ABSTRACT

Women’s status in society can be measured in terms of educational level, income, employment as well as the role played by them in the family, society and the community. Education affects employment opportunities and the decision making role. Economic viability and education contribute either singly or jointly to women’s emancipation. In fact, education and employment of women are the prerequisites not only for improving the status of women but also for moving towards gender equality.

1. ABOUT WOMEN ENTREPRENEURS

Women owned business are highly increasing in the economies of almost all the countries. Women entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent with their skill, knowledge and adaptability in business. Women entrepreneur has strong desire to contribute values in both family and social life. Women who previously were known as job seekers are turning into job creators. They are flourishing as designers, interior decorators, exporters, publishers, manufacturer in urban areas and as producer farmers and small entrepreneurs in agriculture and allied sectors. The emergence of women entrepreneur and their contribution is quite visible in India. The number of women entrepreneur has grown over a period of time especially in 1990s. They provide the society with different solution to management organization and business problems as well as to the exploitation of employment opportunities.

Women entrepreneur may be defined as the woman or a group of women who initiate, organize and operate a business enterprise. In the Indian context, entrepreneur is more the adapter and imitator than a true innovator, as has been defined by Schumpeter.

As per Government of India, a woman entrepreneur is defined as an enterprise owned and controlled by a woman and having a minimum financial interest of 51 percent of the capital giving and at least 51 percent of the employment generated in the enterprise to the women.

2. ROLE OF RURAL WOMEN ENTREPRENEURS

Rural women play an important role to create employment in rural economy like India. In most countries averages earnings of women are lower than those of men. Empowerment of the women with resource support and formation is crucial...
to ensuring sustainability in food production and consumption. Women occupied a central role in food production, food processing and consumption. They often participate in the cultivation of food crops and are active managers and users of resources in the most cases. However, they do not own land and therefore lack collateral assets, which could give them access to credit thus imploring to take the decision on what should be produced. Various studies have revealed that when women control the household income, they generally spent on entire household, while men spent more on items for themselves. One of the studies in Jamaica showed that compare with the male headed households, female headed household consume food of higher nutritional quality. Women make food choice to nutrient the family and, therefore, empower them with resources to make decision in food production is essential.

Regarding farm labour, female workers contribute significantly to household income across all farm sizes and their earnings are found -crucial for landless and small farm households. The status of female agricultural workers in decision-making is very poor. Female workers belonging to big farm households have a better say as compared to others. The ownership of land is almost nonexistent for female workers from small and landless households. They usually surrender their earned income to the family pool and they have no freedom to spend their earned money. Female agriculture workers contribute significantly to household but they lack education, health and other support services and often, do not have access to economic resources. Moreover, they are not integrated into the mainstream of the development process. As revealed by Tuteja, in the rural areas despite being backbone of the village economy, the strategy adopted by the government to increase women welfare during the past decade has not yielded adequate results.

For centuries, women have been victim of social prejudices and discrimination. Even today, parents prefer male child to female. As a result, men and women enter organization with different skill sets. Women are taught to depend upon others, to limit their ambition and to avoid exposure and risk. Such orientations and role prescriptions inhibit development of self-confidence, innovativeness, achievements motivation and risk taking ability which is essential for an entrepreneurial career.

3. FUNCTIONS OF WOMEN ENTREPRENEURS

The main functions of the women entrepreneurs are as follows:
- Explore the prospects of starting new enterprises.
- Undertaking of risks and the handling of economic uncertainties.
- Introduction to innovations.
- Coordination administration and control.
- Routine supervision.
4. GROWTH OF WOMEN ENTREPRENEURSHIP

In recent years, women have made their mark in different walks of life and are competing successfully with men despite the social, psychological and economic barriers. This has been possible due to education, political awakening, urbanization, legal safeguards, social reforms, etc. In the business, the entry of women is a relatively new phenomenon. In India, women entrepreneurs constitute a negligible proportion of the total entrepreneurs. Attitudinal constraints, social traditions and kinship system inhibit the emergence of women entrepreneurs.” The typical women enterprises are the extension of kitchen activities, i.e., 3 Ps, viz., pickles, powder (Massala) and pappad, or the traditional cottage industries of basket making, etc.” In India women have contributed mainly in household industries due to the less technical know-how required and little competition from men in these industries. With the spread of the education and the growing awareness among woman entrepreneurs have entered into engineering, electronics, energy and many other industries. The phenomenon of woman entrepreneurship is largely confined to metropolitan cities and big towns in India. However, women entrepreneurs are found in the rural areas also. A rural woman entrepreneur is a woman or a group of women who undertake to organize and run and enterprise in a rural area. Reasons for the emergence of various categories of women enterprises are stated below

- Woman who take to entrepreneurship because of dire economic needs
- Woman who take to entrepreneurship because they had the family back-ground /tradition in a same skill or trade. Hence, they would like to have extra money for themselves and their families.
- Woman who take it up because they have certain personality characteristics such as need for achievement, need for power and influence, etc.
- Women who take it up as a leisure time activity, and
- On official advice and guidance.

