



ENTREPRENEURSHIP OF RURAL WOMEN EMPOWERMENT IN INDIA
(A Sociological Study)

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ABSTRACT

The role of Women in entrepreneurship gives the boost to the economic growth of the family and communities and also reduces poverty. Women entrepreneurship ensures economic growth and development of the country. The empowerment of women to a large extent depends on taking part in some development activities. Therefore the promotion of micro and small scale enterprises has been recognized as an important strategy for advancing the economic empowerment of women. At the household level, women's microenterprises and small scale businesses play an important role in ensuring the survival of poor household and in building up women's confidence, skills and socio economic status.

KEY WORDS: *economic growth , family and communities , entrepreneurship.*

INTRODUCTION

Now-a-days women are also interested to establish their own business as professionally both in the urban and rural areas due to overcome poverty, generate family income and increasing Standard of living. So, women entrepreneurship plays an eminent role in creating an employment opportunity for rural communities, providing selfemployment for those who have started-up a business of their own and enhancing the economic status of the rural sector as well. In this regard Faley (1999) argued that women's development is not nearly about reducing poverty by increasing productivity, but also about women's liberation and empowerment. So it is necessary to empower women socially, economically and technologically to enable them to stand in society on their own with confidence. It includes both controls over resources and ideology, greater self-confidence and an inner transformation of one's consciousness that enables one to overcome external affairs (Sharma & Varma, 2008). In today's competitive world, there are various ways by which women get themselves empowered.



Entrepreneurship development and income generating activities are a feasible solution for empowering women who leads to economic independence, the opportunity to have control over their lives, selfreliance, self-determination, and a way to achieve for themselves. Bisht & Sharma (1991) argued that the entrepreneurship of women is considered to be an effective instrument to the economic development and empowerment of women. Considering this need the government of India has begun the process of empowering

women through various national policies and developmental programmers and organizing women in Self Help Groups. The Self Help Groups (SHGs) is an organization of rural poor; particularly of women for the empowering women by providing micro credit to undertake the entrepreneurial activity.

UNDP (United Nations Development program, 1994) states empowerment is a process which enables individuals or groups to change balances of power in social, economic and political relations in society. Therefore, women empowerment means giving the capacity and means to direct women's life towards desired goals. It is a process by which women gain greater control over resources (income, knowledge, information, technology, skill and training), decision making process, enhance the self-image of women, to become active participants in the process of change and to develop the skills to assert themselves.

"Women Entrepreneur" is a person who accepts challenging role to meet her personal needs and become economically independent. The Government of India has defined women entrepreneurs as an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women. In the simplest sense, women entrepreneurs are those women who take the lead and organize the business or industry and provide employment to others. Entrepreneurship development among rural women helps to enhance their personal capabilities and increase decision making status in the family and society as a whole.

Women entrepreneurship's concept is becoming a global phenomenon and in India it became prominent in the latter half of the eighties. Now women entrepreneurship has been recognized as an important untapped source of economic growth. Even though women own around 10% of the total enterprises in the small sector, the gross output of these units is just 3.5% of the total output of the SSI sector. In contrast, in developed countries such as United States, women own nearly 91 lakh small businesses and the number of womenowned start-ups is going at nearly twice the rate of their male counterparts. India has 397 million workers, 123.9 million are women, 106 million are in rural areas, 18 million are in urban areas, only 7% of India's labour force is in the organized sector; 93% is in unorganized sector.

REVIEW OF LITERATURE:

A number of studies made an attempt on women entrepreneurs with reference to various countries and in India. Nachimuthu & Gunatharan (2012) conducted study on 350 women entrepreneurship in Tamilnadu to measure the strength of SHGs and other form of enterprises in empowering women. Results indicated that women entrepreneurs in SHGs are more empowered than other (Non SHG) entrepreneurs. Margaret and Kala (2013) studied on the significant impact of NGOs on the empowerment and development of the women beneficiaries. They argued that the demographic variables age, education, monthly income and years of affiliation influence the level of empowerment of the women. Kirankere & Subrahmanya (2013) argued that Self Help Groups (SHGs) are successful in the empowerment of women through entrepreneurial finance to rural women entrepreneurs. Handy, Kassam, and Ranade (2003) examined women entrepreneurs in the non-profit sector and various social and cultural factors that influence women entrepreneurs in a particular segment of the non-profit sector in India to determine such self-selection. Singh, Thakur & Gupta (2013) studied on roll of micro entrepreneurship among the rural women. They argued that Micro enterprise is an effective instrument of social and economic development of rural youth. It also helps to generate employment for a number of people and is best tool for rural women as it enables them to add to the family income. Sharma, Dua & Hatwal (2012) examined the impact on women empowerment through micro entrepreneurship development and SHGs. They argued that micro finance play a vital role in the success of SHGs.

Hence, through the above studies it is evident that fairly a number of studies were already undertaken on women empowerment and related issues. In this context, the present study makes an attempt to highlight the role of Self Help Groups (SHGs) and micro enterprises in empowering women.

