

## Rural Women Entrepreneurship: Opportunities and Challenges in India

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### ABSTRACT

In the instant globalized era, there has been a new progression in the tract of economy. In this progression women's involvement is of greater importance. These women entrepreneurs somebody generally gained possibility from the Self-Help Groups. In fact, these SGHs are making women as economically individualist if not a stable one. They are emancipating their voice in all the fields including the business. Women Entrepreneur in a larger perceive, hence is a woman who accepts hard persona to fulfil her personalized needs and beautify economically self-sufficient. A woman faces numerous problems to communicate her inherent needs. At unalterable, a women entrepreneur becomes economically self- sufficient after overcoming challenges. By identifying herself a prosperous businessperson, she shines in the two faces of her aliveness i.e. society and family. Women owned businesses are highly acceleratory in the economies of virtually all countries. The invisible entrepreneurial potentials of women have gradually been dynamical with the growing sensibility to the personation and efficient state in the elite. Ability, knowledge and adaptability in business are the primary reasons for women to grow into performing ventures. India is the industrially emerging in which several of the entrepreneurs surpass in small scale business. Still though the government organizes women by different associations, they are not set to promise the activity. As compared to men, women are lower motivated to begin business units due to some undesirable fright, demand of act and considerate of activities. Thus, the paper aims at task the entrepreneurial development among women highlights their opportunities and challenges and relation between socio-economic emphasise of women entrepreneurs, motivational factors and their existing entrepreneurial traits.

***Keywords: Women Entrepreneurs, Women Problems, Women workforce, Women Empowerment, Self Help Groups, Challenges, Global,***

## I. INTRODUCTION

In the allocated globalized era, there has been a radical progression in economy. In this advancement women's participation is of greater grandness. These women entrepreneurs possess mostly gained potency from the Self-Help Groups (SHGs). Infact these SHGs are making women as economically individual if not a good one. They are emancipating their voice in all the spheres including the set of economy. "Women Entrepreneur" in a larger sagacity, thus is a woman who accepts difficult enactment to supply her individualized needs and turn A woman faces numerous problems to get her family needs. At end, a women entrepreneur becomes economically self-sufficient after grappling challenges. By identifying herself a victorious entrepreneur, she shines in the two faces of her living i.e. family and society. As the appellative of the cover indicates, there protest whatsoever questions. They are, do countryfied women compared to urban women? Do rural women compared to agrarian men? Do they acquire diverse problems separate than an urban mate and a agrestic man? There has been a over serious speech taking put around gender partiality. Separated from this gender inequality there are hidden barriers to rural women's entrepreneurship? The actual stuff throws floodlit on the thought of challenges (problems) of bucolic women entrepreneurs. The resent study endeavors to take the idea of women entrepreneur-Reasons women turn entrepreneurs -Reasons for delayed develop of women entrepreneurs in India

### “Women” as Entrepreneurs in India

In gross an entrepreneur is an economic man, who attains benefits by his original and innovative methods. In the questionable course of entrepreneurial activities or evolution, an entrepreneur faces numerous problems. Women owned businesses are highly maximizing in the economies of most of all countries. The invisible entrepreneurial potentials of women have gradually been dynamic with the development sensitiveness to the part and system status in the society. Skill, knowledge and adaptability in business are the main reasons for women to develop into performing ventures. 'Women Entrepreneur' is a individual who accepts stimulating enactment to supply her personalized needs and transmute economically individualist. A severe want to do something confident is an inbuilt caliber of entrepreneurial women, who is competent of contributive values in both family and social life. With the arrival of media, women are informed of their own traits, rights and also the make situations. The challenges and opportunities provided to the women of digital era are thriving rapidly that the job seekers are movement into job creators. They are healthy as designers, indoor decorators, exporters, publishers, garment manufacturers and soothe exploring new avenues of economic involvement. In India, although women represent the majority of the enumerate population, the entrepreneurial mankind is works a manlike dominated one. Women in developed nations are constituted and are much striking in the enterprise group.

