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Chapter 13

A Study on Rural Women Entrepreneurship and Micro Enterprise Development in India

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ABSTRACT

Women entrepreneurs can play a role of catalyst in social and economic development of country like India. They faced many obstacles specifically in finance and marketing of their produce. Micro finance is playing a vital role in the success of SHGs, particularly the entry of rural women in micro enterprises will be encouraged and aggravated. Rural women can do wonders by their effectual and competent involvement in entrepreneurial activities. The rural women are having basic indigenous knowledge, skill, potential and resources to establish and manage enterprise. Now, what is the need is knowledge regarding accessibility to loans, various funding agencies procedure regarding certification, awareness on government welfare programmers', motivation, technical skill and support from family, government and other organization. More over formation and strengthening of rural women Entrepreneurs network must be encouraged. Women entrepreneur networks are major sources of knowledge about women's entrepreneurship and they are increasingly recognized as a valuable tool for its development and

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promotion. This will motivate other rural women to engage in micro entrepreneurship with the right assistance and they can strengthen their capacities besides adding to the family income and national productivity.

KEYWORDS: *Empowerment, Micro Enterprise, Micro credit, Rural entrepreneurship, Self-help groups, Women entrepreneur.*

INTRODUCTION

Entrepreneurship is an innovative and dynamic process, whereby, a new enterprise is created. Entrepreneur is a catalytic agent of change, which generates employment opportunities for others. The emergence of entrepreneurs in a society depends to a great extent on the economic, social, religious, cultural and psychological factor prevailing in the society. Entrepreneurship amongst women is a recent phenomenon. When an enterprise is established and controlled by a woman, it not only boosts economic growth, but also has many desirable outcomes. First prime minister of India Jawaharlal Nehru has remarked "when a woman moves forward, the family moves, the village moves and the nation moves." It is estimated that presently women entrepreneurs comprise about 10 percent of the total entrepreneurs in India and this percentage is growing every year. If prevailing trends continue, it is not unlikely that in another five years, women will comprise about 20 percentage of the entrepreneurial force in India.

WOMEN ENTREPRENEURSHIP IN INDIA

India is a land of enterprises, where almost 70 percent of the population is still self-employed and some place this estimate as high as 80 percent. The concept of "Women entrepreneurship" is becoming a

global phenomenon and in India it became prominent in the later half of the eighties. An entrepreneur is a person who is able to scan the environment, marshal resources and implement actions to bring into existence a commercial venture, which can initiate and establish large, medium or small enterprises. The concept of women entrepreneurship is multidisciplinary in nature embodying economic, psychological, social, cultural and political as well as environmental characteristics. According to Khanka (2000), 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. His contribution is to highlight how women successfully become entrepreneurs by managing their personal and professional life and how family support plays role in there empowerment.

The types of responses women are generating in certain circumstances highlight women as special type of entrepreneurs, away from men with distinction. The need for bringing women to the main stream of economic development of our country is because of their proven success in all fields, wherever they got the opportunity. Traditionally, women, be it mother, wife or sister, used to be the in charge of the household management. Even though, over the last few decades' women have come forward to establish their own enterprises, their numbers remain small in male dominated world. Women's work, however innovative they are, has gone unrecognized. Thus, the shift of entrepreneurial concept is due to some adjustment either social or

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economical, considering women's work within the purview of entrepreneurship.

REASONS FOR WOMEN BECOMING ENTREPRENEURS

The glass ceilings are shattered and women are found indulged in every line of business. The entry of women into business in India is traced out as an extension of their kitchen activities, mainly 3P's, Pickle, Powder and Pap pad. But with the spread of education and passage of time women started shifting from 3P's to modern 3E's i.e., Energy, Electronics and Engineering. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. Women Entrepreneur's 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. Many women start a business due to some traumatic event, such as divorce, discrimination due to pregnancy or the corporate glass ceiling, the health of a family member, or economic reasons such as a layoff. But a new talent pool of women entrepreneurs is forming today, as more women opt to leave corporate world to chart their own destinies. They are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation.

