



SOURCES AND PROBLEMS IN RURAL WOMEN ENTREPRENEURSHIP

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ABSTRACT :-

Women entrepreneurs play a significant role in the development of economy of the These women entrepreneurs are making remarkable contributions in rural areas. Rural women have to look after all spheres of life. Government and Non Government organizations have paved the way for economic independence of rural women through micro finance and other schemes. Now a day many leading public and private sector banks are offering schemes exclusively designed for women set up their own ventures. The concept of rural women entrepreneurs give information in particular to the opportunities and challenges faced by them. The rural women can be very effective agents of change for better home society.

Keywords :- Rural women, entrepreneurship, development

Introduction :-

Women entrepreneurship development is an essential part of human resource development, the development of women entrepreneurship amongst women has been a recent concern. Women have become aware of their existence their right and their work situation. However, women of middle class are not too eager to alter their role in fear of backlash. The progress is more visible among upper class families.

There is a need for changing the mindset towards women so as to give equal rights as enshrined in the constitution. The progress towards gender equality is slow and is partly due to the failure to attach money to policy commitments. In the words of APJ Abdul Kalam “Empowering women is prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation.”

Concept of Entrepreneurs :-

The word ‘entrepreneur’ derives from the French word “Entrepredre” (to undertake) in the early 16th Century it was applied to persons engaged in military expedition, and extend to cover construction and civil engineering activities in the 17th century, but during the 18th century, the word ‘entrepreneur’ was use to refer to economic activities. Many authors have defined ‘entrepreneur’ differently. Generally, an entrepreneur is a person who combines capital and labor for production. According to Cantillion “entrepreneur is the agent who buys means of production at certain prices, in order to sell at prices that are certain at the

moment at which he commits himself to his cist.” According to P. F. Drucker, “He is one who always 1) Searches for change 2) responds to it 3) exploits it is an opportunity.”

Concept of women Entrepreneur Enterprise :-

A small scale industrial unit or industry related service or business enterprise, managed by one or more women entrepreneurs in concern, in which they will individually or jointly have a share capital of not less than 51% as shareholders off the private limited company.

Objective of the Study

The main objective time is to study sources and problems in rural women entrepreneurs and problem faced by rural women entrepreneurs and factor responsible for slow growth and to propose suggestion for the development of rural women entrepreneurs

The study base on the descriptive method references has been taken form the related references book journals internet sources etc personal observation is also used as methodology of writing this paper

Sources of rural woman entrepreneurs

The factor that contribute to the supply of entrepreneurs’ are an inheritance of entrepreneurial tradition family position social status educational background and level of education (1) it is beloved that person who come from small business owner families are more likely to become entrepreneurs than others (2) In family position of existing entrepreneurs demonstrate that entrepreneurs are often found among elder children, they are for cell to take more authority and responsibility at earlier stages than younger members of the family 3) In social group with whom they normally interact, are both viewed

as significant source of entrepreneurship. Educational background influences potential entrepreneurs.

Rural entrepreneurship can be found in catering, fishing candy making, garment making, food processing etc.

Importance of Rural Women Entrepreneurship

Entrepreneurship is major step to increase women participation in economic growth. It also Provide employment opportunity for women. It can also improve the social, educational and health status of women and their families. Status of women freedom depends on economic condition even more than political. If a women is not economically free and self earning she will have depend on her husband or someone else and dependents are never free. These were the ideas of Pandit Jawaharlal Neharu, The first Prime Minister of India vividly highlighted the importance of economic independence of women.

Women are often described as the better half of man. But the actual condition of women in world does not tally with this description In no country have women achieved equality with men.

“When women move forward the families moves, the village moves, These words of Pandit Jawaharlal Neharu often respected because it is as accepted fact that only when the women are in the mainstream at progress can any economic and social development be meaningful.

Today, women entrepreneurs represent a group of women who have broken away from the beaten trade. Among the reasons for women to run organized enterprises are their skill and knowledge their talents and abilities in business.

Problems of Rural Women Entrepreneurs

According to growth of women entrepreneurs is not satisfactory they are faced many problems to get ahead their life in business can viz, individual problems, social problems and structural problems.

- I) Finance problems is the major problems in front of rural women entrepreneurs. Women do not generally have property on their names. Thus their external sources of funds is limited. The bankers consider women loonies as higher risk than men loonies.
- II) Education is most important element of Entrepreneurship growth. But Educational growth is very slow in rural area. Women are not aware of business, technology and

market knowledge. Lack of education causes low achievement motion among women.

- III) Indian women give more emphasis to family ties and relationship. Married women have to make a fine balance between business success in depend on the support the family members extended to women in the business. But many time family does not support. These reasons women entrepreneurs could not grow.
- IV) Another argument is that women entrepreneurs have low level management skills. They have to depend on office staff and intermediaries to get thing done, especially, the marketing and sales side of business. They often depend on males of the family in this area.
- V) The male female competition is another factor, which develop hard less to women entrepreneurs. They are good in keeping their service prompt and delivery in time. The confidence to travel across day and night and even different regions and state are less found in women compared to male entrepreneurs. This shows the low level freedom of expression and freedom of mobility of the women entrepreneurs.
- VI) Knowledge of alternative source of maternal availability and night negotiation skill are the basic requirement to fun a business. Getting the raw material from different souse with discount prices is the factor that determines the profit margin. Lack of knowledge of availability of the raw material and low level negotiation and bargaining skill are the factor, which affect women entrepreneur's business adventures.
- VII) Knowledge of latest technological changes, and education level of the person are significant factor that affect business. They are ignorant of new technologic or unskilled in their use, and often unable to do research and gain the necessary training. Uneducated women do not have the knowledge of measurement and basic accounting.
- VIII) Low level risk taking attitude is another factor affecting women folk decision to get in to business. Low level education provides low-level self confidence and reliance to the women folk to engage in business which is continuous risk taking and strategic cession making profession.

IX) 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.

Suggestion for promoting rural women entrepreneurs

- 1) Women should get more support and encouragement to business activity.
- 2) They should be given proper training advice enhance level of rural women.
- 3) Increasing awareness among women in rural to organize seminar, workshop, lecture on resource person for rural areas for developing women entrepreneurs
- 4) Government and other NGO's organizes vocational training program me in villages for women community.
- 5) Women are facing socio-cultural barriers in the society. It should be changed by social consciousness and awareness on the development of women entrepreneurs.
- 6) Government should be given more concessional business loans for women entrepreneurs for their business.
- 7) More governmental schemes to motivate women entrepreneurs to engage in small scale and large scale business ventures.
- 8) Consider women as specific target group for all developmental programmers.
- 9) Better educational facilities and schemes should be extended to women folk from government part.
- 10) To encourage women's participation in decision making capacity in family and community.
- 11) Adequate training program me on management skills to be provided to women community.
- 12) Continues monitoring of training programmers.

13) Women's entrepreneurs guidance cell should be set up to handle the various problems of women entrepreneurs.

14) To improved standard of living.

15) Stimulating local entrepreneurial talents and subsequent growth of indigenous companies.

16) Developing technical training programmers to provided people with basic skill for jobs required by local business.

Conclusion

Self-employment is emerging to be a very important source of livelihood for women. Finding, encouraging and motivating entrepreneurs in rural areas is not an easy proposition. The rural women are having basic indigenous knowledge, skill, potential and resources to establish and manage enterprise. There are several trades which can be started at village levels and their initiation in to production of good quality and high value products. Women today are more willing to take up activities that were once considered the preserve of men and have proved that they are second to no one with respect to contribution to the growth of the economy.

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