**Idea of Women Entrepreneurship:** The header of the present study entitled, "The Rural Women Opportunities and Challenges in India" is itself part brings the umbrella of the problems of rural women. These problems are in umbrella structure and are bound or overlapped on one other. These entrepreneurial problems kind one to see

the a, b, c of every rural women entrepreneur. In fact, it provides the circumferential purview of the problems, opportunity/challenges of a women entrepreneur.

## II.OBJECTIVES OF THE STUDY

- To study the concept of rural women entrepreneur and entrepreneurship.
- To examine the motivational factors and other factors that work women to get entrepreneurs.
- To analyze the field strengths and weakness of women entrepreneurs and the environmental opportunities and threats which encourage the entrepreneurship.
- To discuss the individual and professional problems of rural women entrepreneurs.
- To offer suggestions to turn the spirit of women entrepreneurs and to possibility for the content of women entrepreneurship.

### Scope of the study:

The papers focus on the women entrepreneurs in rural areas. In India designated depends on industrialized development has been deprived. in rural areas with its poor infrastructural installation, offers low prospects for industrial developments. The range of the reflection encompasses women entrepreneurs in rural area and the problems faced by women entrepreneurs who are geared in stating a new enterprise. The study is qualified only to the women entrepreneurs of rural areas.

### Opportunities for Rural Entrepreneurs

There are fruitful clues to choose that if more women are inspired and are given the must reinforcement and supply for evolving entrepreneurs, they would assistance ably in lengthwise viable trade enterprises. There are both designs and designs both by the Centre and the state government at unlike grades for the assist and backing to land women entrepreneurs in India. the Government of India encouraging poverty alleviation through self-employment and the association of poor into Self-Help Groups (SHG). Borrowings authorized under this pattern are activated as medium-term borrowings. The SHGs hit granted a new charter There is wide generalization for creating a surround through favorable business and communal principles for full exercise of women to enable them to sell their chockful hope. These principles furnish possibilities of very right to involution and decision making of women in social, political and participation in the efficient advance of the territory. There are heterogeneous vocational training programmes for women by ministry of work and employment, they have established regional vocational training organizations for processing of entrepreneurial skills Succeeding are the foremost programs for the usage of entrepreneurship in India:

**Integrated Rural Development Programme (IRDP):** The major objectives of Integrated rural development events are to encouragement the earnings generating superpower of the family who are underneath the deficiency destination to palliate the deficiency. They alter technical & entrepreneurial abilities & enhance the earnings magnitude of the poor.

IRDP (Integrated Rural Development Programme) confederate programmes TRYSEM (Training Rural Youth for Self-Employment) DWCRA (Development of Women and Children in Rural Areas), JRY (Jawahar Rozgar Yojana): It is wage Employment programme implemented by Panchayats at Village, Block & District level in the ratio. 70:15:15 etc., Support and Training and Employment Programme for Women(STEP). Regional Rural Development Centers, Technology for Bank, Fund for Rural Innovation, Social Rural entrepreneurship, Entrepreneurship Development Institute of India.

#### **By Ministry of Rural Development**

- Swarnjayanti Gram Swarozgar Yojana (SGSY), Sampoorna Grameen Rozgar Yojana (SGRY), including food Grains Component, Assistance Rural Employment Guarantee Schemes, National Social Assistance Programme (NSAP), National Rural Employment Guarantee Act (NREGA), National Food for Work Programme (NFWP), National Common Minimum Programme (NCMP)

#### **By Ministry of Micro, Small and Medium Enterprises**

Credit Support Programme, Rajiv Gandhi Udyami Mitra Yojana, Prime Minister's Employment Generation Programme, Workshed Scheme for Khadi Artisans

### **III. CHALLENGES FACED BY RURAL WOMEN ENTREPRENEURS**

Women represent a vital portrayal in the growing and utilization of the economy of the country. They attain the success in the entrepreneurial world by coating lot umpteen problems. There may be various problems for women to get entered into the field of entrepreneurship. But their eventual aim is to touch the tip of success and to be economically wholesome. This write of point of every rural women bourgeois brightens the processing of country along with the exercise of women entrepreneurs. The problems featured by agricultural women entrepreneurs are larger than that of the problems faced by the men of rural extent and the women of urban region. This is because they neither grappling gender preconception nor the problem of literacy respectively. The involvement of women in ground of economy not exclusive improves the nation and also women. Indian rural women entrepreneurs embellish effort and portion of the exercise of the country. As rural women are one of the outstanding human resources and unsealed to all elemental resources. They equal assist men in all walks of spirit along with agriculture. Henceforth if they accept involvement in the area of business, they can lower the idea of “brain and drain” within the nation by discovery employment in their own agrarian country.

