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ANALYSIS OF RURAL DEVELOPMENT AND WOMEN ENTREPRENEURSHIP

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ABSTRACT:

For the development of any country equal participation is very much needed, Country like India is broadly divided in two sectors, firstly organized and secondly unorganized. In rural sector women are contributing fully in household works as well as in the field but their contributions are negative. Focus is needed in women entrepreneurship by appreciating them for their hard unidentified work and contribution in the field of nation and independent development. Globalization is playing a major role in this field. The present paper focuses on parameters to be focused to enhance the entrepreneurial skill of rural women and in turn their empowerment.

Key Words: Empowerment, Entrepreneurship, Development.

INTRODUCTION:

Rural women's economic and social development is necessary for overall economic development of society and nation. To exchange their entrepreneurial potential, managerial skill and socio-economic contribution which was remain largely neglected. Entrepreneurship development for women is the instrument of women empowerment. Makes women aware about their status, existence, right and their position is in the society.

Women entrepreneurship is gaining importance in India in the wake of globalization and economic liberalization. There are highly motivated, self disciplined & self directed. Economic empowerment of rural women will lead to the development of our country and it is very necessary to give keen attention over the empowerment of women in the rural areas for the real development of our country in all spheres. It also shows their important position in society, and economic development of women will lead to development of family, community and country. It opens up new avenues for creating employment opportunities for women and men.

Women Entrepreneur, in a larger sense, therefore is a woman who accepts challenging role to meet her personal needs and become economically self-sufficient. A woman faces numerous problems to reach her familial needs. At last, a women entrepreneur becomes economically self sufficient after facing challenges. By identifying herself a successful entrepreneur, she shines in the two faces of her life i.e. society and family. Entrepreneurship of Women development is an essential part of human resource. Development of women entrepreneurship compared to other countries is very low in India, especially in the rural areas. The progress is more visible among upper class families in urban cities. Rural woman constitutes the family, which leads to society and Nation. Social and economic development of women is necessary for overall economic development of any society or a country.

CONCEPT OF RURAL ENTREPRENEURSHIP

Rural entrepreneurship means rural industrialization. Rural industrialization means encouraging location of large and small scale units away from urban areas or planned shifting of units from urban areas to rural areas. Rural entrepreneurship can stop the increasing migration towards cities. One is by forcibly stopping villagers from settling in the slums of towns and cities, making use of all powers to clear the slums so the villagers are forced to go back.

The basic principles of entrepreneur which applied the rural development are:

- Utilization of local resources.
- Better distributions of the farm produce results in the rural prosperity.
- IT reduces discrimination and providing alternative occupations as against the rural migration.
- Manpower, money, material, machinery, management and market to the rural population. Is the actual strength of rural entrepreneurship?

TYPES OF RURAL ENTREPRENEURSHIP

a. Individual Entrepreneurship- It is basically called proprietary i.e. single ownership of the enterprise.

b. Group Entrepreneurship - It mainly covers partnership, private limited company and public limited company.

c. Cluster Formation - It covers NGOs, VOs, CBOs, SHGs and even networking of these groups. These also cover formal and non-formal association of a group of individuals on the basis of caste, occupation, income, etc.

d. Cooperatives - It is an autonomous association of persons united voluntarily for a common objective. An entrepreneur has to decide on a particular type of entrepreneurship based on the various options available.

CONCEPT OF RURAL WOMEN ENTREPRENEURS

Rural woman constitutes the family that leads to society and Nation. Overall development of women is necessary for the development of society and nation. The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. Women entrepreneurship has been recognized

during the last decade as an important untapped source of economic growth. 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.

CHALLENGES FOR RURAL WOMEN ENTREPRENEURS

The main challenges that women face Balancing their time share between work and family, Problems of raising start-up capital, Difficulty in borrowing fund, Thought-cut completions endangered existence of small companies, , as well as an overall psychological barrier on the part of banks, suppliers, and clients alike, are a few of these challenges.

Lack of Raw Materials: Due to poor road connectivity and poor transportation, it is quite difficult to make availability of raw materials all the time in rural areas. Availability of raw materials is an essential component of entrepreneurship. Women entrepreneurs in rural areas really face a tough task in getting the required raw material and other necessary inputs for the enterprises when the prices are very high.

