

Managing Rural Development through Rural Women Entrepreneurship

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ABSTRACT

Indian women representation in jobs and other entrepreneurial activity is very low, moreover rural women are so beyond to job's opportunities and entrepreneurial activity. It not mean they are free from work, equally to men they are engaged in several types of domestic work and up to some extent they are engaged with other types of unorganized jobs such as labor work . Although they are doing a lot for their families but their existence are neglected by society because they are not income source for their family. It is a general perception that income generating group is more prestigious and recognized by the society. In this paper focus is given on various types of policies, strategies and cases which are being borne by several organization including government and private sector. Main focus is given on self help group linked women entrepreneurship policies which have been very successfully during the last few decades. Self help group involve rural women, who worked with the help of small credit from bank. Most of SHGs have started a small level entrepreneurial activity from there home place. Self help group linked entrepreneurship activities are highly promoted by state government, central government along with various banks. In this paper researcher will try to find of scope and opportunities for new rural women entrepreneurship and also gives some suggestion and recommendation for existing policies.

Keywords: Rural women, self help group, entrepreneurship, and domestic work

1.0 Introduction

Today's world is changing at a startling pace to fill the gap between the men and the women which has generated by the traditional society. These changes have created economic opportunities for women who want to establish and operate their own businesses. Women constitute almost half

of the population of the world, similarly in India also. Till the turn of the century, man has enjoyed a dominant position and a woman has been relegated to the subservient level. The position of women and their status in any society is an index of its civilization. Women are to be considered as equal partners in the process of

development but, because of centuries of exploitation and suppression, Indian women have been neglected a lot. The work participation rate of women for 2001 was 25.68% in which 11.55% was in urban areas while 30.98% in rural area (Mishra Avaneendra). Women have not been actively involved in the main stream of development even though they have equal proportion in the labour force. Over the years, India has identified the entrepreneurial capacities of the women and has laid more emphasis on the development of small scale entrepreneurship in cottage industry. The women entrepreneurs have diversified their skills into more of a new commercial activities of working such as cloth stitching, parlours, dying of clothes, dhabbas, lac products, candle making, toys, educational entrepreneurs etc. all was possible due to the recognition of their activities into International and local markets. In the global economy of the 21st century, International trade will be a key source of economic growth and development. Recent surveys conducted in several countries by the National Foundation of Women Business Owners (NFWBO) indicates that women-owned firms involved in the global market have greater revenues, are more optimistic about their business prospects and are more focused on business expansion

than women owned firms that are domestically oriented (Jalbert, 2000). The present scenario of women in India is changing with globalization in India and the government policies implemented in the five years plan aimed at supporting poor women entrepreneur who have entrepreneurial skill with viable project the policies introduced by the government in the five year plan to foster women entrepreneurship in India. The Fifth Five Year Plan in 1990's aimed at poverty reduction and generating employment to make the people of India self sufficient whether rural and urban entrepreneurship was a better alternative for inclusive growth in the country through SME's. The non governmental institutes like NGO's and SHG's have emerged as a great potential for the Indian economy to grow and make people independent. In 1990 during the economic crisis the role of these groups emerged as opportunities for the large section of the people.

According to the Government of India a women entrepreneurs is defined as "an enterprise owned and controlled by a women and having financial interest of 51 percent of the capital and giving at least 51 percent of employment generated in the enterprise to women" It is estimated that presently women entrepreneurs comprise

about 10% of the total entrepreneurs in India. It is also clear that this percentage is growing every year. If prevailing trends continue, it is not unlikely that in another five years, women will comprise 20% of the entrepreneurial force in India (Mishra 1996). According to the Kauffman Firm Survey (Robb et al. 2009, 20) which followed a cohort of firms founded in 2004, only about 30 percent of the primary owners were women. Only 3 percent of firms that have a primary owner that is a woman are high tech while the same figure for men is 7 percent. (J. McGrath Cohoon, Vivek Wadhwa, Lesa Mitchell). According to the Estonian Labour Force Survey, there were around 6,000 self-employed women in rural areas in 2003 and the expected sample size was 600 women it also states that, the employment rate of women aged 15-64 years was 59.8% in (Estonian labour force 2004).