#### **Social Challenges:**

The Problems of Rural Women Entrepreneurs are As Follows: Gender bias in conventional institution: Every rural entrepreneur faces this kind gender bias which is unable to remedy in the social environment. Existence one of the sociable problems, it attacks an entrepreneur as simple one. In countrified areas women tackling lawful and uninteresting separatism and discrimination, wherein laws and regulations disadvantage women's

capacity to embellish winning entrepreneurs. As India is ascendant by patriarchal male culture, it's not so promiscuous to come out of the sociable bindings for rural women. Hence assisting women to the knowledge of environment up a commerce is not sufficiency. It is very must to devote lineament hold out of gender bias to succeed is also crucial.

#### **Educational challenges:**

The problems look by rural entrepreneurs are overlapped on one other. As literacy ratio of rural women is low, is direct affects the ratio of women entrepreneurs. They are unenlightened of new technologies and its developments. They are completely unaware towards marketing skills. The puzzling conception of literacy and attainment are inherent things for a rural women businessperson to set up themselves in marketing aspect. Isolated from literacy there exists the difficulty of existence versatile. For a folksy Soldier spouse of pinched system with various skills faces the difficulty of financial help. Meantime a woman entrepreneur of valid economy may not be proficient. Hence, it's puzzling of absence and presence of acquirement and knowledge. Above all there are women entrepreneur from rural areas in whom both ability and economic assistance should be provided.

#### **Financial Challenges:**

Does the law provides modify financial supporting to women entrepreneur as men in financial rights and the isochronous heritage rights? As all problems are enchained with on another, the difficulty of business livelihood cannot not separate from the restraint of problems. It is the inexplicit job for a woman to give an initiative; as a ensue she steps bet or makes a irrational eye to turn a prospering entrepreneur. It is sure that women own lesser opportunities and ample of business problems to be equipped. This is only because of inadequacy of tactile safeguard and accomplishment in the industry. Along with these they are heedless nearly the touch of receiving finance in banks.

#### **Low Ability to Bear Risk:**

It's the Indian tradition, in which the association and women itself considers that, women are ever 'catted and fished' after her marital time. It's utterly actual. But at the self-time it binds women's freedom within the discourse of family. Likewise, these, a woman plays the role of mother and wives. These all matrimonial bindings of rural women within the unbending traditional rural area compels women to be in the selfsame boat and to adore within the perimeter of family Since from the example immemorial, especially from Manu's 'Manusmriti', It has been socially practiced that women is of supplementary line examination to men. Especially in rural areas women living low the follower of men. They are strictly compelled to lively within the line of a family. They in fact killing their own existence foe family. By experience under the dwarf of their save partner, they never put a sweat to beautify an entrepreneur. Thus, rural women locomote their life in duskiness by hiding

their acquisition and dreams. As none of the family members link, finally women get phobia around breaking risk towards entrepreneurial activities.

#### **Lack of awareness about government programmes and schemes**

Unawareness is one of the drawbacks of rural women entrepreneurs. The government schemes are framed to be benefitted for specified entrepreneurs. Therefore, it's very organic for one to be in trace with all the governmental schemes so as to apply and like all the facilities. Here the important difficulty lies. As an entrepreneur is hailing from rural area, her social networking limits to her own settlement. These exists risk to get substance almost all governmental schemes. Still though India is low developing, Indian rural consideration relic similar, especially the societal state of women is troubled. It's change rattling sad that, several of the programmes are remained unused by the entrepreneurs because of lack of information.

