women. The population of women in the country also nearly half of its total population. In India there is huge amount of poverty and unemployment and to solve such problems entrepreneurship may be an effective tool through which unemployed people may get job or start their business and thereby reduce poverty. Women entrepreneurship is the mechanism through which women empowerment can be enhanced. But the participation of women in entrepreneurial activities are very less as compared to male entrepreneurship. Opportunities are available but they want proper utilization of opportunities. So there is need to develop participation of women in entrepreneurial activities in the Vaishali district of Bihar so that there will be equal opportunities for women also for the empowerment.

Key words: - Women entrepreneurship, opportunities, constraints.

INTRODUCTION :

Entrepreneurship have emerged as a popular method of development in the present as well as in the past scenario. Entrepreneurship signifies a social movement and traditional arrangements for solving the problems of unemployment as well as to reduce the poverty. Entrepreneurship desires to meet their needs and determine their own goals or destinies. Entrepreneurship is regarded as one of the essential factors that determine the growth and development of the country. Entrepreneurship development plays an important role for increasing the production as well as productivity in the primary, secondary and also in the tertiary sectors. The development of entrepreneurship may become an effective strategy for harnessing and utilizing material and human resources, for solving the problems of unemployment and under-employment, to increase the Gross Domestic Product, to improve the per capita income of the country. In our country, entrepreneurial activities are still male dominated in spite the population and educational level of women are increasing.

Women entrepreneurship may be defined as a women or a group of women who creates ideas, initiates, organizes and runs a business enterprise. According to Schumpeterian concept of innovative entrepreneurship, women who innovate, initiate or adopt a business activity are called "women entrepreneurs". Women entrepreneurship may be called the innovation, confident, creation of new ideas, self-economic independence, generates self employment as well as provide employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life.

In India, women constitute nearly half of the population of the country and Vaishali district has a population of 3,495,021 in which a sex ratio of 892 female for every 1000 males according to 2011 census. For the overall development of the country and also for the women empowerment, India should be able to utilize its nearly half of the population in a productive, effective and in efficient manner. According to Dubhashi Vinze, a women entrepreneur is a person who is an enterprising individual within eye for opportunities and an uncanny vision, commercial acumen, with tremendous perseverance and above all a person who is willing to take risks with the unknown because of the adventurous spirit she possesses.

Thus a women entrepreneur may be one who starts business, manages it tactfully and independently, faces the challenges and have the capacity to take all the risks which are involved in this. Women entrepreneurship are called as an economic activity of those women who think to run a business enterprises, initiate it, organize and develop the enterprise and being able to take risks and handle economic uncertainty involved in running a business enterprise.

OBJECTIVES OF THE STUDY:

Following are the objectives of the study:

1. To study various constraints of rural women entrepreneurship.
2. To study about the opportunities of rural women entrepreneurship.

SCOPE AND IMPORTANCE OF THE STUDY:

This present study is conducted to show about the constraints faced by the rural women entrepreneurship in the district of Vaishali, Bihar. There are many obstacles which hinders in the path of development of rural women entrepreneurship. Women in our society from the ancient period are always being discriminated in every aspect of life. But with growing mindset of people their position has been enhanced. Government has also launched various policies and programmes for the upliftment of women entrepreneurship and with help of these schemes many women entrepreneurs have been also benefited. But all the women from rural areas do not get benefited due to lack of awareness, education, family' responsibility and other factors.

