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A STUDY ON PROBLEMS AND PROSPECTS OF RURAL WOMEN ENTREPRENEURS

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ABSTRACT:
In today's globalized world, a country's economic progress is entirely dependent on the involvement of women in its rural development. However, in a man-dominated country like India, where a large portion of the population lives in rural areas, it is extremely difficult for a woman to consider starting her own business. Women's rural entrepreneurship has received recent attention in rural India. A woman entrepreneur is someone who takes on challenging tasks in order to fulfill her personal wants and achieve financial independence. In recent decades, rural women have started their own businesses. The empowerment of women is facilitated by entrepreneurship, which offers rural women's lives a new direction. This study examines the obstacles and opportunities fa ced by rural women entrepreneurs. This study is about rural women entrepreneurship that reveals the challenges and benefits of rural women entrepreneurship. Women have to face specific challenges that have to be get over in order to give them access to the same possibilities as men. Improv ed contribution of women in the labour power is a requirement for helping the position of ladies in community and self-employed women. In India, there are around eight million women entrepreneurs, with Tapi District in South Gujarat having the highest share. This research paper mainly concerned with the women entrepreneurship situation in rural area of India. This is a based on Primary and secondary data. This study highlighted the current status of women entrepreneurs and their valuable contribution in sustainable economic growth of rural areas of India. This paper also focuses on to study the various challenges and problem faced by rural women entrepreneur and know the various factors motivating and facilitating rural women entrepreneur.

Keywords: Women Entrepreneurs, Rural Entrepreneurship, economic growth, challenges and problem.

INTRODUCTION:

Indian women have made themselves free from the control of the male dominated society, where women were treated only as a “Laxmi” and kept them in the four walls of the house doing the household everyday jobs like cooking, washing clothes, giving birth to children and fostering them (Singh, 2018). Women put their footsteps in the corporate world not only as job seekers but also as job givers. Women have finally plunged into the rural business and have become an Entrepreneur. Indian women by becoming entrepreneurs have moved a step ahead from just having a corporate career which gave her financial self-determination and growth to express her abilities.

This shift has enabled her to go away from all this and enter into a world where she can build a difference in the corporate world along with creating a nick for herself. Entrepreneurship has been a male-dominated phenomenon from the very early age, but time has changed the situation and brought women as today’s most memorable and inspirational entrepreneurs. It is estimated that women entrepreneurs presently comprise about 10 percent of the total number of entrepreneurs in India, with the percentage growing every year. Women community is almost equal to men in population. Women can play active part in generating employment for themselves as well as others. It is also necessary to participation of women in economic activities for raising the status of women. Women’s participation in entrepreneurship development is a must for rapid economic development of a country. In India participation of women as entrepreneurs is commencing from 1970’s onwards. Now more and more women entering in to different kinds of entrepreneurial activities. At the initial stage it is developed only at urban area. Gradually it has extended to rural area also. There is no particular definition of rural women entrepreneurs. In rural area, entrepreneurship is the only solution

to growing employment oppo rtunity among rural women. Rural women entrepreneurship is an important ingredient of rural economic development and it is a must for the socio-economic upliftment of rural women in a society. With the increasing scarcity of jobs and for solving rural unemployment problem, rural women entrepreneurship has played a significant role and has considered as an important part of the economic policy of the country. The Indian economy needs to generate a large number of jobs in the decentralized rural non -farm sector, comprising to small, tiny, cottage, village industries in order to arrest the rising unemployment and urban migration in the country. Women segment of our rural population still thinks in terms of traditional life style. They don't think beyond their h ousehold and agricultural jobs.

WOMEN ENTREPRENEURSHIP IN INDIA

Once upon a time, the large part of the world was designed such that men could only set up enterprises. Then there were women who by compulsions of circumstances took up income generating activities to sustain themselves and their family. The men of these women were either not there or if they were would not take the responsibilities of sustaining the family. Succession planning, leaving an heir, an inheritor and a continuity of the lineage is for men and their sons and their sons. It is rare for a man to plan for handing over to the daughter or daughter's daughter. The reality of women entrepreneur and passing the enterprise to a daughter will be the new reality and phenomenon of Indian business. Earlier for Women, there were only 3 Ks: Kitchen, Kids, Knitting, then came 3 Ps: Powder, Papad, Pickles and now at present there are 4 Es: Electricity, Electronics, Energy, Engineering. Indian women have undergone a long way and are becoming increasingly visible and successful in all spheres and have shifted from the kitchen to a higher level of professional activities (Gurnani, 2014, p. 943).