In order to assist and develop rural women entrepreneurship, women at grass root level should be involved through the women’s organizations. Such organizations can be instrumental in identifying women for income generating activities. The small industries service institute and voluntary organizations should organize special programs for prospective women entrepreneurs in villages. Under the integrated rural development program (IRDP), special sub-schemes can be undertaken for development of women entrepreneurs in rural areas. There exists a congenial climate for women entrepreneurship in the countries which stand at the threshold of industrialization. These countries are placing great stress on the development of small scale and cottage industries. In these countries capital is scarce and investors are cautious, markets are very limited because of the low purchasing power and the entrepreneurs are inexperienced. These are the sound reasons for the promotion of self-employment.
In order to understand the background which produces the best women entrepreneurs and the type of action accentuating their emergence, two hypo-theses may be examined. First, women entrepreneurs are produced by the environment and the direct action on the part of government and/or other agency. Secondly, women entrepreneurs can be developed out of the women folk, with an aptitude for an experience in entrepreneurship. There is ample evidence to show that the government efforts to promote entrepreneurship either by training or by granting loans to women without aptitude have failed miserably. While examining the factors that have been active in molding entrepreneurship, it is, therefore, necessary to look into the two aspects of the issue viz., (1) personal profile of women entrepreneurs and their socio-economic background, and (2) the extent of contact at the higher social and government levels through her husband and other family members.

5. SOCIO-ECONOMIC ISSUES OF THE ‘FARM WOMEN’

Greater inequalities have the largest impact on women and it has wider detrimental impact on development. When the creative abilities and personal contributions of half of the population are subjected to constant, subjugation, economic progress is bound to be adversely affected. Within the household, women have less entitlement to household goods and poorer command over a range of other productive resources including education, land, information, and financial resources and the labor to help them to undertake economically gainful activities. This is turn prevents women from building up their skills and resources. Beyond the direct effect on their ability to generate income, these factors adversely affect the decision-making capacity within the family. Women play a crucial role in all societies. However their low socio-economic status in a historical perspective is largely based on the myth that women are inferior agents of production. Much on the labor contributed in the domestic chore and outside is not usually considered as productive, even though where work is equally essential for the smooth functioning of the economy whether at the community, farm or at household level. In the recent past, the world women conference was held at Nairobi(1985) as drawn attention to the productive nature of domestic work done by women and demanded that proper valuation should be made of such work. If the domestic work is paid, it would account for as of national income.

The women farmers have multidimensional role as mother, housewife, producer and entrepreneurs. Therefore, it is essential to adopt multidimensional technology approach for women covering essential four spaces namely psycho-space related to her mental makeup and attitude, social space attached to her house and society, techno-space related to her productive aspects and eco space related to credit aspects. Because of the responsibilities of household and children, women prefer to have house based enterprises. Agribusiness is considered to be a sub-
sector governed by women, however credit gap and quality control are the major problems faced women entrepreneurs.

Modernization and advancement of the technology has not benefited women. In fact, in many areas women have been displaced from their traditional jobs because the technology necessitates training, upgradation of knowledge and skills which are out of their reach. Improved agriculture and technology accompanied by partial mechanization had affected women from all socio-economic background positively, either by revealing the women cultivator who were from higher socio-economic strata having large land holding or by increasing employment of women who were from lower socio-economic strata. Full mechanization of agriculture had to relieve the women of high socio-economic strata and it have negatively affected the women from lower cast and lowest income groups by reducing the demands for employment in peak session.

6. PROBLEMS FACED BY RURAL WOMEN ENTREPRENEURS

India is multifaced society where no generalization could apply to the entire nation’s various regional, religious, social, economic, organizational and technological constraints. Nevertheless certain broad circumstances in which Indian women live, affect the way they participate in the economy. They faced many problems. The problems were categorized into four groups namely Situation Problems: lack of irrigation facilities, lack of marketing facilities, less cultivable land, lack of motivation by family member etc, Economic Problems: inadequate finance, lack of time technique advice, inadequate training facilities and Organizational Problems: non-availability of input, time, non-availability of timely information’s about various schemes.

Ø Indian culture restricts women’s access to work. When family recovers from an economic crisis, women may keep at home as demonstration of the family’s morality and as a symbol of its financial security. In India, women face various forms of wage discrimination. Women tend to hold lower level position than even when they have sufficient skills to perform higher jobs.