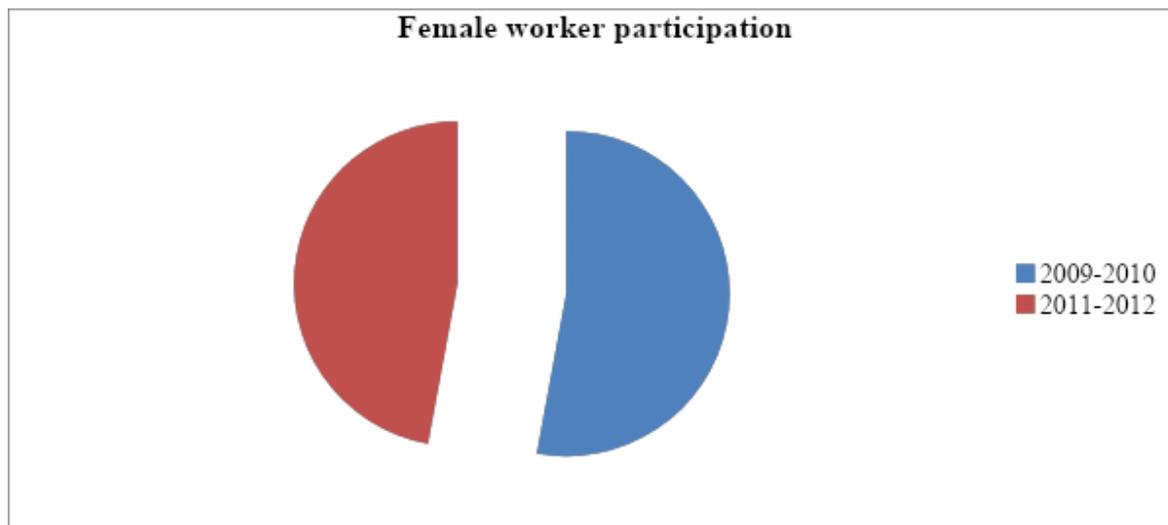
A study on this area will enable to know about the constraints and opportunities in rural areas so that some effective strategies may be implemented according to the needs of situation and prevailing conditions.

RESEARCH METHODOLOGY:

Vaishali district has been selected for the study purposively. The study is based on secondary sources of data and information, which have been collected from various websites, books and journals etc.

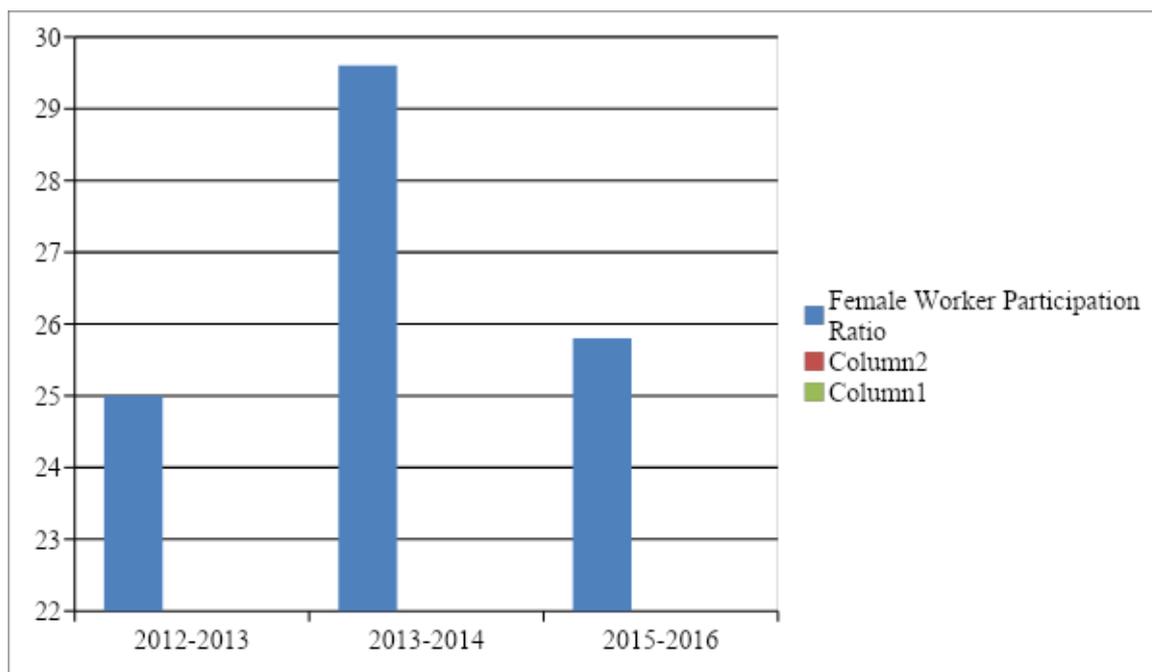
DATA ANALYSIS AND DISCUSSION:

As women entrepreneurship is a dynamic concept or activity which enables the entrepreneur to bring a drastic change in the society, can do better utilization of raw materials and other resources. Women entrepreneurs are considered one of the most effective part of our country for economic augmentation. Although women entrepreneurs may play a very effective and efficient role but due to many barriers their role in the society has not improved to the highest level. As per the result of the labour force surveys conducted by NSSO, the estimated female worker population ratio(%) on usual status basis in the country during 2009-10 and 2011-2012 are 26.6% and 23.7% respectively i.e decreasing. Below is a pie chart showing the female worker participation in the year 2009-2010 and 2011-2012:



Source: Ministry of Labour and Employment.