NEED OF THE STUDY:

This study would be of extraordinary assistance to the executing organizations to get vital upgrades the self improvement gatherings for achieving the general improvement of ladies. The information on these viewpoints could be utilized to foster procedures to rouse self improvement gathering individuals for their upgraded support in the gathering. Further the review would feature the job and significance of miniature endeavors in ladies strengthening.

As the review targets distinguishing the meaning of ladies strengthening through business venture, it is exploratory and unmistakable in nature. The review depends on optional information.

ROLE OF SELF HELP GROUPS IN EMPOWERING WOMEN

The meaning of SHG as endorsed by NABARD (National Bank For Agriculture and Rural Development) is "a SHG is a little, financially homogeneous and liking gathering of rustic poor intentionally shaped to save and commonly consent to contribute normal asset to be loaned to its individuals according to cooperative choice for their financial turn of events".

Self improvement gathering is a casual gathering of around 15-20 individuals from a homogeneous class, who meet up for resolving their normal issues. The fundamental point of SHG is to make bunch individuals independent and confident by independent work and strengthening through overall vibes. Ladies' cooperation in pay producing exercises helps in the general strengthening of ladies. The SHGs significantly affected social and financial existence of country ladies. It enables ladies and trains them to take dynamic part in the financial headway of the country and make them sharpened, independent and selfdisciplined. In such manner Pattanaik (2003) has expressed that SHGs are ceaselessly taking a stab at a superior future for provincial ladies as members, chiefs and recipients in the homegrown, financial, social and social circles of life. Yet, because of specific imperatives like orientation imbalance, double-dealing, ladies torment, different SHGs isn't coordinated as expected and really. The SHGs have taught extraordinary trust in the personalities of rustic ladies to prevail in their everyday life. The SHGs draw out the limit of ladies in trim the local area in right point of view and investigate the drive of ladies in taking the pioneering adventures.

As per Makandar and Mulla (2013), ladies' cooperation in SHGs empowered them to find internal strength, gain fearlessness, social, financial, political and mental strengthening and limit building. SHGs assists ladies with turning out in open and talk about their concerns. SHGs likewise assists with achieving mindfulness among country ladies about reserve funds, schooling, wellbeing, climate, tidiness, family government assistance, social ranger service, and so on again SHGs could be connected to proficiency programmes run by government and it very well may be made a vital piece of SHG exercises.

Empowerment should be extremely induced so that women can exercise a level of autonomy. There should also be 'self-empowerment' so that women can look at their own lives. The process of 'learning by doing and earning' would certainly empower rural women. More and more rural women need to be involved in self-employment. Selfemployment in agriculture, village and small industries and retail trade and services should be expanded. Self-employment is also conducive to the development of individual initiative and entrepreneurial talent and offers greater personal freedom. The added advantage is that the institution of family remains undisturbed. The emergence of self-help groups in this context is a welcome development. The groups would provide a permanent forum for articulating their needs and contributing their perspectives to development.

SHG should be developed as an institution for financial intermediation as well as people's network rather than a vehicle for credit disbursal only. Self Help Group is able to overcome most of the practical problems encountered in the implementation of the various income generating programmes for the economic empowerment of women. The SHGs are a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programs. The possible outcomes of women's entrepreneur through SHGs at household level are self-employment, sustainable livelihoods, enhanced social dignity and better status of women. SHG would lead to benefits not only to the individual women and women's groups but also for the family and community as a whole through collective action for

development. Empowerment is not just for meeting their economic needs but also for more holistic social development.

MICRO ENTERPRISES FOR EMPOWERMENT OF RURAL WOMEN

The concept of micro enterprise and microfinance was pioneered in 1976 by Nobel Prize recipient Muhammad Yunus, founder of the Grameen Bank (Bank of the Poor), in Bangladesh. The enterprises from small scale to medium scale grouped together are called "Micro, Small and Medium Enterprises" (MSME). Microenterprises mainly focus on developing and utilizing the entrepreneurial skills and potential of rural women below poverty line to meet local needs (Kaushik & Rengarajan, 2010). It helps to generate employment for a number of people within their own social system. This is more beneficial for women in rural areas as it enables them to add to the family income while taking care of their own home and livestock task.

The micro entrepreneurs are strengthening the women empowerment and remove the gender inequalities. Depending on number of factors ranging from landholdings, subsidiary occupations, agro climatic conditions and socio-personal characteristics of the rural women and her family member the areas of micro-enterprises also differ from place to place. The micro enterprises are classified under three major heads:

- * It associated to agriculture and allied agricultural activities like cultivating to organic vegetables, flowers, oil seeds and seed production are some of the areas besides taking up mushroom growing and bee keeping. Some more areas can be like dehydration of fruits and vegetables, canning or bottling of pickles, chutneys, jams, squashes, dairy and other products that are ready to eat. This is common form of microenterprise in rural areas.
- * It associated to livestock management activities like dairy farming, poultry farm, livestock feed production and production of vermin composting using the animal waste can be an important area in which women can utilize both her technical skills and raw materials from the farm and livestock to earn substantial income and small scale agro-processing units.
- * It associated to household based operations; It is generally handicraft related enterprises where women perform activities like knitting, stitching, weaving, embroidery etc.

