

Rural Women Entrepreneurs in Micro Enterprises

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Introduction

Ever since the dawn of humanity, the subject of empowerment of woman has become a burning problem throughout the world, mainly in India. Over the past few decades, it has assumed new dimensions demanding economic-independence, self-reliance, full-fledged participation in all walks of life. No doubt the active contribution of women personalities in social, culture, educational and political spheres will gear up the decision making process and empowerment and grace the women souls their aspired self-respect and social-dignity which are the pre-requisites of empowerment to the core.

The main resources of human such as both men and women, of working-age, create the main strength of economic development of a nation. Women form a significant segment of the labour force and the role played by them in the economy cannot be isolated from the framework of development. The character and degree of integration of women in economic growth are always paving a way for women's economic independence and social status. The employment opportunity contributes to economic individuality to women. Financial independence paves the way for social status. Moreover, women have become an integral part of industrialized society. Women's entry into entrepreneurship has a historical perspective and, it is a historical necessity. Entrepreneurship is an effective instrument of social and economic development. It helps in generating employment for several people within their social system. The development of entrepreneurship in women especially in developing economies like India is viewed as the most effective package to solve the blockades to the prosperity of the nation although it envisages revision and re-examination of long-standing attitudes, expectations and patterns of living.

Importance of Entrepreneurship

A business idea originates into reality only because of the struggles faced by an individual, who would be equipped to shoulder the responsibility of running the business enterprise. For which, the individual must have a special quality that is known as entrepreneurship. The term 'Entrepreneurship' is known as an

economic activity which develops and functions in the sociological and cultural environment. It could be considered as an individual's free choice activity or a social group's occupation or profession.

The basic concept of entrepreneurship requires an active and deliberate inner urge to take the risk in terms of uncertainties and an intuition. In other words, an entrepreneur shows erudition to hedge into untested waters and faces the consequences, with a strong self-conviction that they will successfully encounter the sharks and befriend with the dolphins. The basic definition of an entrepreneur is a person who organises, manages, and takes the risk of running a business or enterprise. The entrepreneurs accomplish vibrant function in the economic development of a nation who are referred to as the human representatives required to mobilise capital, to exploit natural resources, too frequently develop advanced products or concepts, to build markets and to carry on business. This may be interpreted that the entrepreneurial contribution spells the difference between prosperity and poverty among nations.

The significance of entrepreneurs is progress and cannot be more briefly expressed than the statement – no entrepreneur, no development. The inactivity or scarcity of entrepreneurs has for sometimes been the factor seen by many Asian countries as the main hindrance to economic growth. The availability of abundant natural resources, skilled and unskilled labour and capital has not proven itself sufficient enough to result in a surge of entrepreneurial zeal among the people.

Entrepreneurial Scenario in India

In the course of the post-independence era, entrepreneurship has begun to grow quicker. The Government of India has suggested through industrial policy statements steps for speedy and balanced industrialisation of the country. The government identifies the vital role of the private sector in accelerating industrial development, particularly after the economic liberalization in 1991. The government pursues the following objectives:

- To maintain an appropriate distribution of economic power between the public and private sectors.
- To spread the entrepreneurial concentrated in a few dominant communities to a large number of industrially potential people of varied social strata.
- To encourage the spirit of industrial enterprises by spreading entrepreneurship from the existing centres to other cities, towns and villages.
- To achieve the above-said objectives the government has obvious to boost the expansion of small scale units. It provides various motivations and schemes to SSI in the form of capital investment, technical know-how, markets and land to establish industrial units predominantly in the backward areas of the country.

Women Entrepreneurs

The rise of women entrepreneurs and their involvement in the national economy is quite evident in India. The total of women entrepreneurs has developed over some time, since 1990s. They are obligated to be projected for their increased utilization of modern technology, increased investments, finding a niche in the export market, creating a sizable opportunity for others and setting the way for other women entrepreneurs in the organized sector. However they have exposed their potential, the fact remains that they are capable of contributing much more than what they have already accomplished. Women are empowering themselves technically to manage with the changing periods and productively using their free time and existing skills in setting and sustaining enterprises. They have been engaged in starting an individual or collective income generation programme. The entrepreneurship not only generates income for the women but also develop the decision-making capabilities which will lead to the overall empowerment.