As per the last three rounds of Annual Employment –Unemployment (EUS) Surveys conducted by Labour Bureau in the year 2012-13, 2013-14 and 2015-16, the Worker Population Ratio for Female aged 15 years & above according to Usual Status basis are 25.0%, 29.6% and 25.8% respectively which can be shown by given graph below:



[Source: Ministry of Labour and Employment]

From the chart one can see that female worker participation in the year 2011-12 has decreased as compared to the year 2009-2010 and in the report of Annual Employment and Unemployment Survey which was conducted by the Labour Bureau, rate of female participation increased in the year 2013-14 as compared to 2012-13 and in the year 2015-16 participation was decreased.

The Government has taken various steps for increasing the rate of female employment like prime Minister's Employment Generation Programs run by Micro, Small and Medium Enterprise, Mahatma Gandhi National Rural Employment Guarantee Scheme, Pradhan Mantri Mudra Yojana with a special rebate of 0.25% is extended to women borrowers. As on 31st march, 2018 almost 75% loans i.e 9.02 crore out of 12.27 crore has been sanctioned. But still it has been found that women entrepreneurship is lagging behind due to unavailability of resources as well as many barriers which hinder them in improvement. There are many industries in which women can also participate by starting their business like:

Types of Industries:

- * Agro based
- * Cotton based
- * Jute & jute Based
- * Ready made garments & embroidery
- * Wood/wooden based furniture
- * Paper & paper products
- * Leather based
- * Chemical/ Chemical based
- * Rubber, Plastic & petro based
- * Mineral based
- * Metal based (Steel Fab.)
- * Engineering units
- * Electrical Machinery and Transport Equipment
- * Repairing & Servicing
- * Others.

OPPORTUNITIES OF WOMEN ENTREPRENEURSHIP:

As we know our country's nearly 70% of the total population resides in rural areas and women from the rural background may be able to develop themselves by adopting the activities of entrepreneurship. Vaishali district has a strong agricultural background and primarily it is an agrarian economy, which is mainly dependent on the agriculture and small businesses. The farmers of Vaishali district take 3 times agricultural use of land because of its richness in fertility. It has the potential for large, medium and small scale industries in the different types of products like agro based, food processing units, poultry units, packaged drinking water, banana & its products, bio fertilizer units. It has been seen that opportunities are available in these areas and also Government has taken certain initiatives like start up, make in India, Kaushal Vikas yojana etc for the upliftment of women entrepreneurship but there are some prevailing constraints which hinder the women entrepreneurship development.

MAJOR CONSTRAINTS FACED BY WOMEN ENTREPRENEURS:

In the current scenario the status of women in the society has been improved in various fields like education, self employment, formal and informal employment, vocational skills etc but it is a well known fact that a women entrepreneur has to face more constraints to run a business as compared to male entrepreneurs because they have to perform various multiple responsibilities. They want to be efficient and effective workers and for this, they also try to do hard labour to fulfill the job and duties while at the same time they want to be good wives, good mothers and also good home managers. They want to be self dependent as well as respected by the society. She has many responsibilities to perform which makes her a cause of trouble. The major constraint faced by the women entrepreneurship are:

- **Lack of Finance:** Most of women entrepreneurs have to face problem regarding the sources of finance due to which they are unable to make investment i.e there is scarcity of financial resources.
- **Lack of self confidence:** There is lack of self confidence in women entrepreneurs as most of the women who reside in rural areas of Vaishali district are less educated because they get married early due to which may not pursue further studies.
- **Mobility:** Women entrepreneurs have the problem of mobility because they have the responsibility of both regarding their business as well as at home due to which they find difficult to move freely.
- **Family pressure:** Women entrepreneurs have family pressure because the family members expect more from a women like showing concern for other family members. This results that they do not find sufficient time to run their business.
- **Lack of professional education:** There is a lack of professional knowledge in women entrepreneurs.
- **Social prejudice:** There is a social prejudice regarding the capabilities of women entrepreneurs. People are more prejudiced against women pose a serious threat to women's careers.
- **Non availability of raw material:** Women entrepreneurship are facing problems regarding timely availability of raw material in rural areas.
- **Lack of support of family members:** It has been seen that in some families women are not allowed to run their business or take part in other activities through which they may earn monetary benefits.