Now-a-days women entrepreneurs in India are showing their presence in different areas like herbal marketing, food processing, farming, readymade garments, dairying, preparation of handicrafts and handcrafted gift items, such as bangles, glass, utensils, by using wood, stone, and metals like bronze, iron& steel, making furniture with the help of cane and bamboo, statues of Indian deities, pots, vessels, other decorative pieces, making baskets from straw, tailoring & embroidery, carpet making and retailing, agarbatti / Chalk / Candle / Phenyl preparation, preparation of yarn, door mats, rope, toys, preparation of jute Bags/ Baskets/ Hats, Retailing and Salesman etc. Therefore it can be said that ntrepreneurship is an active, multidimensional process, which helps women to realize their full identity and power in all spheres of life.

MICRO-ENTERPRISE AND ITS ADVANTAGE IN BUILDING WOMEN EMPOWERMENT:

Micro enterprises in rural area can help to empower women in rural areas. A micro enterprise is not only enhancing national productivity, generate employment but also helping to develop economic independence, personal and social capabilities among rural women. Economic freedom, improved standard of living, Self confidence, increased social interaction, engaged in political activities, increased participation in social meetings, development in leadership qualities and decision making capacity in family and community etc., are some of the personal and social capabilities, which were developed as result of taking up enterprise among rural women. Women in rural areas are having basic indigenous knowledge, skill, potential and resources to establish and manage enterprise.

Therefore promoting entrepreneurship through microenterprise approach has been recognized as the solution for incorporating women into the overall economic development process and enables eradicating the rural poverty in developing economies to a larger extent. Finally we can say that economic

empowerment of rural women through micro entrepreneurship led to the empowerment of women in so many things such as socio-economics opportunity, political participation and representation, social equality, personal right, family development, market development, community development, societal development, state development and at last development of the nation.

IMPACT OF ENTREPRENEURSHIP DEVELOPMENT ON WOMEN EMPOWERMENT

Development of entrepreneurship increases self confidence level among women and gives them a bright future. Now rural women are engaged in small scale entrepreneurship programs with the help of Self Help Groups by which they were economically empowered and attaining very good status in family and community. Entrepreneurship also helps to bring about awareness among rural women about savings, education, health, environment, cleanliness, family welfare, social forestry etc. It is the best tool for rural women as it enables them to add to the family income and as such it provides family members to a better life style, including education for the children and improvement of family health. Some aspects of household decision making are reported to have changed as a result of women's contribution in family income.

Most of the men now consult with their wives in important family matters. Thus encouraging entrepreneurship through microenterprise approach enables eradicating the rural poverty in developing economies to a larger extent.

SUGGESTIONS:

Women entrepreneurs are contributing a lot in rural & economic development in India. However, it is potentially empowering and liberating only if it provides women an opportunity to improve their well-being and enhance their capabilities. Kumari, et. al.(2010) argued that lack of supportive network, financial and marketing problems are the major problem areas for rural women entrepreneurs and major demotivator for other women to initiate entrepreneurial activity. Therefore, the following efforts are taken into account for effective development of women entrepreneurs; (i) Various schemes and plans of government for the encouragement of women entrepreneurs should be strongly executed at different levels, (ii) Information should flow in right direction with the help of NGO's and government organizations to about policies, plans and strategies on the development of women in the field of industry, trade and commerce, (iii) Interest free consumption credit for vulnerable women should be provided by the Government, Banks, financial institutions and wealthy individuals, (iv) Special training course should be offered for women entrepreneurs to improve skills, (v) Interest free consumption credit for vulnerable women should be provided by the Government, Banks, financial institutions and wealthy individuals, and (vii) Provisions should be made for micro credit system and enterprise credit system to the women entrepreneurs, and (viii) Special assistance is to be provided to specially disadvantaged groups like women in extreme poverty, women in conflict situations, women affected by natural calamities, the disabled widows, elderly women, single women in difficult circumstances, women those displaced from employment, migrants, women who are victim of material violence etc.

CONCLUSIONS:

It is noticed that participation of women in the field of entrepreneurship is increasing at a considerable rate, efforts are being taken at the economy as well as global level to enhance woman's involvement in the enterprise sector. At present women have broken the monopoly of men and proved that they are not inferior to men. The SHGs and micro enterprises had major impact on social and economic life of rural women. The study concludes that there was an increase in self-confidence, self-reliance and independence of rural women due to the involvement in the entrepreneurial and other activities of SHGs.

Now women entrepreneurs are aware of opportunities available to them, but there is scope for improvement in it. The economic status of the women is now accepted as an indicator of a society's stage of development and therefore it becomes imperative for the government to frame policies for development of entrepreneurship among women.

Raised literacy level could be helpful for the SHG members to overcome cognitive constraints and to understand government policies, technical understanding and gaining required skills.

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