

# **RURAL WOMEN ENTREPRENEURSHIP PROBLEMS & SOLUTION**

**Ankita Gupta**

**Research Scholar**

**Department of Commerce, MDU (Rohtak)**

## **ABSTRACT**

Entrepreneurship is the process of starting a business through innovation and combined land, labour, capital and natural resource for earning profit. Women entrepreneurship in rural area of India is necessity for the economic, social and industrial growth of the country. Basic qualities of entrepreneur are innovative thinking, risk taking, self-confidence, accept change and management skills. But in India most of the women low paid, low skilled, low technology and low productivity jobs. Women entrepreneur mostly engaged in household products, cottage industry, art and craft, handicraft, painting, knitting, live stock management, industrial goods etc. Women entrepreneur faces many problems like family conflicts, less education and awareness, less government support, management issues, limited mobility, social-culture barrier, problem in arranging finance and raw material. Efforts are being taken for the equal opportunities for the women in all spheres. It can improve their health, their position in society and standard of living. There are some organizations who are working for the women entrepreneur federation of Indian women entrepreneur, small industries development bank of India, Consortium of women entrepreneurs of India, Women India trust, Self employed women association, self help group, federation of Indian women entrepreneurs, national bank for agriculture and rural development.

This paper covers obstacles which are coming on the way of women entrepreneur and suggestion for improving their situation.

**KEY WORDS:** Women, Entrepreneur, Opportunities, Obstacles, Development

## **INTRODUCTION**

Entrepreneur means a person who takes initiative for the benefits, entrepreneur is people who recognize opportunities available in the market, invest money, take risk, monitor and control business activities. Entrepreneurship is the process of starting business through innovative goods and services. Entrepreneurship combined land, labour, capital, resources to make profit for the organization. Women entrepreneur it may be defined as women who initiates, organize and run an enterprise. Government of India has defined women entrepreneur who owning and controlling an enterprise with a woman having a minimum financial interest of 51% of the capital.

Most of the Indian population lives in rural area of India, so women entrepreneur will necessity for the development of the country in all spheres. For the social, economical and industrial development of the country it is necessary to develop women entrepreneurship. In the today scenario women come forward with innovative ideas for business. Women entrepreneurship is necessary for the self-fulfillment, status, position and right of the society. Development of the women entrepreneurship is low in India as compared to other developed countries especially in rural area of India. India is male dominated society where women have to face lot of challenges while opening a business. First they have take permission of the head of the family. They have to give proper time to family and business which creates difficulty for the women because they can't devote full time to business and other challenges like personal barrier, social-culture barrier, technology barrier, marketing barrier, financial barriers etc. Government and NGO are coming forward to help women in their business. But with excellent management skills some Indian women are able to raise the standard of living for example Ela Bhatt founder of SEWA, Thinlas Chorol founder of ladakhi women's travel company, Annie George founder of BEDROC, Chetna Gala Sinha founder of Mann deshi mahila sahakari bank, Shri Mahila Griha Udyog founder of lijjat papad. In 1993, "Take Our Daughters to Work Day" was popularized to support career exploration for girls, and later expanded to Take Our Daughters and Sons to Work Day. Hillary Clinton stated that "Investing in women is not only the right thing to do, but also the smart thing to do."<sup>1</sup>

In this paper there is an attempt is made to understand the challenges faced by the women entrepreneur in India.

## **REVIEW OF LITERATURE**

**Satpal, Rathee and Rajain (2014)**<sup>3</sup> in their study of “Challenges faced by women entrepreneur in the present technology era” with objective of study the concept of women entrepreneur and challenges faced by them in India. This paper was based on secondary data and observation. Finding of the study shows absence between the family and career, social-culture barrier, male dominated society, low level of education, marketing and entrepreneurship skills were the major problem in women entrepreneur development. Some suggestions were also given in respect of the problems.

**Manjunatha (2013)**<sup>4</sup> in the study of “The rural women entrepreneurial problems” discuss various problems faced by women. The main objective of the study was to analyze the problem faced by women entrepreneur and potential in the women. The paper was based on secondary data. Women faced problem like general bias in formal institution, Paradox of illiteracy results in lack of knowledge and skills, lack of financial assistance, imbalance between family and profession, lack of awareness about the government program, failure of training in skills, less market knowledge, less social network was the obstacles which was coming on the way of entrepreneur. If women cope with this problem then they shine on two faces society and family.

**Sanchita (2013)**<sup>5</sup> in the study of “Women Entrepreneur in Haryana: challenges and problems” highlight various challenged faced by women entrepreneur in running their business. The data was primary in nature. Total 210 respondents were selected under the study as sample. The problem as working capital, distribution channel, sales promotion, electricity, human resource and competition. This research primary data was connected from 210 women entrepreneur by personal interview.

