



Pratidhwani the Echo

A Peer-Reviewed International Journal of Humanities & Social Science

ISSN: 2278-5264 (Online) 2321-9319 (Print)

Impact Factor: 6.28 (Index Copernicus International)

Volume-VI, Issue-IV, April 2018, Page No. 215-220

UGC Approved Journal Serial No. 47694/48666

Published by Dept. of Bengali, Karimganj College, Karimganj, Assam, India

Website: <http://www.thecho.in>

Women Entrepreneurs in Rural India: Challenges and Opportunities

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Abstract

Women are important human resources as they play key roles in the household and in the economy. Social conditions of women are not up to the mark. Women find themselves more subjugated, cornered and secondary in their own society. Thus Women participation in various developmental plans and programmes are very important for economic and social development. Women empowerment is one of the important factors in the agenda of national development. However, there are various constraints for woman entrepreneurship. There is a need to make interaction of science and technology with socio-economic aspects of the regions to create a scientific spirit and temper among them.

Keywords: *Women entrepreneurs, Empowerment, Govt. schemes, Employment.*

Introduction: The women's movement in different areas has a long history. The conditions and positions of women in our society are not up to the mark since beginning, however it is peculiar that women are recognized and respected in the *Devi* form till date in our society and we see the worships of various cults of female goddesses. The several issues of women are low earnings, poor work conditions, non-recognition of their labours, harassment at home and workplaces, oppressive practices of dowry, polygamy, bigamy, child marriages, sexual exploitations, literacy, health and maternity issues etc. All this shows the socio-economic settings in India. The social justice and empowerment of women rests on political structures and economic empowerment. The women are inseparable part of Indian society, so it is very important to know entrepreneurship in them particularly in rural India, its various opportunities and challenges.

The low industrialization in some parts of our country causes low socio-economic development. Hence we find outmigration of people especially men from these less developed industrial regions to more developed regions. It has resulted in acute shortage of skilled manpower and entrepreneurs in these areas. Thus these areas are left with only women, children and old family members. The responsibilities of whole family are rests on

women. These women are very active and do hard work in the fields, forests, rivers and mountains. Women find themselves more subjugated, cornered and secondary in their own society. The women are mainly the victims of poverty. The several reasons behind the misery are the lack of scientific temper among inhabitants of the region, inadequate professional skills, and inadequate representation of women power in policy making process, ineffectiveness of Govt. policies, improper utilization of natural resources etc.

Empowerment of women helps in various skill trainings and in removal of poverty and thereby raise standard of livings. It helps both men and women to stay in their own region thus it controls migrations of people from one place to other place in search of jobs. Empowerment of women is necessary to aware about their rights, roles, sense of gender equality, and how to solve the difficult situations in the work places. It provides a rightful place to women in society. To empower women, the law provides certain legislations like Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013; Protection of Women from Domestic Violence Act, 2005; Pre - Natal Diagnostic Tests Act, 1994 amended in 2003; the Commission of Sati (Prevention) Act 1987; the Indecent Representation of Women (Prohibition) Act, 1986; the Dowry Prohibition Act, 1961 amended in 1986. The 73rd and 74th amendment of the Constitution of India has transformed the lives of rural women with the provision of reservation of 33 percent seats in Panchayat and Nagarpalika bodies. With these enactments, women have been provided opportunities in formal decision making power and governance. Women movement has traversed long way but the struggle is not over. Implementation of all the recommendations in letter and spirit are needed.