It is also helpful for women residing in rural areas as it empowers them to add to their family income while taking care of their own home and cattle task. It also strengthens the rural women's empowerment and removes gender inequalities.

At present, Indian women entrepreneurs are showing their presence in new areas like herbal marketing, food processing, farming, handicraft, readymade garments, dairying, etc. In the perspective of women's development, Empowerment is a technique of defining, challenging and overcoming barriers in a woman's life through which she increases her ability to shape her life and environment. It is an active, multidimensional process, which should enable women to realize their full identity and power in all spheres of life. India visualizes a future in which Indian women are independent and self-reliant. It is unfortunate that because of centuries of inertia, ignorance and conservatism, the actual and potential role of women in the society has been ignored, preventing them from making their rightful contribution to social progress. This may be due to distorted and/or partial information about their contribution to family and society that they are denied their rightful status and access to developmental resources and services contributing to their marginalization.

Micro Enterprises For Women

Enterprises from small scale to medium-scale grouped are called "Micro, Small and Medium Enterprises" (MSME). According to the act, MSMEs micro-enterprise is classified based on capital investment does not exceed Rs.2.5 million in the manufacturing sector and Rs.1 million for the service sector. A microenterprise is an effective instrument of social and economic development. It helps to generate employment for many people within their social system. It has become more advantageous 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-entrepreneurship is strengthening the women empowerment and remove gender inequalities. Self Help Group's microcredit mechanism makes the members involved in other community development activities. Microcredit is encouraging the small scale business enterprises and its major aim is to alleviate poverty by income-generating activities among women and poor. Therefore, they could achieve self-sufficiency.

Women in Micro Enterprises

Entrepreneurship is suitable for rural women and it is possible to do work when they have free time. Self-employed women have no restrictions and time-bound work which makes it easy for her to manage the responsibilities of work, home and child at a time. Secondly, it is convenient for rural women to be in control of a small business. This form of working in the small business helps her to do the dual role as homemaker and entrepreneur. With this, there is a growing realisation that the strength of a country is in the small business which is called Microenterprise.

The main solution to the problems of unemployment is to run Micro Enterprises and which leads to the proper utilisation of both human and non-human resources and also improves the living conditions of the poor masses. This segment has received quite a lot of consideration from politicians, professionals and practitioners. The significance of promoting Micro Enterprises is an effective means of struggling poverty and creating employment and income for a large segment of the population, particularly for those segments affected by structural adjustments and economic liberalisation programmes. Micro enterprises empower Indian women to overcome the barriers of their lives and raise their ability to outline their own lives and environment.

Micro-enterprises helps to improve national productivity, generate employment opportunity, and it also leads to the development of economic independence, personal and social abilities among rural women. Some of the personal and social capabilities which are developed as a result of taking up enterprise among rural women are economic empowerment, improved standard of living, self-

confidence, enhanced awareness, improvement in decision making-status, sense of achievement, increased social interaction, improvement in leadership and the like.

Depending on several 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:

1. These enterprises are developed with agriculture and allied agricultural activities such as cultivating to organic vegetables, flowers, oilseeds and seed production. There are some of the other areas such as mushroom growing, beekeeping, drying up of fruits and vegetables, bottling of pickles, chutneys, jams, squashes, dairy and other products that are ready to eat.
2. Micro-Enterprise expansion related to cattle management activities like dairy farming, poultry farm, livestock feed production and production of vermicomposting using the animal waste can be an important area in which they can employ both their technical skills and raw materials from the farm and livestock to earn considerable income and small scale agro-processing units.
3. Micro-Enterprise is also associated with family-based operations like knitting, stitching, weaving, embroidery, bakery and flour milling, petty shops, food preparation and preservation.