According to the Tax and Customs Board only 39.1% of sole proprietors are women. The number of women who are starting their own business as a career has increased significantly over the past ten years. Due to gender discrimination and bias more in urban many women choose the option of starting their own business in order to avoid corporate “glass ceiling” prejudice. Women often leave the corporate

world to become entrepreneurs, by starting their own business, to provide additional flexibility and life balance in managing their traditional responsibilities as wife and primary caretaker of the children. The primary concern for many women is the combined responsibilities of work and the family. Women Entrepreneurship is both about Women position in the society as well as been entrepreneur in the same society. Women are faced with specific obstacles (such as family responsibilities) that have to be overcome in order to give them access to the same opportunities as men. Micro Finance as an important tool of poverty alleviation and women empowerment. One of the powerful approaches to women empowerment and rural Entrepreneurship is the formation of Self Help Groups (SHGs) especially among Women and the key role played by the NGO's is at par. This strategy had fetched a vital change in the development phase of women in all the country. It has gained acceptance in development of infrastructure across the world.

1.1 Rationality of women entrepreneurs in the society:

1. They are the role model for other women.
2. They provide employment to the near ones.

3. Support financially to their family.
4. Manage the enterprise with a different culture
5. Leading to recognition of Indian industries in the foreign market.

1.2 Objectives of the study:

- To study the reasons for being in business i.e. motivational factors;
- To study the attitude of family and society towards women entrepreneurs; and to study the problems faced by women entrepreneurs.
- To explore the role of rural women entrepreneurs in a global economy, with the help of Self Help Group.

2.0 A contemporary Approach towards Women Entrepreneurship:

A woman plays vital role in modern society. They bring up their children and also at the same time they manage the work outside and inside. In many cases it is found that the women have shown excellent results in running the industries, such as Indira Nooye, Ekta Kapoor and so many others. Psychologically, educated women want to be free from the economic and social dependence on the men but in a traditional society women enjoy a very low status whereas men are at the high position, the women are covered up and given a slave like treatment. Conservative mind set

families rarely want to spend money on the girls education. Also the futures of girls are confined by family members. A woman has to react with the challenges in the present scenario and thereby contribute to the national building as well as technical progress. She acts as the nucleus family progress as well as for high growth of the enterprise. India has 397 million workers 123.9 million are women among them 106 million are in rural areas 18 million are in urban areas Only 7% of India's labour force is in the organized sector; 93% is in unorganized, informal sector 96% of women workers are in unorganized sector%. (which states that 4% of the women worker are in the organized sector), female work participation rate (WPR) has increased from 19.7% in 1981 to 25.7% in 2001. In rural areas female WPR has increased from 23.1 to 31% In urban areas it has increased from 8.3 to 11.6% However during the British rule, English education brought India in contact with the western culture. There role of the Indian women gradually changed the western ideas of scientific rationalism, liberalism, individualism as well as industrialization brought a lot of changed in the role of the women. Today the Indian women play a combined role of the bread winner as well as house keeper. A women entrepreneur also has the capacity to give

motherly treatment to staff and the worker because she understands the difficulties better than the men. For a female business owner, the process of starting and operating a new enterprise can be difficult because often they lack the skills, education, and support systems that can fulfill the

requirement of the business. Women's motivations for starting a business are related to their need to be independent, achieve Job satisfaction and attain personal accomplishment and to be creative and economically self-sufficient.

Workers Participation Rate:

census	T/R/U	Female	Male	Person
1981	Total	19.7	52.6	36.7
	Rural	23.1	53.8	38.8
	Urban	8.3	49.1	30.0
1991	Total	22.3	51.6	37.5
	Rural	26.8	52.6	40.1
	Urban	9.2	48.9	30.2
2001	Total	25.7	51.9	39.3
	Rural	31.0	52.4	42.0
	Urban	11.6	50.9	32.2

Sources: census of India, Govt. of India

In today's scenario the participation of the women in the rural as well as in the urban areas plays vital role development of the nation and society. there is a overwhelming evidences that labour force of women participation has raise the quality of life not only at the household level but also at large.

