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WOMEN EMPOWERMENT IN RURAL AREA AND THE ROLE OF GOVERNMENT

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ABSTRACT

In this modernized world there has been a radical progress in the field of economy. In this context women's participation is of greater importance. In India though women have played a key role in the society, their entrepreneurial ability has not been properly tapped due to the lower status of women in the society. The development of women entrepreneurship has become an important aspect of our plan priorities. Several policies and programmes are being implemented for the development of women entrepreneurship in India.



KEY WORDS: modernized world , lower status of women , women entrepreneurship.

INTRODUCTION :

In the words of former president APJ Abdul Kalam “empowering women is a 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.”

RURAL WOMEN ENTREPRENEURS

Meaning-Rural women entrepreneurs are those entrepreneurs who actually hail from and reside in rural areas i.e. either from a ‘Panchayat’ and mobilize human resources requirements from those areas in which they live.

Definition-“An enterprise owned and controlled by women saving a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women.”

The government of India

Entrepreneurship development of India, it would be of utmost importance to ensure the facilitating factor of women's development, especially in rural areas. If properly supported, the rural disadvantaged have a great opportunity to maintain their livelihood through engaging themselves in various type of income generating activities.

Rural women entrepreneurs are facing various critical problems in India so the government of India has taken significant policies and rules for women entrepreneurship development in rural India. Rural

women are one of the sources to our country to make developed India as we have 50% of women population from rural. So it is the responsibility of the country to make certain policies to help the rural women to develop entrepreneur skills and surface the problems to become a flourishing entrepreneur women entrepreneur in rural & backward regions needs special assistance and incentives from the government and other associate agencies.

Empowerment:

Meaning- "The situation of authority or to be authorized or to be powerful"

"Empowerment is a process which gives women power or authority to challenge some situation."

Economic empowerment –

Economic empowerment of women by entrepreneurship led to the empowerment of women in many things such as socio-economic opportunity, property rights, family development and at last the nation development.

Problems faced by women empowerment in rural India

1. Problem of Finance:

Money is viewed as "life-blood" for any venture, be it enormous or little. In any case, ladies business people experience the ill effects of deficiency of money on two tallies.

Right off the bat, ladies don't for the most part have property on their names to utilize them as guarantee for getting assets from outer sources. In this manner, their entrance to the outside wellsprings of assets is restricted.

2. Scarcity of Raw Material:

The greater part of the ladies ventures are tormented by the shortage of crude material and important data sources. Added to this are the high costs of crude material, from one viewpoint, and getting crude material at the base of rebate, on the other. The disappointment of numerous ladies co-agents in 1971 occupied with bin making is a model how the shortage of crude material sounds the demise chime of undertakings kept running by ladies (Gupta and Srinivasan 2009).

3. Stiff Competition:

Ladies business people don't have authoritative set-up to siphon in a great deal of cash for campaigning and promotion. In this way, they need to confront a hardened challenge for advertising their items with both sorted out area and their male partners. Such a challenge at last outcomes in the liquidation of ladies ventures.

4. Limited Mobility:

Unlike men, women mobility in India is highly limited due to various reasons. A single woman asking for room is still looked upon suspicion. Cumbersome exercise involved in starting an enterprise coupled with the officials humiliating attitude towards women compels them to give up idea of starting an enterprise.

5. Family Ties:

In India, it is mainly a women's duty to look after the children and other members of the family. Man plays a secondary role only. In case of married women, she has to strike a fine balance between her business and family. Her total involvement in family leaves little or no energy and time to devote for business.

6. Lack of Education:

In India, around three-fifths (60%) of ladies are as yet unskilled. Lack of education is the underlying driver of financial issues. Because of the absence of training and that too subjective instruction, ladies don't

know about business, innovation and market information. Additionally, absence of instruction causes low accomplishment inspiration among ladies. Along these lines, absence of instruction makes one sort or different issues for ladies in the setting going of business ventures.

7. Male-Dominated Society:

Male hawkishness is as yet the request of the day in India. The Constitution of India discusses correspondence between genders. In any case, by and by, ladies are viewed as abla, for example feeble in all regards. Ladies experience the ill effects of male misgivings about a ladies' job, capacity and limit and are dealt with as needs be. In nutshell, in the male-overwhelmed Indian culture, ladies are not treated equivalent to men. This, thus, fills in as a boundary to ladies section into business.

8. Low Risk-Bearing Ability:

Women in India lead a protected life. They are less educated and economically not self-dependent. All these reduce their ability to bear risk involved in running an enterprise. Risk-bearing is an essential requisite of a successful entrepreneur.

GOVERNMENT POLICIES TO ENHANCE WOMEN EMPOWERMENT

1. Government has to establish proper training classes at least monthly ones to encourage entrepreneurial skills among rural women.
2. Bankers and government should organize loan awareness schemes programs in the villages to educate rural women about the benefits provided by them.
3. Develop a policy to verify the amount provided by the banks.
4. Encourage women entrepreneurs by providing gift schemes who perform business well and participate well in entrepreneurial skill programmes.
5. There should be a continuous attempt to inspire, encourage, motive and co-operate women entrepreneurs.
6. To organize training programmes to develop professional competencies in managerial, marketing, financial production process, profit planning, to maintaining books of accounts and other skills. This will encourage women to undertake business.
7. There is need to change negative attitude of society towards women
8. District Industries centers and single window agencies should make use of assisting women in their trade and business guidance.
9. Better educational facilities and schemes and vocational training programmes will be arranged for development of rural women entrepreneurship.

• Government Policies and programmes-

1. **UNIDO** –United nation industrial development organization.
2. **(TREAD)**-Trade Related Entrepreneurship Assistance and Development.
3. **Bharatiya Mahila Bank** .
4. **Mahila Coir Yojana** .
5. **Mahila Udayam Nidhi** .
6. **Stree Shakti Project**.
7. **Support to Training & Employment programme for women**.
8. **National Policy for Skill development and Entrepreneurship 2015**

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