

A STUDY ON RURAL AND URBAN WOMEN ENTREPRENEURS GEOGRAPHICAL CHALLENGES

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ABSTRACT

Rural and Urban 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. Entrepreneurship is the state of mind which every woman has in her but has not been capitalized in India in way in which it should be. Due to change in geography, now people are more comfortable to accept leading role of women in our society. Our increasing dependency on service sector has created many entrepreneurial opportunities especially for women where they can excel their skills with maintaining balance in their life with geographical challenges.

This study is intended to find out various Problems, motivating and de-motivating factors of women entrepreneurship in both rural and urban areas in Beed district of Maharashtra. It will also suggest the way of eliminating and reducing hurdles of the women entrepreneurship in dry geographical areas.

Keywords: Problems, Prospects, Challenges, Rural, Urban.

Introduction

Government of India (1984) has defined woman entrepreneur as “an enterprise owned and controlled by a women having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of employment generated in the enterprise to women”. This definition does not suit to rural women entrepreneurs in India. Any rural woman or a group of rural women which imitates innovates or adapts an economic and social activity may be referred as a rural woman entrepreneur. Secondly, rural woman entrepreneur could be defined as an adult rural woman who owns, creates, and runs an enterprise in rural area. Rural women entrepreneurship can be viewed as rural women inseparable process which get on well when the inter-linked dimensions of individual psychological–entrepreneurial traits, geographical encouragement and business opportunities coverage towards the common goal of opportunity creation and exploitation. In this situation, rural women entrepreneurship is a frame of mind and a continuous forward societal process. In the advanced countries of the world, there is a phenomenal increase in the number of self employed women after the Second World War. In the Indian context, participation of women as entrepreneurs commenced from 1970s onwards. Earlier, women were associated with three K’s – Kitchen, Kids and Knitting. Then came three P’s – Powder, Papad and Pickles. In urban India, women, entrepreneurs are found in 4 E’s- Electricity, Electronics, Energy and Engineering. However, women in rural India have confined themselves to petty business and tiny cottage industries. Majorities of rural women entrepreneurs are concentrated in low-paid, lows killed, low-technology and low-productivity jobs. They have basic indigenous knowledge, skill and potential to establish and mange enterprise. This state in which one does not become entrepreneur or does not act as an entrepreneurship by the mere act of owning an enterprise. Therefore, it is essential to exploit the potentials of Indian women. Indian women are in no way inferior to men in all walks of life and they can be as good entrepreneurs as men in the country. Women’s participation in trade, industry and commerce, requiring entrepreneurship, is still poor mainly because of the problems associated with their geographical situation. Therefore, promotion of entrepreneurship and economic empowerment of women poses a challenge to the government, funding agencies and nongovernment organizations. It is important for these people to focus on the limitations faced by the women and to plan supporting systems to enhance the women entrepreneurship in India.

Review of Literature

The following are the important previous studies related to the present study:

Meanwhile and Dilipkumar (2006) they are elaborated on some of the issues faced by entrepreneurial women, such as a shortage of finances, male dominance, limited mobility, a lack of education, required motherly duties and a lack of achievement motivation. Kamala Singh (2006) in his article found that a women entrepreneur is a confident, innovative and creative woman capable of achieving economic independence individually or in collaboration generates employment opportunities for others through initiating establishing and running an enterprise by keeping pace with her personal, family and social life”.

Yasaswini, Tharaka, &Bhagavanulu, (2017)When women’s aspire to learn, get enrolled in job and augment their abilities, but due to certain problems, they are unable to do so, in such cases, their male siblings teach them what they have learned in school. It was observed that among the age group of seven years, above and the literacy rate among the males was found to be 83 percent, whereas, among females, it was found to be 67 percent. Similarly, it was found among rural communities that approximately 4.5 percent of the males and 2.2 percent of the females completed their education to the level of graduation and above.

According to Rizvi and Gupta (2009), government-sponsored development activities have benefited only a small section of women, namely the urban middle class. This may be primarily due to their level of education, access to information and family support.

Mathew and Panchanatham (2009) in their article found that the female workforce in India was mainly employed in non-managerial, subordinate or low-profile positions. Now, they occupy almost all categories of positions in the workplace. These changes in work culture have added to women’s duties and responsibilities to their family as well as to society. Despite this new found work culture, and even though more and more women are joining the workforce, women in entrepreneurial roles are limited. The probable reason for this phenomenon is the conflicts between competing work demands and personal and family needs.