A women entrepreneur, just like her male counterpart has to perform much useful

function .She undertakes a venture assumes risk and earns profits .She is the woman who has strong motivation to achieve the success. She exploits the opportunity whenever and wherever it arises. She is the leader of her own destiny as well as family and provides her able guidance and lead her enterprise toward achieving the desired goal this gives idea and clear vision regarding the function of the women entrepreneur.

Opportunity of women entrepreneurship in urban: The Indian Women of Today Culturally rooted globally oriented healthy, Educated, and Self Reliant Secure in her Home and Safe outside with access to all the Rights of a Citizen with Opportunity to Contribute in all walks of life. Considering the socio economic, cultural factor a step is needed to be initiated for the Entrepreneurial Development in India. A possible set of three inter-linked and inter-dependent clusters of recommendations can be aimed at “pushing” a larger number of women entrepreneurs towards growth opportunities, utilizing their potential as creators of wealth and jobs, and providing a more conducive legal and regulatory framework. These recommendations can also ensure the proper positioning of “pull mechanisms” to enable the growth-oriented women entrepreneurs to expand and grow in terms of investments, markets and profits. Through appropriate invention, if women are attracted to make use of these opportunities of enterprise promotion, they will not only come to the mainstream of the nation but also contribute to the shift from welfare approach to empowerment. There are famous women entrepreneur who contributed in the national development as well for the progress of the society for example Ekta Kapoor, creative head of

Balajji Telefilms, Sunita Narain, an environmentalist and political activist as well as a major proponent of the Green concept of sustainable development, Neelam Dhawan, Microsoft India managing director, leads Microsoft's sales and marketing operations in the country, Anima Lal Kidwai was the first Indian woman to graduate from the Harvard Business School. Sulajja Firodia Motwani, Joint Managing Director of Kinetic Engineering Ltd., Dr. Jatinder Kaur Arora, an outstanding scientist from Punjab, was conferred a national award for her work on women's development through science and technology. Indra Krishnamurthy Nooyi, chairman and executive officer of PepsiCo. Chanda kochher CEO ICICI. There are list of the women entrepreneur who have break the image of traditional women and motivates the women population to achieve the level of status which is desired by every individual.

Opportunity of women entrepreneurship in rural: we can see that in Syria's Studies carried out by the Rural Women Development(RWDU)of the Ministry have mapped out the lives and work of rural women. The deficit of educational, cultural and social rights for rural women are depicted in early marriage, polygamy, illiteracy, high dowry prices, inheritance

customs, women's unpaid labour, and high levels of mortality. Various statistics produced by the RWDU indicate that over one third of the rural women employed outside the home (36 per cent) are illiterate. Rural women with a certificate of vocational education account for 15 per cent of total women employed, compared with only 4 per cent in the case of men.

Issues faced by the women entrepreneur:

A major hurdle for trained women is the initiation into independent professional work. Families routinely provide financial and emotional support for sons that they would never extend to daughters. Parents and daughters together need to be convinced that the skills learned in the polytechnics could provide them with profitable occupations. In women's institutes, therefore, there is a strong case for introducing an additional year of training when the pupils who have been taught skills are put to work in training-cum-production workshops, whose produce is sold and income earned.

- Lack of confidences
- Low knowledge of legal statutory and procedural formalities
- Decision making and the problem solving
- Inadequate vocational and technical training.

- Operational problem
- Lack of management inputs
- Adaptation on technological changes
- Financing Difficulties: Credit is available for women through a plethora of schemes but there are still bottlenecks and gaps. The multiplicity of schemes is not adequately listed nor is there networking among agencies. As a result, clients approaching one institution are not made aware of the best option for their requirements. Dr. Kiran Mazumdar-Shaw, Chairman & Managing Director of Biocon Ltd., who became India's richest woman in 2004, She founded Biocon India with a capital of Rs.10, 000 in her garage in 1978 - the initial operation was to extract an enzyme from papaya. Her applications for loans were turned down by banks so this states that women face difficulties in making the arrangement for the financial resources. Today, her company is the biggest biopharmaceutical firm in the country. This shows that to arrange for the loans is difficult task for the women but due her capability

and capacity she can be on the top of the world.



