

# RURAL WOMEN ENTREPRENEURS – OPPORTUNITIES AND CHALLENGES

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## ABSTRACT

Entrepreneurship and economic development are found to go hand in hand. The sportive growth in the economy of the developed countries reflect the significant role played in nation's economy. Mans poverty and wide spread unemployment are the two most pervasive phenomena common in third world countries. The mounting problems of unemployment has brought into focus the importance of small scale, agro & rural industries as well as development of entrepreneurship in the related fields.

## INTRODUCTION:

India is agriculture based rural economy and about 60% of total populations still reside in villages. Villages are heart of India. India's rapid development depends on the development of rural sector. Most of rural people are disguisedly employed on agriculture land and most of the time they are reluctant to shift over to the activities other than farm activities. Among these poor rural people, women are great suffers because of being doubly oppressed. When we talk about rapid economic development, it will be incomplete without developing women, who constitute 50 % of total population.

## OBJECTIVE OF THE STUDY :

The present study is an attempt to –

1. To explain the present status of rural women entrepreneurs.
2. To study the various development schemes for rural women entrepreneurs.
3. To identify the problems faced by rural women entrepreneurs.
4. to make suitable suggestions for promoting rural women entrepreneurs.

## METHODOLOGY

The methodology is designed with an intention to make a critical appraisal of the present day women entrepreneurs & identify the opportunities & challenges. The study is based on Secondary Sources of India.

## PRESENT STATUS OF RURAL WOMEN ENTREPRENEURS :

The 2001 National Census Survey Figures shows that women constitute 50 % of the total population out of which 38 % live in rural areas and 12 % in urban areas, 11.55 % of these are employed in primary sector, out of which 10.02 % are entrepreneurs.

( women & men in India – 2001, published by Central Govt. of India )

I would like to quote Pandit Nehru's word here, "When a women moves forward the family moves and the villages moves and the nation moves." Upliftment of women is an essential ingredient of human development. Entrepreneurship development among the rural women force would strengthen the village economy & promote regional development.

Earlier, involvement of rural women in entrepreneurship was limited. In most cases especially in developing nations like India women are victims of social prejudice and discrimination. Past two decades, rural women have made their mark in different walks of life – thanks to growing level of education, social reforms, political awaking, legal framework and safeguards so on.

The rural women are the one of the most marginalized groups in our society. Though, they comprise 50 % of total population of India, but they are deprived since ancient periods. In most cases, they are not apart of the decision making process of the family, as well as of the society. By depriving this section of the society, India can't get the status of developed nation, so, to bring this large mass to the mainstream of the society from the vicious chain of male dominance, the role of women lead SHG's is praise worthy. The women lead Self Help Groups (SHG's ) in the villages have to be successfully demonstrated how to mobilize and manage thrift, appraise credit needs, maintain linkages with the banks and enforce financial discipline ( Sarangi 2002 ).

It is interesting to more that, the performance of banks in linking SHGs to the banking system scaled further heights during the year. The bank financed to SHGs aggregated Rs. 44900.86 millions to 6,20,109 SHG's. The 11<sup>th</sup> plan given priority to agriculture and rural development with a view to generate adequate protective employment.

The above mentioned measures are bringing about commendable change in the role played by rural women entrepreneurs in economic development.

## **OPPORTUNITIES FOR RURAL WOMEN ENTREPRENEURES**

### **1) Integrated Rural Development Progress ( IRDP ) :**

The main objective of Integrated Rural Development Programme is to increase the income generating power of the families, who are below the poverty line. 30 % women should be the beneficiaries in Rural Development Programme run by Government.

### **2) Training of Rural Youth For Self Employment ( TRYSEM ) :**

TRYSEM is a sub – plan of Integrated Rural Development Programme. It gives training to the youth / young unemployed men & women for Self employment. The trainees get a stipend of Rs. 150 per month during training period. In this programme

40 % of total seats are reserved for women. About 20 lakh women have been trained from its inception till now.

**3) Development of Women & Children In Rural Areas ( DWCRA ) :**

DWCRA is the Rural Development Department's scheme to support women's income generation activities through a group of 15 to 20 women each. The Govt. of India has launched this women & children development programme in 1982. The main objective of this programme is to strengthen the economy of rural women by giving them loan and economic assistance to develop their skills, efficiency and abilities to meet their liabilities effectively.

**4) NORAD Programme :**

NORAD ( Norwegian Agency for International Development ) was established in 1982 – 83 to help the educated & uneducated women financially in non traditional areas of business like electronics, computer programming, manufacturing of watches, printing, readymade garments, etc. Near about one lakh women were benefited by NORAD Programme. In 2006 – 07 ( up to 31<sup>st</sup> Dec. 2006 ), it has an expenditure of Rs. 672.80 lakhs and the beneficiary women are 14615.

**5) STEP – Support to Training And Employment Programme :**

STEP was started in 1987 with the objective to provide training to rural women for increasing their production capacity and income generation. In this programme, they give training in the areas of traditional business like – agriculture, milk, fisheries, handlooms, khadi development, etc.

**6) Assistance to Rural Women In Non – Farm Development ( ARVIND ) :**

The National Bank of Agriculture & Rural Development ( NABARD ) has started a rural women development programme called 'ARVIND'. It provides loan up to Rs. 10 lakhs to the women who work collectively in agriculture for their economic development.