Geographical Status of Beed :

The district can be divided into three broad physiographic parts viz. The high low lying northern part forming a part of Godavari valley, the higher part in the south forming part of the Balaghat Plateau and the third low lying undulating area comprising almost the whole of the Ashti block lying mostly in the Sina basin. The northern part of the district has a general elevation from 550 meters in the west to a little under 400 meters, enterprise with a number of residual hills of summits over 600 meters. The northern low lands rise towards the south by a strip projection. The dissected scrap of this plateau on the north appears as a series of hills which are often described as the Balaghat ranges. The third physical part comprising practically the whole of Ashti block is in the Sina basin draining into that river. Through of lower elevation this region is enterprise with innumerable low residual hills. The climate of the district is pleasant for the major part of the year.

The year may be divided into three seasons. The cold season from October to February is followed by the hot season from March to May. The south-west season falls between June and September the temperature in the district ranges from 43.5 degree Celsius in summer to 12.4 degree Celsius in winter. All the streams in the district drain into one or the other of the three principal river viz. Godavari along the northern, Manjra along the southern and sina along the south western boundaries of the district, Godavari drains the northern part of the district and flows in a deep bed with high banks rising to about 15 meters above the bed of the river. As a result, the water of the river is not easily available for irrigation purpose. The tributaries of Godavari, Lendi, Amrita, Sindhphana, Saraswati, Gunwati and wan. Manjra emanates in the mountains in patoda taluka and flows along southern boundary of the district. The tributaries of Manjra and Chausala, Limba, Yellemchi, Sabtili, Kaij, Hoal and Rena. Sina river flows on the south western boundary of the district. Talwar, Kambli, Rooti and Mehkari are its tributaries.

The river Godavari flow throughout the year. The other rivers generally get dried up often March. The total geographical area of the district is 11.17 lakh hectares. The area under forest is 0.22 lakh hectares which is 1.96% of the total geographical area. The area not available for cultivation is 0.38 lakh hectares. The area uncultivated is 0.73 lakh hectares. The net cultivated area is 10.65 lakh hectares. In Beed district the crops are growth in both Kharif and Rabbi Season. In Kharif Season Hybrid Jawar, Bajari, Tur, Udid, Cotton, Groundnut and Sunflower are grown while in Rabbi season Jawar, Wheat, Gram, Safflower and Sunflower are the major crops grown. Sugarcane is the major perennial crop grown in the district. Summer groundnut and sunflower are grown in an area having irrigation facilities during the summer seasons. Kharif crops are mostly takes in Beed, Patoda, Kaij, Ashti and Ambajogai talukas. The Rabbi crops are grown to a small extent in these talukas while both kharif and Rabbi crops are grown in Georai and Majalgaon. Cultivation of Sugarcane is on increasing side since last two years in this district. Horticulture and floriculture is also picking up. Total area under irrigation for 2002-03 was 1,78,168 hectares comprising 1,40,068 hectares under wells and 38,100 under surface irrigation. The district has been divided into 48 watersheds as per the ground water assessment 2001 made by GSDA. All watersheds have been indexed as white watersheds. The utilizable ground water recharge was estimated at 1,36,381.94 Ham. with yearly net draft of 38,146.52 Ham. The GSDA indicated that the total of 44,503 additional new irrigation wells can be developed in the district. Moreover, 4,068 wells were not in use as on 2002-03. The Majalgaon project and the Manjra project are the Major irrigation project in the district. There are sixteen completed medium projects and the work of two medium projects is under completion. There are 567 minor irrigation projects in the district. The net area irrigated in the district is 2.29 lakh hectares.

Objectives

The present study has been carried out with the following objectives in

1. To study the geographical effect on the rural and urban women entrepreneurs in Beed District.
3. To analyze the major strength and weakness of rural and urban women entrepreneurs and the geographical opportunities and threats which promote the women entrepreneurship?

Hypothesis of the Study

In the present study the researchers frame ten hypotheses to test the goodness of fitness. In this regard the following null hypotheses are framed:

1. Beed district geographical area is not suitable for rural and urban women entrepreneurs' development.

Scope of the Study

The present study focuses on the rural and urban women entrepreneurs in selected places in Beed district. The selected places with its good infrastructural facility, offers sound prospects for industrial developments. The scope of the study encompasses rural and urban women entrepreneurs in Beed District and the problems faced by women entrepreneurs who are engaged in starting a new enterprise in rural and urban areas of Beed district of Maharashtra. The study is limited only to the rural and urban women entrepreneurs of selected groups in Beed District of Maharashtra.

Research Methodology

The secondary data shall be collected from various Books, Journals, Magazines and websites. The study is based on secondary data.