Ø The female agricultural labor is paid 40 to 60 percent of male wage. It creates the low status of women in the economy. Female employment does not insure economic independence in the economy. If a woman is employed, she may not have control over the money she earns, though this money often plays an important role in the maintenance of the household. They can’t spend the money at their own choice.

Ø Many women are untrained and illiterate. When a new technology is introduced to automate specific manual labor, women lose their jobs, because are often responsible for the manual duties.
Many women are uneducated in rural area because the relationship between women education and work is not straight forwards, while in 2011 35 percent women are still illiterate in India.

For men as level of education rises, the share that of main workers generally increase. The effect of the education on employment status of women is not straight forwards. Higher levels of education for women do not directly translate in to higher proportion of main workers.

Employment rates for women are very low in our country. States with proportionally larger rural population typically having higher employment rates because most of people throughout India are engaged in agriculture.

Women faced some problems of sexual harassment in the economy. It is not uncommon for women to be subjected to bodily searcher or fired for refusing sexual abuse. Other form of flexible work particularly in agriculture, also make it difficult for women to organize against such abuse. These young women may be doubly affected by an industrial hierarchy that reinforces based discrimination.

Problems of women who seek employment at later stage without previous experience, primarily for economic reason, loss of financial support, due to Widowhood from husbands makes their need for employment more acute.

Women are employed in large number in rural area like irrigation works, agriculture operations, forestry operations, and domestic operations etc. they are subjected to brutal exploitation at places of work by contractors and middlemen who recruit them. They do not make full pay for their working hours.

7. SOME SPECIFIC PROBLEMS OF RURAL WOMEN ARE

Marginality of attention and service to them in rural and agriculture development.

Low productivities and narrow occupation choices.

Low level of participation in decision-making.

Inadequate finance and expert guidance for promoting socio-economic activity of rural women and their participation.

Inadequate monitoring of women’s participation in different sectors.

Low health and nutrition status.

Low level of standard of rural women.

Low saving in their area.

8. PROBLEMS FACED BY WOMAN ENTREPRENEURS IN GENERAL

Women entrepreneurs face special problems and constraints. These are
literacy, lack of vital information, fear to take risks, lack of experience and training, feeling of insecurity, etc. in addition, there are structural constraints in the form of inequality, limited purchasing power, condemnation by local elite, etc. they have also to face competition from the urban entrepreneurs who make more attractive and cheaper products due to modern technology and commercial production.

1. **Superiority of Male Members**: The greatest deterrent to women entrepreneur is that they are women. In a male dominating society male member think it is a big risk financing the ventures run by women. According to UNIDO report despite evidences that women’s loan higher than men’s, women still face more difficulties in obtaining credit due to discriminatory attitude of banks and informal landing groups.

2. **Shortage of Finance**: Woman and small entrepreneurs always suffer from inadequate financial resources and working capital. They are lacking access to external funds due to absence of tangible security and credit in the market.

3. **Insufficient Arrangement of Marketing and Sale**: For marketing their products woman entrepreneurs are often at the mercy of the middle men who pocket the chunk of profit. This problem is all the more serious in the case of food productions and processing ventures.

4. **Shortage of Raw Materials**: Woman entrepreneurs find it difficult to procure raw materials and other necessary inputs. The price of many raw materials is quite high.

5. **Stiff Competition**: They have to face severe competition for organized industries and male entrepreneur.

6. **High Cost of Production**: Another problem with undermines the efficiency and restricts the development of woman enterprises in the high cost of production. Government assistance in the form of grants and subsidies to some extent enables them to tide over this difficulty.

7. **Low Mobility**: One of the biggest handicaps for women entrepreneurs is mobility or traveling from place to place.

8. **Family Responsibilities**: In India, it is mainly a woman duty to look after the children and other members of the family. Her involvement in the family leaves little energy and time for business. The development of kindergartens, day nurseries and creches and family planning have to some extent helped woman entrepreneurs to carry on business without affecting the social prestige of their husbands.

9. **Social Attitudes**: In rural areas woman face resistance not only from males but also from elderly females who have accepted inequality. Rural woman have the potential but they are not properly trained. In a male
dominated society woman do not get equal treatment and male ego puts barriers in her progress.

10. **Low Ability to Bear Risk**: Woman has comparatively a low ability to bear economic and other risks because they have led a protected life.

11. **Lack of Education**: In India literacy among woman is very low. Due to lack of education, majority of woman are unaware of technological developments, marketing knowledge etc.

12. **Lack of Self-confidence**: Woman lack self-confidence and risk bearing capacity. They always feel that they may be not be successful and hence hesitate to take risks.

13. **Psychological Factors**: Woman always feels that she is “woman” and less efficient than man and hesitate to take risk.

14. **Lack of Practical Knowledge**: She lacks practical knowledge and hence hesitates to establish her own venture.

15. **Problem of Marketing**: Their marketing knowledge will be less and lack marketing skills as compared to men.