ROLE OF WOMEN ENTREPRENEURSHIP IN ECONOMIC DEVELOPMENT:

Women entrepreneurship in economic development of any nation has been documented for its significant contribution. This means that the neglect of women in the development process constitutes a human waste. In many developing countries, marriage is the only carrier for most women. Professionally women have confined their activities to such areas as education, office work, nursing and medicine. In traditional societies women had been confined to the four walls of home, children, household affairs and family rituals and customs. Very few had the opportunity to come out of the four walls and shine in different spheres. In recent years women have come in forefront in different walks of life and all competing successfully with men despite the social, psychological and economic barriersr. The increased role of women in economic development had spurred the government in developing policies on women development. However, several studies have discovered that women performance was still low specifically in the small and micro scale industries. Problems like low productivity, high rates of business failures, and no access to credit among others had hindered their growth. Rural Women Entrepreneurship in Gujarat The success ratio of women entrepreneurship differs from state to state, village to village depending on their educational background, professional expertise, entrepreneurial attitude, cultural background, etc. Development in Gujarat is not a new phenomenon. Business runs in the blood of every Gujarati. Among the states of India, the State of Gujarat in India presents numerous opportunities for entrepreneurship. This is the result of entrepreneurship ingrained in the culture and tradition of Gujarat. Entrepreneurship in Gujarat is not a naive concept, rat her from the pre - colonial era and even before Gujarat has witnessed generations of entrepreneurs and has evolved to contemporary state. In contemporary times Gujarat is known for its rich entrepreneurial history and due to many natural and man-made attractions, Gujarat has earned the title of being 'Growth Engine of India'. Among the states of India, the State of Gujarat in India presents numerous opportunities for entrepreneurship. There are many women in rural Gujarat who bear testimony to the state's famed entrepreneurial spirit. In fact, data by National Sample Survey Office (NSSO) suggests that 59% women in rural Gujarat are self-employed. This is a good 11% higher than their city counterparts where 48% women are self - employed. Support from self -help gr oups, developmental age agencies, banks and financial institutions has led to an increase in the number of women getting self -employed in rural Gujarat. Gujarati women, surpassing all the hindrances on their way, have tasted the flavor of success with their hard work, devotion and co -operation. Here are some of the successful rural women entrepreneurs of Gujarat.

LITERATURE REVIEW

1. Ameena Begum &Prof. Badiuddin Ahmed ,(2022) in their study analysed that, the participation of women entrepreneurs is diverse in all the entrepreneurial activities. The challenges faced by women in taking up entrepreneurship are similar across India and if addressed accordingly can promote women entrepreneurship immensely. Women entrepreneurship is a desirable trait for cataly sing the economic growth and development of

India. The involvement of women in entrepreneurial activities is low when compared to men. The present study elucidates the challenges and barriers that women entrepreneurs confront most commonly funding, marketing, and selling, education and safety. Women are mostly involve d in small scale businesses as they have household responsibilities and they are risk averse in nature. Despite all these challenges, the zeal, self-confidence, positive outlook, and the desire to be independent is what keeps them emerging. They are learning and managing to overcome these barriers and if institutional help and support is provided to women entrepreneurs, they can acquire a greater role in the business world. Women entrepreneurs can become a vital part of the mainstream of economy, contributing significantly for the economic growth of India.

2. Sukthankar et al., (2021) highlighted how Women Entrepreneurs' participation in various entrepreneurial activities has strengthened them in economic, social, and cultural spheres. The ability to make choices on their own in family and commercial affairs has made Women even more self-confident than ever before. Rural Women are becoming better organisers. To effectively address the issues, Women Entrepreneurs require the backing of proper policies and processes. However, there are issues with the execution of government programmes. Rural Women Entrepreneurs are still subjected to discrimination since some government services are not accessible in rural regions but are available in metropolitan ones. Despite facing several challenges, Women Entrepreneurs have effectively managed their businesses.

3. Sargani et al., (2021) examined an inclusive environment for Theory of planned behaviour antecedents to anticipate entrepreneurial intention and establish the degree to which Pakistani respondents wish to be self -efficient. The crucial function of the TPB's mediation of attitudi nal beliefs, that is, attitude toward behaviour, perceived behavioural control, including subjective norm through education, and personal qualities in general, as investigated via gender variations in entrepreneurship, has been the focus of research. The findings of our investigation revealed fascinating structural relationships between the relative importance of attitude toward behaviour, perceived behavioural control, and subjective norm components in determining intention components.