HOW TO DEVELOP WOMEN ENTREPRENEURS

Right efforts on from all areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. Following efforts can be taken into account for effective development of women entrepreneurs:

- Government should extend better educational facilities to women
- Adequate training program on management skills should be provided to the women community.
- Vocational training should to be extended to the women community so that it enables them to understand the production process and production management.
- Skill development programs should be conducted in women's polytechnics and industrial training institutes. Skills should be put to work in training-cum-production workshops.
- Training on professional competence and leadership skill should be extended to women entrepreneurs.
- Training and counseling sessions should be held on a large scale for existing women entrepreneurs so as to remove psychological problems like lack of self-confidence and fear of failure.
- Counseling through the aid of committed NGOs, psychologists, managerial experts and technical personnel should be provided to existing and emerging women entrepreneurs.
- Activities in which women are trained should focus on their marketability and profitability.

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- Government should make provisions for providing marketing and sales assistance to the women entrepreneurs.
- Women's development corporations should gain to have access to open-ended financing.
- A Women Entrepreneur's Guidance Cell should be set up in each state to handle the various problems of women entrepreneurs.
- District Industries Centers and Single Window Agencies should make use of assisting women in their trade and business guidance.
- Women's participation in decision-making should be encouraged.
- Training in entrepreneurial attitudes should start at the high school level through well- designed courses, which will help to build up confidence in women.
- Government should come up with more schemes to motivate women entrepreneurs to engage in small scale and large-scale business ventures.
- Non Governmental Organizations should be engaged in women entrepreneurial training programs and counseling.

ENTREPRENEURSHIP DEVELOPMENT OF RURAL WOMEN THROUGH SELF HELP GROUPS (SHG)

The SHG is an association of people belonging to similar socio-economic characteristic, residing in same locality. The SHGs are voluntary associations of people formed to attain some common goals. Found that a typical rural women's SHG is a good example of capacity building for prospective entrepreneur. Its aims include enabling

members with no educational or industrial or entrepreneurial background to become self dependent and self reliance. A Self help group is a small economically homogenous and significant group of rural urban poor voluntarily formed to save and mutually agreed to contribute to a common fund to be lent to its members as per group decisions. These are groups, which have similar social identity, heritage, caste or traditional occupations and come together for a common cause and manage resources for the benefit of the group members. The concept of Self Help Groups (SHGs) is proving to be a helpful instrument for the women empowerment. SHG is an organization of rural poor, particularly of women that deliver microcredit to undertake the entrepreneurial activity. Entrepreneurship development and income generating activities are a feasible solution for empowering women. It generates income and also provides flexible working hours according to the needs of homemakers.

PROBLEMS OF WOMEN ENTREPRENEURS IN INDIA

Rural Women in India face many problems to get ahead in their life in business. A few problems that women entrepreneurs face are:

- India is still a male dominated society and this male dominant social order blocks women entrepreneurs in their way towards business success. Male members think it a big risk financing the ventures run by women.
- Women's family obligations also bar them from becoming successful entrepreneurs. The financial institutions discourage women entrepreneurs on the belief that they can at any time leave their business and become housewives again. The result is that

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they are forced to rely on their own savings, and loan from relatives and family friends.