Limitations of the Study

1. The present study is mainly focused in Beed District's selected rural and urban areas.

Reasons for Rural and Urban Women Becoming Entrepreneurs

Women Entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life. With the advent of media, women are aware of their own traits, rights and also the work situations. The challenges and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators.

Rural entrepreneurship in changing environment:

The changing global environment raises many questions about the ability of traditional, small scale businesses in rural areas to share the potential benefits which is offered by the changing environment. In India semi urban and urban populations in general grow about twice as fast as the overall total population and by 2020 they may exceed the size of rural populations. The rapid (though declining) population growth which is coupled with even faster urbanization, creates increasing demands. Such a major demographic trend challenges the capacities of some traditional small scale businesses to cope up with the increasing demands and supply.

Rural Entrepreneurship and development of villages:

Rural entrepreneurship certainly implies entrepreneurship emerging in rural areas. In other words establishing the industry in rural areas is referred to as rural entrepreneurship. This means that rural entrepreneurship is synonymous with rural industrialization. Many such examples of successful rural entrepreneurship can already be found in literature. Diversification into non-agricultural uses of available resources such as blacksmithing, catering for tourists, carpenter, spinning etc as well as diversification into activities other than those solely related to agricultural usage like use of resources other than land such as buildings, water, woodlands, local features and available skills all fit into rural entrepreneurship. The entrepreneurial combinations of these resources are for example tourism, sport and recreation facilities, professional, technical training, retailing and wholesaling and industrial applications (engineering, crafts), servicing (consultancy), value added (products from meat, milk, wood etc) and the possibility of off-farm work. Equally entrepreneurial are new uses of land resources that which enable a reduction in the intensity of agricultural production, for example, organic production. Some of the major opportunities in rural entrepreneurship are:

- A. Better distribution of farm produces which results in rural prosperity.
- B. Entrepreneurial occupation for rural youth resulting in reduction of disguised employment opportunities and alternative occupations for rural youth.
- C. For optimum and maximum utilization of farm produce formation of big co-operatives like Amul
- D. Optimum utilization of local resource in entrepreneurial venture by rural youth

On the contrary, Indian agriculture is characterized by low productivity, flood, and exposure for vagaries of nature like drought, other natural disasters and weaknesses like mismatch between agricultural and cash crops, inadequate infrastructure to provide for value addition, wide disparity which exists between public private partnership in agricultural development. Land being limited is unable to absorb the entire labor force throughout the year leading to large scale underemployment and unemployment. Rural people, in search of jobs and better livelihood opportunities often migrate to urban centers creating unwanted slums and also live in unhygienic conditions of living. In the above mentioned trend if employment opportunities are made available in rural areas along with basic amenities of life.

Peter Drucker had proposed that “entrepreneurship” as such is a practice. He says entrepreneurship is not a state of being not is it characterized by making plans that are not acted upon. Entrepreneurship certainly begins with action and creation of new organization. This organization in the long run may or may not become self-sustaining and in fact, may never earn significant revenues. But, when individuals create a new organization they have truly entered the entrepreneurship paradigm. Balanced and sustainable development is certainly the need of the hour and it can be made possible only when rural areas flourish. Growth of rural entrepreneurship may lead to reduction in poverty, pollution in

cities and growth of slums and ignorance of inhabitants. It also helps in improving the literacy rate and improving standard of rural people. Rural industries include traditional sector and modern sector. Former consists of khadi and village industries, sericulture, handloom and coir industries while the latter includes power loom and small scale industries.

Challenges Faced by Rural and Urban Women Entrepreneurs

Rural and Urban women entrepreneur's performance is not as much progressive as desired due to various challenges faced by them such as:

1. Personal challenges
2. Social challenges
3. Financial challenges
4. Marketing challenges
5. Managerial challenges
6. Technological challenges
7. Competition challenges
8. Lack of mobility challenges
9. Educational challenges
10. Accounting challenges
11. Lack of Law knowledge challenges

Conclusion

It can be said that today we are in a better position wherein women participation in the field of entrepreneurship is increasing at a considerable rate. Efforts are being taken at the economy as brought promise of equality of opportunity in all spheres to the Indian women and laws guaranteed equal rights of participation in political process and equal opportunities and rights in education and employment were enacted. It is evident from the study that rural and urban women are ready to face the challenges associated with setting up of business as well as unfavorable geographical area. Society is very much receptive to the concept of women entrepreneur, so is the family. Women are not into business for survival but to satisfy their inner urge of creativity and to prove their capabilities. Women education is contributing to a great extent to the social transformation. The future will see more women venturing into areas traditionally dominated by men. The socio background including factors, type and mode of business, training programmes are the important problems of women entrepreneurs in Beed District.

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