#### **Failure of training in skills**

Ability is the primary thing, on which the success of every entrepreneur lies. Besides these, management skills and activity should be offered supported on their expanse of powerfulness. Women entrepreneurs make real least quantity or modest discipline knowledge and application. In fact, they may not make any sympathetic of technological knowledge, it module nil among rural women. If at all they hold then the knowledge of technology less than the rural men. The only ground for the unawareness of technological knowledge is because, villages possess always preserved the falsetto statistics of dropping out and insufficient grade of instruction. There are few who get adequate education which is not at all of technological one. Thence a rural entrepreneur fails to undergo training skills as their fundament primary and secondary education is not intimately grounded.

#### **Challenges in The Professional Sector**

Managing the enterprise aspect is as serious as the significance backing of a family. Meanwhile there exists innumerable of problems.

#### **Security Challenges**

Ever a rural woman symbolizes ingenuousness, it may put her in strain. There exists the difficulty of insecurity from her own male workers with whom she has to interact in her own business. The insecurity may be for as she is professionally senior than her male workers.

#### **Lack of industry knowledge**

After the successful of receiving all the benefits, it's a big object for a rural entrepreneur to have order over the tract of marketing aspect. As the women are hailing from rural region, she is unable to get sufficient assets or

good knowledge of marketing expense. As it's a computational class, an entrepreneur should be always alive almost redemptive marketing environment to sale her goods and of marketing view.

#### **Lack of social network**

Disregard less of the gender prejudice an entrepreneur moldiness somebody a sociable relation or communicate so as to follow with a swell industry expense and measure. It's the inflexible societal line which restricts an entrepreneur to human goodish multiethnic networks. Since number of countryfied women entrepreneurs run small and tiny Industries, some entrepreneur creates enterprises supported on their heridetical occupation in a small scale. As an outcome its highly unimaginable to advantage an honorable social network. Meanwhile most of the highly authority organizations are run by male, and in numerous condition these more does not wish to encourage the women entrepreneur. It may justified be said that it's the phobia of men entrepreneur some the absolute empowerment of women entrepreneur. Thus, want of social system deprives women entrepreneur to movement the tip of realised. Hence it can justified be said that deficiency of interpersonal scheme lacks the modern business and the flattop of women entrepreneur too. At the like period it's real brutal strain to base a highly professionalized administration. In added text lack of network limits the extent of line to their hometown construction.

#### **IV.PERSONAL CHALLENGES**

For every individual mental and moralistic concord is of enthusiastic importance. When it comes to the facility of business, one must drill it. The self-confidence is an elemental aim which behave an important role when the businessperson's business becomes topsy-turvy. Personalized and professional lives are the two faces of every businessperson. Meantime the above evidence does not associate the exemplar of a rural entrepreneur; rather it's the conduct of the entrepreneur in the professional concern how an entrepreneur interacts with opposite members. In the comprehensive signification, a woman feels shy to occupation with a man of opposition sex, even though she is virtuoso and experienced. But, in the recognize entrepreneurial grouping as entrepreneur has to fall or upraise out of the sexuality biased thoughts. Disregarding of caste, creed, an entrepreneur has to utilize with male workers.

Low Need for achievement: Poorness for action, independency and liberty are the prerequisites for success in entrepreneurship. Nevertheless, women are redoubtable to savior in the resplendence of their parents, husbands, sons, etc. Other Challenges: In element to the above problems, inadequate infrastructure, insufficiency of power and specialized expertise, social constraints, Accounting challenges and deficiency of Law knowledge challenges.

## **V.CONCLUSION**

Rural women entrepreneurs present lots of challenges like business and family engagement, business crisis, inability, low risk compartment susceptibility, need of saliency and leading, want of information and help, lack of activity and processing, mobility constraints, need of infrastructure, richly indicator of corruption, male dominated guild etc. which makes their job very troublesome and intimidating. So more supportive schemes have been implemented by the agencies of the Ministry of Rural Development and Ministry of Micro, Small and Medium Enterprises. IT is plain from the musing that women are set to play the challenges associated with surround up of business. society is really some receptive to the thought of women entrepreneur, so is the household. Women are not into enterprise for survival but to satisfy their central urge of ability and to judge their capabilities. Women instruction is contributory to a enthusiastic extent to the party transformation. The hereafter testament sees more women venturing into areas traditionally dominated by men. The socio vista including factors, identify and mode of business, upbringing programmes are the valuable problems of women entrepreneurs in India

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