4. Aishwarya Mishra, (2018) Entrepreneurial Behaviour of Rural Women in Cuttack District of Odisha, The study was conducted to assess the entrepreneurial behaviour of the selected women entrepreneurs. The study examines the socio -economic and political condition and constraints of women entrepreneurs. The study was conducted with 100 women entrepreneurs. The findings revealed that participation in training and extension programmes helps them to update their skills based on the present situation.

5. Sujata Kumari, (2017) Problems faced by Rural Women Entrepreneurs of Rajasthan, the study was undertaken in the rural areas of Rajasthan. The total population used for the study is 60 rural women entrepreneurs. The study conducted to find out the problems faced by them. The re sult of the study was financial and marketing were the major problem factor for the rural women entrepreneurs.

6. Shyamala, (2016) examined the problems faced by the women entrepreneurs in establishing and running a business and the improvement of the enterprise. The study was empirical in nature and also based on the secondary data. The study found that entrepreneurship among the women no doubt improved the wealth of the nation and found that the role of rural women entrepreneurs in the economy was significant. Also, found that lack of the capital investment and mobility were the main problems faced by the rural entrepreneurs.

RESEARCH METHODOLOHY NEED OF THE STUDY

This study is aimed at assessing the different factors that affect the performance and operations of rural women entrepreneurs in south Gujarat. Furthermore, this has assessed the support given by financial institutions to enterprises by collecting opinions from the respondents from the study area. Hence, the study is endeavored for the research. The researcher felt that the new opportunities and the traditional disabilities in the case of women could be understood in right perspective, through a study of wo men in a field where maximum initiatives enterprise and hard work are required, namely the field of entrepreneurship. Self - employment is becoming increasingly significant in our country owing to the growing and critical unemployment problems. The pressure for employment has increased and the women folk also stake their claims for employment opportunities and the unemployment problems in India are likely to worsen in the near future.

OBJECTIVES OF THE STUDY:

The following are the specific objectives of the study:

- To study the various challenges and problem faced by rural women entrepreneur of Tapi.
- To know the various factors motivating and facilitating rural women entrepreneur of Tapi.

• To render awareness about different government prospective schemes available for rural women entrepreneurs in Tapi district of Gujarat.

RESEARCH DESIGN

In the present study, descriptive research design has been adopted.

SOURCES OF DATA

The Data has been collected from various Entrepreneurs journals, newspapers, research projects, research papers, articles and website.

SAMPLING TECHNIQUES

In researches in the educational, economic, commercial and scientific domains, the sampling technique is used and considered most appropriate for research. Sampling technique also has very high value in day -to-day activities. Samples are devices for learning about large masses by observing a few individuals. In education, sampling is a widely used technique. In the present research study, the units from above mentioned sub-areas will be selected on the basis of convenient sampling method.

DATA PROCESSING AND ANALYSIS:

The data collected, both from the primary and secondary sources, should have been tabulated and presented in at systematic form prior to classification. This is necessary for appropriate classification and interpretation. In the present study, after collecting the needed data and the information, these will be classified according to their characteristics or measurements. After classifying the data, it will be arranged in statistical tables and figures to simplify the presentation of data and to facilitate comparison, further to attain the objectives of the study, these data will be analyzed by applying Descriptive Statistics and Garrett Rank Analysis. In case of multi response questions a Multi Response analysis and appropriate Graph tool techniques wil be applied.

STATISTICAL TOOLS

Statistical tools and techniques will use for producing the results from the collected data. Following statistical tools and techniques will be used in this research study. The tools and technique like Average, Percentage, Ranking Methods, Cross Tabulation, Descriptive Statistic, Multi Response Analysis and Graph. FINDINGS: Major findings of the study are as follows: • The respondents' demographic profile has found an influence on the people. Therefore, the researcher analyses the demographic profile of the respondents. 20.0 & 40.0 percent of respondents belong to the age group of below 30 years & 31 - 40 years. Most women entrepreneurs are married. 95.0 percent respondents belong to the nuclear family. 35.0 and 30.0 percent of the respondents are SSC and HSC. The majority of rural women entrepreneurs belong to the ST, SC & SEBC category. 57.5 0 percent of the respondent s having rented premises. 32.5 percent of women entrepreneurs have below Rs. 5001 to 15000 monthly incomes, and 45.0 percent of women entrepreneurs, have Rs. 15001-30000 monthly incomes. • Sector your business 15.0 percent of rural women entrepreneurs were in the Hair salon/beauty care and Buying and selling clothes, 12.5 percent of rural women entrepreneurs were in Grocery Shops and Providing Tea and Coffee to Offices, and 10.0 percent of rural women entrepre neurs were in Fruit & Vegetable Shop. 7.5 percent of rural women entrepreneurs were in the Tuition classes & Dairy Products.