“India ranked 131 out of 188 countries in human development Index in 2017. The low human development index of India reflects constant inequality among marginalized groups including scheduled castes, tribal, rural populations and women. In India, gender inequality still persists despite high rates of economic growth. It is due to systematic exclusion of women and girls by economic, social, political and cultural barriers. India’s position in Gender Development Index (GDI) is 125 out of 159 countries in 2016. It is a direct measure of gender gap. The GDI shows how much women are lagging behind as compared to their male counterparts due to the prevalence of teenage mothers, the low representation of women in Parliament and the low female labour force participation rate compared to men. It is measured on the basis of disparities between women and men in three basic dimensions of human development – health, knowledge, and living standards.”¹

The development of any society, regions and nation is only possible when there is women empowerment. “Women’s participation is not only essential to economic development, but it will also have transformative effects on the goals of both economic and social development. Women’s participation, thus, does not mean simply increasing women members or integrating them into existing development models, rather it is a part of the

process of empowerment and a way to make development policies and programmes”². The woman or a group of women who initiate, organize and operate a business enterprise is known as women entrepreneur. Here she plays a leading role in idea generation, screening, determination of objectives, project preparation, product analysis etc. The plan and programme of entrepreneurship is different for rural and urban sectors. Gender equality and economic growth go side by side. Entrepreneurship of women is essential for economic and social development. Women empowerment is one of the important factors in the agenda of national development. The Central Govt. time to time had launched many developmental programmes such as Training of Rural Youth for Self Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA) and Integrated Rural Development Programme (IRDP) etc. *Mahila Shakti Kendra* Scheme of Ministry of Women and Child Development has been implemented from 2017-18 to 2019-20 for empowering rural women by creating an environment for their overall growth through community participation. *Mahila E-Hatt* scheme is an initiative to meet women’s aspirations and needs by facilitating a special marketing platform for women. The aims of these programmes were to remove poverty through entrepreneurial programmes. In the developmental programme of agriculture and animal husbandry little attention was paid towards upliftment of women as compared to their own involvement in both these sectors.

Training and Employment Programme for Women (Step): “Ministry of Women & Child Development has issued revised guidelines on Support to Training and Employment Programme for Women (STEP), 2016. The objectives of the scheme are two folds viz.

- (i) To provide skills that give employability to women.
- (ii) To provide competencies and skills that enable women to become self-employed/entrepreneurs.

Assistance under the STEP Scheme will be available in following sectors

- Agriculture
- Horticulture
- Food Processing
- Handlooms
- Traditional crafts like Embroidery, Zari etc.
- Handicrafts
- Gems & Jewellery
- Travel & Tourism, Hospitality
- Any other sector as identified by the Ministry of Skill Development & Entrepreneurship.”³

Women as Potential Entrepreneurs in Rural Areas: Rural women are extensively involved in agricultural activities through various roles. Forest based industries consists of

collection of forest plants, fruits, herbs, gums, resins, katha, lac etc. These are the basic raw materials for the cottage industries. The village and cottage industries are important parts of the rural society and economy. The rural women can be encouraged to engage themselves for setting up of cottage industries such as mushroom farming, fishing, manufacturing of matchsticks, papad and pickle making, cane rope making etc. There is a large scope of women employment in the sectors of handmade paper Industry, hand embroidery etc.

Women must be encouraged and promoted of cultivation of fruits and vegetable in agricultural lands and even in their kitchen garden as per agro - climatic conditions and local nutritional needs. The women can own and run nurseries for nourishing plant saplings. It will help them in income generation processes.

Sericulture is a special type of low investment cottage industry which has potential to employ maximum number of rural women as compared to other sectors. The raw material for Sericulture industry is plantation of Mulberry trees. Mulberry plantations form a dominant forest flora in some parts of our country. Women can be engaged for plantation of Mulberry trees, rearing of silk worms, reeling of silk threads and finally weavings silk textiles.

Bee-Keeping is an important activity for honey collection and productions. It can be maximized by adopting modern scientific techniques and management. Honey has high medicinal and nutritional values with good market price. A large number of women can participate in simple training to learn how to collect honey.

Livestock plays a major role in the rural household's economy. It includes domestication of various animals, birds and their rearing activities. Women can start a collective business of milk and dairy products such as Butter, Curd, *Ghee*, *Paneer* etc. They can open a poultry farms. The good quality wool is obtained from rearing of sheep and goats in the hilly areas. These wools are used in knitting warm clothes, shawls and sweaters etc. Women can sell all these woolen garments either individually or by forming co-operative stores.