**7) Rashtriya Mahila Kosh ( RMK ) :**

RMK was established in 1992 with a fund of Rs. 31 Crore to meet the needs of poor women by giving them loans. RMK is also organizing training, apprenticeship and orientation programmes for trainers under the Indian Mahila Block Societies ( IMPS ). The objectives of RMK is that credit becomes a widely known and used facility for enhancement of the daily income of poor women. The experience of RMK is that the women would have been able to double or triple their daily income with the credit support of Rs. 2500 to Rs. 5000. The activities followed may be dairying, petty shop keeping and investment on the agricultural operations.

**8) Indira Mahila Yojna ( IMY ) :**

IMY was launched in August, 1995. Its main objective is to give a forward thrust to education, awareness, income generation capacity and empowerment to women. The platform for the forward thrust is to be done through self – help groups at the grassroots level.

**9) SEWA – Self Employed Women’s Association :**

SEWA based in ahmedabad is a brain child of Ela Bhatt. SEWA guides women in rural areas in the use of their own resources to the maximum both physical and financial. SEWA has helped many women from the rural areas of Gujarat and Rajasthan in marketing their hand embroidered Tie & Dye materials both in India and abroad. A commendable job of SEWA is where the rural women entrepreneurs are sent to countries like Australia, Europe and United States for promoting their products.

**10) Self – Help Groups ( SHG ) :**

SHG’s play a vital role in rural development in general and for rural women in particular. The women lead Self Help Groups comprise 15 – 20 members & each has a group leader. Each member of the group contributes money & kept in bank in the name of the Group. Group can obtain loan from the bank. The rules & regulation are developed by the group of members. The SHGs are linked with the banks for the external credit inflow. Self Help Group associate with micro credit is the element for the development of any country.

**CHALLENGES FACED BY RURAL WOMEN ENTREPRENEURS****1) Illiteracy :**

Gandhiji has stated back that “Educating a man is educating an individual while educating a woman is educating a family”. But it is found that women’s education proper in rural area has been sadly neglected. Families generally prefer educating boys than girls as parents feel that education after all does not help the girls once they are married. Girls have to shoulder greater responsibility at home but have no say in decision taken.

**2) Conservative Attitude of Society:**

The Manu laws stress the need to control women because of the so called evils of female character. Women therefore dependant all their life – as a child she is dependent on her father as a wife on her husband & in old age on her son.

Today, only a small percentage have been able to break the bonds to achieve those goals which have been considered to be in the male domination, but this

benefit has accrued only to the urban areas and is yet to trickle down to rural areas.

**3) Health Problems :**

Health is a positive state of well being of the individual having harmonious development of physical & mental capacities. Therefore, health involves not only medical factors but social economic and educational factors as well. Women in rural areas have health due to –

- Lack of hygiene environment.
- Lack of adequate diet & poor nutrition.
- Lack of proper housing.

**4) Religious & Social Taboos :**

Strong Religious benefits & Cartelism prones to be hindrance, as rural women are not allowed to go outside the home and the so called high – cast do not mingle with the other castes. This has led bleak chances of proper development in rural areas.

**5) Male Dominance :**

The Superiority complex of men keeps them from doing something which she desires to do, even if she manages to do so, husbands demand every paise earned by their wives. Therefore, women are totally deprived a any sort of financial independence and are always in a state of insecurity.

**6) Lack of Infrastructural facilities :**

Out of 5.5 villages in India there are many unfortunate villages mainly those in the interiors of UP, MP, Bihar where there is lack of basic facilities required for the economic growth and progress ( viz roads, water, power etc ).

**7) Procurement of Loan :**

The application forms for the procurement of loans are very complex for the rural lot. The time gap between applying for loan and loan sanctioning is too wide. Another major difficulty is that rural women entrepreneurs are not able to find guarantors for the loan.

**8) Marketing Problems:**

Rural women entrepreneurs face the biggest problems in marketing their products. Some of them are forced to sell these products at cheaper rates to brokers and middleman due to lack of proper knowledge of marketing.

**9) Lack of Confidence:**

Since ages rural women have been confined to the four walls of their house and have been bereft of all the opportunities which could inculcate confidence in them.

**10) Lack of Mobility:**

Rural women by their nature are less mobile and they are deprived of the benefits of low cost and high efficiency. The socio – cultural backgrounds binds them to remain in their native places. Their physical condition is also responsible for their immobility.

**11) Other Problems :**

Few exceptionally innovative rural women who tread the beaten track to break free from the bonds have had bad experiences like.

- i. Harassment by officials.
- ii. Pursuant resistance from family.
- iii. Non – serious attitudes of the society which makes them feel time and again that they are the weaker sex and cannot do anything independently.
- iv. Suggestions for promoting rural women Entrepreneurship
  - 1) Rural women entrepreneurship should be given liberty to choose their business activity. This creates interest in the entrepreneurship and attracts her commitment and an all out effort for the success of business undertaken by her.
  - 2) Entrepreneur awareness camps in rural areas to make them aware of their hidden entrepreneurial capabilities and motivate them to do justice to these capabilities.
  - 3) Case studies and audio – visuals of successful women entrepreneurs should be prepared to bring awareness among women and motivate new women entrepreneurs.
  - 4) Rural women entrepreneurs should be made aware of avenues of opportunities, procedures and techniques to exploit such opportunities to their benefit.
  - 5) Urban – rural women understanding. This memorandum of understanding is possible if voluntary women’s organizations are formed to take care of rural women.

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