• legal ownership status of the establishment 100 Percent respondents having their own business (proprietorship) legal ownership status.

• Motivated you to start enterprise 35.0 percent of respondents said that they have always wanted to start a business of their own , 20 percent of respondents said that they have Similar profitable enterprise , 15.0 percent of respondents said that they have received Advice of family member’s for stating up enterprise and 30.0 percent of respondents said that they have sound financial position to stating up enterprise.

• Objective for starting the enterprise

• Majority of respondents having objective of become earning Money, for activeness, better education of children, social status and no educational qualification for job.

• Anyone in the family who was entrepreneur or owner of some related business activities 95 percent respondent said that no one in the family who was entrepreneur or owner of some related business activities.

• Sources of financial help

• 22.0 Percent respondents are taking financial help from bank, 20.0 Percent respondents are taking financial help from relative and 28.0 Percent respondents are taking financial help from others.
• Problems you have to face before starting the enterprise
• 24 percent respondent are facing problem before starting the enterprise regarding Information and guidance, 30 percent respondent are facing problem before starting the enterprise regarding Acquiring fund, 12 percent respondent are facing problem before starting the enterprise regarding Infrastructure facilities and required govt's formality.
• Problems & Challenges faced by the rural women entrepreneurs.
• Shortage of finance problem identify with the mean score 1.0250 respondent's opinion is more towards the strongly agree level and less towards the agree level for these statements. for the statement called " Lack of Storage facilities " problem identify with the mean score 1.4750. respondent's opinion is less towards the strongly agree level and more towards the agree level for these statements.
• It is for the Poor infrastructure, Acute completion, Lack of time, Lack of networking, Limited demand, Poor information flow, Higher credit safe, Lack of innovation, Higher cost of capital, Registration of Business, Poor Bank service to issue loan, Poor power supply, and Lack of Training facilities which has been shown that Problems & Challenges faced by the rural women entrepreneurs for the above-mentioned statements with a score of above 1.20 which means that the opinion is more towards the problem faced by the rural women entrepreneurs i.e level and less towards the Neutral for these statements.
• Aware about various government and non-government schemes 90.0 percent of respondents are aware about various government and non-government schemes available for specially for women entrepreneur.
• Come to know about government schemes 95.0 percent of respondents are come to know about government schemes through Government Website.
• Taken any assistance from government or governmental agency 57.5 percent of respondents have taken assistance from government or governmental agency and 42.5 percent of respondents haven't taken assistance from government or governmental agency.
• If yes: 52.5 respondents have received Financial help from the government or governmental agency and 5.0 5 respondents have received Guidance for product selection.
• Assistance by the government for rural women entrepreneurs Increase in customer data base, Help in reaching to untapped market, region and district officers of Women development directorate often interacting with entrepreneurs, Policy formation, coordination and continuous monitoring, Technical assistance Government to increase production, Industrial estate programme helps to build good organizational setup and infrastructure, provision of long term and medium term loans, rationally distribute the raw materials during scarcity, Government makes direct purchase from WEs reduces the marketing burden, Investment allowanc es are given to encourage WES units, Area development schemes directly promotes, Easy availability of finance from government agencies and Improvement in entrepreneurial skills regarding Support for Rural Women Entrepreneurs respondent's opinion is less towards the Strongly disagree and more towards the disagree for these statements.

CONCLUSION:

Women are an important human resource of the nation and every state should try to utilize them as mediators of economic growth and development. Encouragement for women entrepreneurship is one of the ways for that. But unfortunately, it is seen that the traditional mind set of the society and negligence of the state and respective authorities are important obstacles in the women entrepreneurship development in India. Therefore, there is need of continuous attempt to inspire, encourage, and motivate women entrepreneurs. The researcher has carefully studied the enabling factors, the important problems both general and women specific and the prospective factors which according to the participating women entrepreneurs have encouraged the women entrepreneurs to keep going in their business endeavor. In case of women entrepreneurs in Tapi district in South Gujarat education, family and inner zeal and will -power are vital enabling factors which elevate their motivation scale to perform in the state. Most hurdling limiting factor s have been dual role in home and business, poor knowledge of government support schemes, ignorance about banking procedures and formalities, poor knowledge of financial management, lack of leisure time and lack of technological skills. With regard to prospect, researcher found that there exist ample prospects in services sector over manufacturing and other trading business.

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