Tourism sector can benefit both unskilled and semiskilled people. Women can open the travel agencies. With the advancement of telecommunication and information technology, women can operate tour packaging business. They can book tickets, hotels, accommodations and arrange food etc. under one roof. In such development, tourists need not require to visit other outside travel agents for getting all these facilities. Tourist informer or Guide is an important part of any tours and travel industry. It has been seen that usually male persons are acting as a tourist guides. Local women irrespective of their age can provide services of tourist assistance. They are the actual person who possesses real knowledge about the local history, traditions, customs, folk-lore, mythology, legends, anecdote etc. of the respective region. Hence they would provide the correct information. This opportunity will facilitate them a better source of income for their livelihood. Thus it will reduce the disparity of unemployment and gender differences. Further, local professional agencies (run by women) in the hilly region can manage all trekking arrangements.

The women can be engaged themselves as entrepreneurs through various types of activities such as tailoring, stitching readymade garments, designing textiles and artificial gems and jewellery, toy making, paintings, knitting etc.

Various Constraints for Women Entrepreneurship:

- Lack of proper knowledge-----Women does not possess sufficient skill and knowledge of the area where they can set up their own business. This can be improved by short term skill trainings programme for setting up of entrepreneurship within the region.
- Lack of family support ----- In our patriarchal system family does not support a woman either in morally or financially. There are several prejudices and customs attached to women which prohibit the participation of women in developmental process. She has to look after the entire family and to do all house hold works, rearing children etc. People need to shed such type of mindset.
- Lack of Capital Support----- Cultural traditions some time hold back a woman from starting into her own entrepreneurship because it is very difficult for women to get business loan quickly, timely and hassle free. Applications for loans are not processed properly, hence sometime loan is not disbursed and if it is disbursed then it takes a long time. In such areas, self help groups for financing women entrepreneur works as a better option. It is very useful in generating savings, in the successful delivery of credits to women and in effecting recovery.
- Lack of Confidence ----- Sometime women lose their confidence as they can be an entrepreneur due to poverty, less education and social stigma. Women lose their self confidence due to social injustice met by them to such an extent that they cannot think about any kind of socio-economic changes within themselves.
- Lack of marketing support -----The end product or services as a result of entrepreneurship business need a market. These markets are not properly managed and thus women entrepreneurs face difficulties in selling their products. Hence local market may be made accessible for end use of the products through panchayat helps and by other electronic modes.
- Lack of right public- private institutions.

Conclusion: There are various ways to overcome the problems of women empowerment. Small and medium scale developments would benefit the women in entrepreneurship. Micro credit programme will help women in small investments in tourism sectors. Educational programme, training and management development programme and similar other initiatives are necessary to aware women. Calculation and auditing gender data, women's actual share in the productions, international campaign and trade association's encouragement towards women entrepreneurs will definitely help in minimizing gender inequality among men and women. The community participations and forming self help groups for micro and macro credits facilities by women will positively improve the situations.

Women should be provided actual ownership of land that could stimulate a different type of structural change and confidence among themselves. It is essential to promote new cultural values which facilitate equal participation of women in development. Popularization of various scientific and technological knowledge and skills is also required to enable further development.

It is essential to eliminate employment discrimination and create new opportunities in traditional, non-traditional and highly productive areas. Marketing arrangements, export facilities and better infrastructures should be proper for women entrepreneurs. Information must be easily accessible to women.

Empowered Women have a significant role to both continuities and changes in society. Women participation in various developmental plans and programmes are very important and it is only possible when they are directly or indirectly involved and they must get their dues. The Government will have to play an active leading role for promoting programmes relating to women empowerment and encouragement. The Future programmes and projects should be designed, keeping in view the role of women since women are the best observer, protector and conservator of their forests, village, lands, water resources etc.

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