According to of statistics women in India 2010, the share of female main workers to total population in percentage is 16.65 in rural areas and 9.42 in urban areas this shows overall less contribution of women in work but more percentage of women workers in rural areas. Women in entrepreneurship have been largely neglected both in society in general and in the social sciences. Women not only have lesser contribution share in entrepreneurship than men but also generally choose to start and manage firms in different industries than men tend to do. Entrepreneurship development among rural women helps to enhance their capabilities and increase decision-making status in the family and society as a whole.

Measures For Development of Women Entrepreneurs

For the development of women entrepreneurs, efforts should take in all areas in which they are active with their greater participation. Following measures can be taken into account for effective development of women entrepreneurs.

1. Women should be considered as a specific target group for all developmental programmes.
2. Enhanced educational facilities and schemes should be given to women from the government side.
3. Proper training programmes in the area of management skills should be provided to women community.
4. Women's participation in decision-making should be encouraged.
5. Vocational training to be given to women community which enables them to know about the production process and production management.
6. Women's polytechnics and industrial training institutes should provide Skill development programmes. Skills are put to work in training-cum-production workshops.
7. Professional competence training and leadership skill programmes should be extended to women entrepreneurs.
8. Training and counselling should be given to women entrepreneurs so that they can overcome psychological causes like lack of self-confidence and fear of success.
9. The assistance should be given through the NGOs, psychologists, managerial experts and technical personnel for the existing and emerging women entrepreneurs.
10. Continuous monitoring and improvement of training programmes.
11. Events in which women are trained should focus on their marketability and profitability.

12. Provide provision of marketing and sales assistance from Government part.
13. Women training programmes should be organized which will help to educate and make her recognize their own psychological needs and helps to express them.
14. For women entrepreneurs by statute, state finance corporations and financing institutions should permit to extend finance for the trade-related.
15. Women's development corporations have to gain access to financing.
16. Working capital assistance should be provided by the various financial institutions for both small scale venture and large scale ventures.
17. Making provision of microcredit system and enterprise credit system to the women entrepreneurs at the local level.
18. Frequent gender sensitization programmes should be held to train financiers to treat women with dignity and respect as persons in their own right.
19. Infrastructure development which may be made in the form of industrial plots and sheds, to set up industries is to be provided by state-run agencies.
20. Marketing outlets can also be provided by the Industrial estates for the display and sale of products made by women.
21. A Women Entrepreneur's Guidance Cell set up to handle the various problems of women entrepreneurs all over the state.
22. The women should be assisted by the District Industries Centers and Single Window Agencies in their trade and business guidance.
23. Programmes for encouraging entrepreneurship among women are to be extended at the local level.
24. The entrepreneurial lessons should be taught at the high school level through well-designed courses, which in turn will build confidence through behavioural activities.
25. More governmental schemes to motivate women entrepreneurs to engage in small scale and large-scale business ventures.
26. Contribution of Non-Governmental Organizations in women entrepreneurial training programmes and counselling.

Conclusion

Traditionally, women were restricted to take part in any social activities and not given roles in decision making in their families. The circumstances were, even more, worsening in rural and remote areas. At present, the condition has been changed to a certain extent. The woman is given the freedom to do what she wishes. In the current scenario, more women are engaged in income-generating activities. Under such circumstances, it is very essential to study the economic independence of rural women entrepreneur, especially, in the case of micro-enterprises.

Micro enterprises are supposed to be the most significant means of eliminating poverty and generating income and employment for the poor. Certain proofs indicate that the promotion and support of the micro-enterprises sector are probably not as successful as one expects. A narrow capital base, inequality of income, poverty, and an absence of modern technology, financial institutions favouring large scale manufacturing and business sector because of the convenience of administration. After many years of supporting the micro-enterprise sector, it is time to reassess the progress that has been made and seriously started investigating how far our programmes have improved the target groups' situation.

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