Male Dominated Society: In our constitution there are equal rights for men and women but in real sense equality does not exist in rural areas. Women are being neglected in many spheres of life. Women are not treated equal to men. As far as rural areas are concerned, people have a set attitude that women are only for household work. Their entry to business needs the approval of the head of the family. Entrepreneurship has traditionally been seen as a male preserve and male dominated. All these put a break in the growth of women entrepreneurs. Thus male entrepreneurs become hurdle in the success of women entrepreneurs.

Problem of finance: Women entrepreneurs have to suffer a lot in raising and meeting the financial needs of the business, bankers, creditors and financial institutes are not coming forward to provide financial assistance to women borrowers on the ground of their less credit worthiness and more chances of business failure. They also face financial problem due to blockage of funds in raw materials, work-in-progress finished goods and non-receipt of payment from customers in time.

Tough competitions: In the age of technology, women entrepreneurs face a lot of problems and challenges. Usually women entrepreneurs do not employ high technology in the process of production. In a market where the competition is too high, they have to fight hard to survive in the market against the organized sector and their male counterpart who have vast experience and capacity to adopt advanced technology in managing enterprises.

High cost of production: Several factors including inefficient management contribute to the high cost of production which stands as a stumbling block before women entrepreneurs. Women entrepreneurs face technology obsolescence due to non-adoption or slow adoption to changing technology which is a major factor of high cost of production.

Low risk-bearing ability: In our country, generally women are delicate and emotional by nature. An entrepreneur must have risk bearing capacity for being successful entrepreneur. But women, sometimes fail to bear the amount risk which is essential for running an enterprise. Lack of proper education, training and financial support from outsiders also reduce their ability to bear the risk involved in an enterprises.

Limited Mobility: In our country, mainly in rural area, women mobility is very limited and has become a problem due to traditional values and inability to drive vehicles. Moving alone and asking for a room to stay out in the night for business purposes are still looked upon with suspicious eyes. Sometimes, younger women feel uncomfortable in dealing with men who show extra interest in them than work related aspects. Thus security of rural women entrepreneurs is a major challenge.

Social Barriers: The traditions and customs prevalent in Indian societies towards women sometimes stand as an obstacle before them to grow and prosper. Castes and religions dominate with one another and hinder women entrepreneurs too. In rural areas, they face more social barriers as they are always seen with suspicious eyes.

Lack of entrepreneurial aptitude: Lack of entrepreneurial aptitude is a major concern for rural women entrepreneurs. They have no entrepreneurial bent of mind. Sometimes even after attending various training programmes on entrepreneurship, women entrepreneurs fail to tide over the risks and troubles that may come up in an organizational working.

Limited managerial ability: Management has become a specialized job which only efficient managers perform. Due to lack of proper education women entrepreneurs are not efficient in managerial functions like planning, organizing, controlling, coordinating, staffing, directing, motivating etc. of an enterprise. Therefore, less and limited managerial ability of women has become a problem for them to run the enterprise successfully.

Legal formalities: To fulfill the legal formalities required for running an enterprise becomes an upheaval task on the part of a women entrepreneur because of the prevalence of corrupt practices in government offices and procedural delays for various licenses, electricity, water and shed allotments. In such situations women entrepreneurs find it hard to concentrate on the smooth working of the enterprise.

Exploitation by middle men: Women are biologically very delicate, since women cannot run around for marketing, distribution and money collection; they have to depend on middle men for the above activities. Middle men tend to exploit them in the guise of helping. They add their own profit margin which results in fewer sales.

CONCLUSION

Present scenario is very fast changing with technology development, modernization, industrialization, urbanization, education and development. In such conditions, employment opportunity increased drastically for rural women. Entrepreneurship among rural women, no doubt improves the wealth of the nation in general and of the family in particular. Women need encouragement and support from the family members, government, society, male counterparts etc., with the right assistance from varied groups mentioned above, they can join the main stream of national economy and thereby contribute to the

economic development. Government should draw up a plan so that the Indian Women Entrepreneurs can work more on empowerment through training and capacity building programs. If our universities and institutions join this resolve with increasing focus on women's business education, In future people will see more women entrepreneurs. It is very true that rural entrepreneurship cannot be developed without proper training. Therefore, it is necessary to provide training to rural women to enhance their entrepreneurial skill and giving a path of success to rural women.

SOURCE

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