9. **WOMAN ENTREPRENEURS SHOULD BE PROVIDED THE FOLLOWING TYPE OF ASSISTANCE**

1. **Promotional Help**: Preparation of project report, registration and licensing help etc.

2. **Training**: Achievement motivation training and training in the particular industry should be provided.

3. **Selection of Machinery and Technology**: Suitable assistance in the choice of appropriate machinery and equipment should be provided. A ‘machine and the process bank’ may be created to provide data about machinery and technology transfer.

4. **Finance**: Necessary credit for fixed and working capital should be given.

5. **Marketing Assistance**: Sufficient data and marketing intelligence should be made available to woman entrepreneurs.

10. **AREA OF RURAL WOMEN ENTREPRENEURSHIP**

Agriculture, Horticulture, sericulture, Dairying and Animated Husbandry, Fisheries, Home based industries like manufacturing of agarbati, papad, pickle, apparels, stationery, packaging material, handicrafts and bed sheets, tailoring, garments industries, Pottery, blacksmith industry, bee keeping, doll making, food processing, beauty parlours boutiques tutorials classes etc.

11. **ROLE OF WOMEN ENTREPRENEUR’S ASSOCIATION**

With the growth of women entrepreneurs, a few, associations of women
entrepreneurs have been set up both at international and national levels. The main purpose of these association is to create a congenial environment for developing women entrepreneurship in rural and urban areas. These association seek to achieve the following objective:

1. To provide a meeting ground for women entrepreneurs;
2. To promote and develop feelings of unity and brotherhood among the entrepreneurs;
3. To develop self-confidence and hope among female entrepreneurs;
4. To present the problems of women entrepreneurs before the concerned authorities for consideration and redressal.
5. To secure various concessions, subsidies and assistance for women entrepreneurs;
6. To conduct entrepreneurial development programmes for women;
7. To organize seminars and conferences on entrepreneurship with the help of other national and international bodies;
8. To secure wider dispersal of entrepreneurship among women;
9. To establish useful contacts for promoting women entrepreneurship;
10. To perform other activities to improve the operational efficiency of women entrepreneurs, etc.

12. SOME OF THE WOMEN ENTREPRENEURS IN INDIA AND ABROAD ARE DESCRIBED BELOW

1. Women entrepreneurs Wing of NAYE
2. Indian Council of Women Entrepreneurs
3. FICCI Ladies Organization (PLO)
4. National Commission on Self Employed Women in the Informal Sector
5. World Association of Women Entrepreneurs (WAWE)
6. Association Country women of the World (ACWW)

13. GOVT. EFFORTS TO EMPOWER RURAL WOMEN ENTREPRENEURS

Various government and non-government. Schemes have been introduced from time to time to help the rural women. These schemes have been beneficial for empowering the women in rural area where reservation is made for the women folk.

Ø Training of Rural Youth for Self Employment( TRYSEM).
Ø Integrated Rural Development Program (IRDP).
Ø Development of Women and Children in Rural Areas (DN,VCRA).
The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS),
Swam jayanti Gram SWAROJGAR YOJNA(SGSY).
Rural Infrastructure and Development.
Bharat Nirman.
The Sarva Shiksha Abhiyan(SSA).
Kasturba Gandhi Balika Vidyalaya(KGBVS).
National Programme for Education of girls at Elementary Level (NPEGEL).
Jnanani Suraksha Yojna(JSY).
Integrated Child Development Services(ICDS).
Rajiv Gandhi Scheme for Empowerment of Adolescent Girls(RGSEAG).
The Rajiv Gandhi National Creche Scheme for Children of Working Mothers(RGNCSWCM).
Integration Child Protection Scheme(ITS).
Support to training and Employment program to women (STEP).
National Mission for empowerment of women(NMEW).

14. CONCLUSION

Women entrepreneurs are a vital group for the country’s economic development. Proper attention and adequate support has not been provided to this group. In terms of gender equality index India’s rank is 122 out of 168 countries having Index value 0.748 which shows the gender disparities in the areas of empowerment, labour force participation and reproductive health. The gender index indicates high degree of gender discrimination in India compare to countries like China and Sri Lanka. Programs for women entrepreneurs should Focus on two major areas. First, social attitude and discrimination against women need to be removed. Secondly, adequate facilities should be provided to widen entrepreneurial base among women. Women entrepreneurs on their part should adopt modern management concepts and improve their part competitive strength. Women entrepreneurship movement in India is still in transitory stage and has a long way to go. Women should realize their power and reach out for new areas and new responsibilities. Thirdly, the existing limit for obtaining working capital from banks without collaterals should be raised as women find it difficult to provide collaterals. And the future will, no doubt, see more women venturing into rural areas traditionally occupied by men.
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