- The financial institutions are skeptical about the entrepreneurial abilities of women. The bankers put unrealistic and unreasonable securities to give loans to women entrepreneurs. According to a report by the United Nations Industrial Development Organization (UNIDO), "despite evidence that women's loan repayment rates are higher than men's, women still face more difficulties in obtaining credit,". So, The women entrepreneurs suffer from inadequate financial resources and working capital as they lack access to external funds due to their inability to provide tangible security.
- Women give more emphasis to family ties and relationships. The business success depends on the support the family members extend to women in the business process and management.
- The literacy rate of women in India is at low level compared to male population. Many women in developing nations lack the education needed to spur successful entrepreneurship.
- The feeling of achievement motivation and advancement of the women folk is found to be less as compared to that of male members. The low level of education and confidence leads to low level achievement motivation and advancement among women folk to engage in business operations and running a business concern.
- Finally high production cost of some business operations adversely affects the development of women entrepreneurs. The installation of new machineries during expansion of the productive

capacity and like similar factors dissuades the women entrepreneurs from venturing into new areas.

MICRO ENTERPRISES FOR RURAL WOMEN

Enterprises from small scale to medium scale grouped together are called “Micro, Small and Medium Enterprises” (MSME). Micro enterprise is an effective instrument of social and economic development. It helps to generate employment for a number of people within their own social system. This is more beneficial for women in rural areas as it enables them to add to the family income while taking care of their own home and livestock task. The micro entrepreneurs are strengthening the women empowerment and remove the gender inequalities. Self Help Group’s micro credit mechanism makes the members to involve in other community development activities.

AREAS OF MICRO-ENTERPRISE DEVELOPMENT

Depending on number of factors ranging from landholdings, subsidiary occupations, agro climatic conditions and socio-personal characteristics of the rural women and her family member the areas of micro-enterprises also differ from place to place. The micro enterprises are classified under three major heads:

- Micro Enterprise development related to agriculture and allied agricultural activities like cultivating to organic vegetables, flowers, oil seeds and seed production are some of the areas besides taking up mushroom growing and bee keeping. Some more areas can be like dehydration of fruits and vegetables, canning or bottling of pickles, chutneys, jams, squashes, dairy

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and other products that are ready to eat. This is common form of microenterprise in rural areas.

- Micro-enterprise development related to livestock management activities like dairy farming, poultry farm, livestock feed production and production of vermi composting using the animal waste can be an important area in which women can utilize both her technical skills and raw materials from the farm and livestock to earn substantial income and small scale agro-processing units.
- Micro-enterprise development related to household based operations, It is generally handicraft related enterprises where women perform activities like knitting, stitching, weaving, embroidery etc...

ADVANTAGES OF MICRO ENTERPRISE IN BUILDING WOMENEMPOWERMENT

A micro enterprise is not only enhancing national productivity, generate employment but also helping to develop economic independence, personal and social capabilities among rural women. Following are some of the personal and social capabilities, which were developed as result of taking up enterprise among rural women:

- Economic freedom
- Improved standard of living
- Self confidence x Enhance awareness
- Sense of achievement
- Increased social interaction

- Engaged in political activities
- Increased participation in social meetings
- Development in leadership qualities
- Involvement in solving problems related to women and community
- Decision making capacity in family and community

CONCLUSION

Women's entrepreneurship is both about women's position in society and about the role of entrepreneurship in the same society. Women entrepreneurs faced many obstacles specifically in market their product (including family responsibilities) that have to be overcome in order to give them access to the same opportunities as men. In addition, in some countries, women may experience obstacles with respect to holding property and entering contracts. Increased participation of women in the labour force is a prerequisite for improving the position of women in society and self-employed women. Particularly the entry of rural women in micro enterprises will be encouraged and aggravated. Rural women can do wonders by their effectual and competent involvement in entrepreneurial activities. The rural women are having basic indigenous knowledge, skill, potential and resources to establish and manage enterprise. More over Formation and strengthening of rural women Entrepreneurs network must be encouraged. Women entrepreneur networks are major sources of knowledge about women's entrepreneurship and they are increasingly recognized as a valuable tool for its development and promotion. This network helps to give lectures,

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printed material imparting first hand technical knowledge in production, processing, procurement, management and marketing among the other women. This will motivate other rural women to engage in micro entrepreneurship with the right assistance and they can strengthen their capacities besides adding to the family income and national productivity.

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