**Vijaykumar & Jayachitra (2013)**<sup>6</sup> in the topic “Women Entrepreneur in India-emerging issue and challenges” discuss challenges faced by women. The paper was secondary in nature. The main challenges for women entrepreneur was Shortage of finance and raw material, marketing problems, competition, high cost of production,

legal formalities, credit facilities, family conflict etc. They also give suggestion to overcome the problems like finance cell, marketing co-operative, supply of raw-material, education and awareness, training facilities to women etc.

**Kumari (2012)**<sup>7</sup> study Challenges and opportunities for women entrepreneurship in India under globalization. The objective of the study to analyzed the different problem and challenges facing women entrepreneurship in India after independence. Both primary and secondary data was collected under research. Primary data was collected from the personal interview and secondary data from journals, internet etc. They found that women share in business and industry was very low. In India most of the women engaged in the home products and cottage industry combining tradition activity and supplementary of income generation.

**Siddiqui (2012)**<sup>8</sup> in the study of “problem encountered by women entrepreneur in India” is an exploratory research. The data was collected primary and secondary data. The primary data collection was done with the help of unstructured questionnaire. Some of the major problems identified were family obligation, problem of finance, male-female competition. The women entrepreneur by appropriate training, incentives, encouragement and motivation and family moral support were reach to a level.

## **OBJECTIVE OF THE STUDY**

The main purpose of the study is to analyze challenge faces by the rural women entrepreneur in India and give some suggestion related to improvement in rural women entrepreneur situation in India.

## **RESEARCH METHODOLOGY**

This paper is descriptive in nature use secondary data for data collection from journals, newspaper, internet etc.

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## CHALLENGES FOR WOMEN ENTREPRENEUR

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There are some challenges which are faced by rural women:

- 1. Balance between family and work:** A women have to give time to the children, husband, in laws etc. This will take their lot of time and it's very difficult to give proper time to business.
- 2. Lack of education and awareness:** Most of the rural women illiterate because in rural India parents teach their male child only because they have less money and no education or very less education for the women. Lack of education become obstacles cope up with new technology, government policies.
- 3. Male dominated society:** In the rural India no equality between male and female. For starting business first they have to take permission from head of the family.
- 4. Lack of finance and raw material:** Women entrepreneur have to suffer a lot in raising finance for business because of less credit worthiness and there is problem of poor connectivity of roads and transportation of raw material.
- 5. Tough competition:** Women entrepreneur have to face tough competition from middle and large organization.
- 6. High cost of production:** There is high cost of production because inefficient management and less production.
- 7. Limited managerial ability and low risk bearing ability:** Planning, organizing, co-ordination, control etc all activities are not easy for women and lack of proper education and emotional nature they are not able to take risk.
- 8. Limited mobility:** Due to security concern women are not able to go outside and stay at night.
- 9. Legal formalities:** There is procedural delay of license, electricity, water and shed allotment.
- 10. Lack of motivation, self- confidence and stronger leadership:** Women in rural area are not confident and less leadership skills.
- 11. Social-Culture Barrier:** In India there is lot of social-culture barrier which are obstacles on the way of the women entrepreneur.
- 12. Distribution channel and sales promotion:** There is less social network for women so distribution and sales is not easy for rural women.

## SUGGESTION FOR WOMEN ENTREPRENEUR

There are following suggestion for the women entrepreneur:

- 1. Finance cell:** Government should provide financial aids to women entrepreneur so they face no difficulty in setting up business and run up of the business.
- 2. Education and awareness:** Effort should be made for the free education and awareness among the women. Proper training facilities should be provided.
- 3. Guidance cell:** Women entrepreneur's guidance cell in all cities to handle problem related to production, marketing and distribution channel.
- 4. Linkage between the product, service and market centre:** Linkage between product, service and market is very necessary. With this link there is less difficulty in making product and distribute it to customer.
- 5. Supply of raw material:** Women entrepreneur face a problem in supply of raw material, if efforts are made for the easy availability of raw material it is fruitful.
- 6. Special infrastructure facilities:** There should be special infrastructure facilities provided to women entrepreneur for the development.
- 7. Team building and build relationship:** A single woman is not able to handle the all affairs of a business so if women come together then it is possible to handle business more effectively.

## CONCLUSION

The role of rural women in the Indian economic development is inevitable. In the today scenario, women not entered in only selected profession but capturing all profession. But rural women faces lot of problem in starting and running of business, so there is urgent need to promote women and introduce schemes for the benefit of the women and society.

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