For the development of entrepreneurship empowerment Government has taken some schemes like:

1. **Arthik Hal, Yuvaon ka Bal:** For the strengthening and to help the youth economically, this scheme was launched.
2. **Arakshit Rozgar Mahila ka Adhikar:** This scheme was launched for the assurance of employment to women as their right.
3. **Har Ghar Bijli Lagatar:** This scheme was launched with an objective to provide free electricity connections to each and every home in the state through which women can get help in performing their work easily.
4. **Free Wi-Fi Scheme:** Under this scheme, Government will provide free Wi-Fi service under the scheme, around 300 colleges in Bihar have been equipped with free Wi-Fi service.
5. **Ghar tak Pakki Gali-Naliyan:** This scheme was launched to construct paved road and rains for every household.
6. **Safe City Surveillance Scheme:** This scheme was launched in Bihar for the safety of women from crimes. For the purpose of safety Government planned to install CCTV cameras at various places.
7. **Kushal Yuva Program Skill Training Scheme:** This scheme was launched under the “Arthik Hal, Yuvaon Ko Bal” initiative to make the state a better place in terms of educated, skilled and employed youth.
8. **Jeevika:** Jeevika is a World Bank supported program of Government of Bihar which is aimed at improving the socio economic power of rural households. It facilitates easier access to credit, insurance facility and a range of financial services.

FINDINGS OF THE STUDY:

Bihar is one of the strongest agricultural states. The percentage of population employed in agricultural production in Bihar is around 80 percent that is higher than the national average. It is the fourth largest producer in the field of vegetables and the eighth largest producers in the area of fruits in the country. The fast growing industries in the state are food processing, dairy, sugar, manufacturing and healthcare. It can be analysed that opportunities are available in the field of production like vegetables, pulses, fruits, other food grains etc for the development of women empowerment, but participation and development of women entrepreneurs are very less compared to male entrepreneurs.

By analysing the data the following key points have been extracted:

- Majority of women entrepreneurs are engaged in agriculture activities in the Vaishali district of Bihar.
- Participation of women entrepreneur is very less as compared to male.
- Mostly women are engaged in sole proprietorship businesses like beauty parlour, kirana store, poultry farming, cattle farming, pickle making, sewing, dress making, street vendor, grocery store, pottery industry etc.
- Maximum number of women got early which makes obstacles in their further higher education.
- Women entrepreneurs of these areas have to face financial problem, social prejudices etc.
- Some women entrepreneurs have started their business to become self dependent.
- Most of the women entrepreneurs who belong to rural and poor family have started their business to earn money and fulfill the need of food and also support their family.
- Most of the women entrepreneurs are doing struggle for running their businesses who are engaged in street vendor.
- Innovative technology should be deployed to promote digital inclusion to a wide range of services.

SUGGESTIONS:

Keeping in mind regarding the obstacles, it is very necessary to adopt effective and efficient measures which can enhance the development of women entrepreneurship. For the development of women entrepreneurship in the district of Vaishali following measures may be adopted:

- There should be proper sources of financial help, some women have joined in self help groups for the need of finance but it is not enough to run their business or other activities.
- There is need to treat women entrepreneurs as a specific target group for the improvement by the Government.
- There must be special vocational training institutions in the rural areas also so that they need not to come in urban areas for the training.
- There is need to treat women entrepreneurship equal as male entrepreneurship, for this mind of the stereotype society need to be change.
- Government should need to implement programs regarding leadership skills and psychological factors such as willpower and self confidence etc in women.
- There must be some arrangements regarding the timely availability of raw material by the Government in the rural areas.

CONCLUSION:

It is concluded that role of women is increasing in the development of family, society and the country. Earlier women have remain within the four walls and mostly focused on traditional activities but with the development and growing needs of society their role also moving rapidly. The hidden entrepreneurial potential of women has gradually improved with the growing economic

status in the society. Some women entrepreneurs from Bihar have been benefited by Government scheme i.e “Start up” through they established their business. Although the status of women entrepreneurship has been improved in the district of Vaishali but there is need to empower more because their participation is very less as compared to male entrepreneurs.

Therefore there is need to improve their conditions as they are also nearly half of the total population and most important part of our society.

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