Empirical evidence shows that women contribute significantly to the running of family businesses mostly in the form of unpaid effort and skills. The value of this effort is underestimated both by the families which effects the academic studies. On the other hand, many of the enterprises defined as being run by women are in fact run in their names by men who control operations and decision making. Programmes meant to reach women entrepreneurs can succeed only if they take care of this paradox as well as of the familiar and social conditioning that reduces the confidence, independence and mobility of women. Empowering women particularly rural women is a challenge. Micro- enterprises in rural area can help to meet this challenge. Micro-enterprises not only enhance national productivity, generate employment but also help to develop economic independence, personal and social capabilities among rural women. Following are some of the personal and social capabilities which are developed

as a result of taking up enterprise among rural women:

- Economic empowerment
- Improved standard of living
- Self confidence
- Enhanced awareness
- Improvement in decision making status
- Sense of achievement
- Increased social interaction
- Improvement in leadership quality

Opportunities created by SHG's in the rural area:

Programmes for encouraging entrepreneurship among women are doomed to fail or at best to succeed partially when taken up in isolation. This is because entrepreneurship by definition implies being in control of one's life and activities. Promoting entrepreneurship for women will require an even greater reversal of traditional attitudes than the mere creation of jobs for women would. This does not mean that we should wait for societal change to take place first. But it does imply

that the programme should go beyond subsidies and credit allocation to attitudinal changes, group formation, training and other support services. Several government and non government agencies and programmes are targeted to the development of women entrepreneurship.

Some of these are listed below:

1. Federation of societies of women entrepreneurship **(FSWE)**
2. Small entrepreneurship development institute of India **(SEDI)**
3. Development of women and children in rural areas **(DWCRA)**
4. District industries centre **(DIC)**
5. Integrated rural development programme **(IRDP)**
6. Prime Minister Rojgar yojana **(PMRY)**
7. Women corporate finance corporation **(WCFC)**
8. Financial assistances through women development corporation **(FAWDC)**

As owners of small and medium-sized enterprises (SMEs) women can also supply multinational companies with ideas, inventions, technology, raw materials, supplies, components, and business

services. Ultimately, female business owners will be recognized for who they are, what they do, and how significantly they impact the global economy. Change is afoot in the global economy and it is bearing a woman's face.

Self help group helps in embolden the rural women entrepreneurs:

Self-help groups empower micro- and small entrepreneurs to identify their needs, plan and Implement their own projects, share the benefits of their collective efforts and evaluate their Programmes and projects. Rural and women entrepreneurs can establish Common projects such as: Collective marketing; Bulk purchasing; Common facilities, e.g. to share machinery and equipment, a warehouse or a vehicle or Office facilities; Group-owned enterprises; Group lending; Training programmes. Today, it is estimated that there are at least over 2 million SHGs in India. In many Indian states, SHGs are networking themselves into federations to achieve institutional and financial Sustainability. Cumulatively, 1.6 million SHGs have been bank-linked with cumulative loans of Rs. 69 billion. In 2004-05 alone, almost 800,000 SHGs were bank-linked. The formation of common-interest groups consisting primarily of women has had a substantial impact on their lives. The SHGs has a

impact on women's empowerment and social security. The status of women has generally improved as they have developed stronger confidence which has changed gender dynamics and their role in the household. In south India, significant improvements in fertility rates, female literacy, participation in development programmes and economic independence are evident. Women are able to fight for their rights and entitlements and have emerged as a force to be reckoned with. Further, SHGs are becoming more than just financial intermediaries, instead they have emerged into a more political and social unit of society. More importantly, the penetration of microfinance to the poorest of the poor is still weak and needs a wider reach for example APMAS (Mahila Abhivruddhi Society, Andhra Pradesh) was founded in 2001.

Conclusion: With relevant education, work experience, improving economic conditions and financial opportunities, more women around the world are creating and sustaining successful business ventures. This will not only have an impact on the economies of the countries in which women own their businesses but also will change the status of women in those societies. It is likely that, as we begin this millennium, this will be the century of the entrepreneur in general and

of the women entrepreneur in particular. Rural women perform variety of operations in farm and home system and have basic indigenous Knowledge, skill, potential and resources which can prove helpful to establish and manage enterprises. What they need is awareness, motivation, technical skill and support from family, government and other organization. With the right assistance they can strengthen their capacities besides adding to the family income and national productivity.

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