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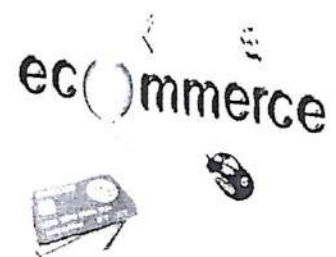
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Rural Women Entrepreneurs: Issues and Opportunities

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Abstract:

Today's women are playing important role in developing and building rural area. Rural women constitutes the family such leads to society and nation. The role of women is to build and maintain the homely affairs i.e. cooking, task of fetching water and rearing children. But the status of women in India has been changing due to the Liberalization. Privatization and Globalization (LPG). In short, with the help of education and awareness. Therefore women have shifted from kitchen to higher level of professional activities. Now-a-days rural women enter not only in selected professions but also in professions i.e. trade, industry and engineering. In this way rural women's economic and social development is necessary for overall economic development of India. In the modern age, women are becoming socially empowered and economically empowered through business ownership. This paper put emphases on issues faced by women entrepreneurs in rural areas and it also examines the opportunities available for rural women entrepreneurs.

Keywords: Rural women, education, LPG, economic and social development, professional activities.

Objectives of the study:

1. To study the concept of rural women entrepreneurs.
2. To critically examine the challenges for rural women entrepreneurs.
3. To explore the opportunities for rural women entrepreneurs.
4. To study the SWOT analysis of women entrepreneurs in India.

Research Methodology: The study focuses on extensive study of secondary data collected from reference books, National and International Journals and magazines, published reports of RBI and NABARD, newspapers, publications from various websites which focused on various aspects of rural women entrepreneurs.

Introduction: Due to the globalization, liberalization and privatization (LPG), there has been a radical progress in the field of economy. Rural women represent a sizable percentage of labour force in our country yet, they have not been brought under the main stream of development of the country. So, rural women may be mobilized and may lead to the nation towards the path of progress and prosperity.

Now-a-day educated women do not want to limit their lives in the four walls of the house. They demand equal respect. The rural women has completed with man and successfully stood up with him in every walk of life and business is no exception for this. They managed to survive and succeed in this cut throat competition with their hard work, diligence and perseverance.

Concept of Rural women Entrepreneur: Women entrepreneur is any women who organizes and manages any enterprise, especially a business usually with considerable initiative and risk.

These women entrepreneurs have generally gained potential from self Help Groups. The women entrepreneur in a larger sense, therefore is a women who accept challenging role to meet her personal needs and become economically self-sufficient.

The Government of India has explained the concept of 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 employment generated in the enterprise to women.

Rural developments in an integral process of economic growth and social progress. It is the development of rural areas which has many dimensions. i.e. prevailing, political, social, economical and technological environment rural women either pushed or pulled for self employment i.e. entrepreneurship.

In the changing global environment raises number of questions about the ability of traditional small-scale business in rural areas to share the potential benefits offered by the changing environment. Due to the rapid growth of population, coupled with even faster urbanization, creates increasing demands. In our country. Urban populations in general grow about twice as fast as the overall total and by 2020 they may be exceed the size of rural populations

Factors influencing women entrepreneurs :-

The following are the main factors influencing the women entrepreneurs.

- Establishing their own identity.
- Equal status in society
- Economic independence
- Greater freedom and mobility
- Motivation
- Establishing their own creative idea
- Building confidence
- Achievement of excellence
- Developing risk-taking ability

The concept of developing women entrepreneurship lays emphasis on the productive utilization of women labour force to generate income and output. The programme for developing women entrepreneur would help to alleviate poverty of the country.

Challenges of women entrepreneurs :-

The following are the main problem of faced by the women entrepreneurs.

1. Lack of financial assistance:

Rural women entrepreneurs always suffer from inadequate financial resources and working capital. It is true that women have lesser opportunities and ample of financial problem to be equipped. This is only because of insufficiency of tangible security and credit in the market.

2. Shortage of Raw materials.

Women entrepreneurs find it difficult to procure raw materials and other necessary inputs. The prices of many raw materials are quite high.

3. Traditional Mindsets.

A lot of many women are breaking the shackles and moving out of their homes to work, setting up business is still perceived to be a man's domain.

4. Sustainability

Most of the women are unable to carry through their ideas because of the short term goals they set without thinking through the sustainability of their venture and also partly due to the priorities they are forced to change when it comes to family.

5. Family Responsibilities.

In our country, it is mainly women's duty to look after the children and other members of the family. Married women entrepreneurs have to make a fine balance between business and home.

6. Lack of awareness about government programmes and schemes.

The government schemes are framed to be benefitted for such entrepreneurs. But, unawareness is one of the drawbacks of rural women entrepreneurs. As an entrepreneur is hailing from rural area, her social networking limits to her own village. It is even very sad that, some of the programmes are remained unused by the entrepreneurs because of lack of information.

7. Lack of security for women entrepreneur.

This is the biggest obstacle for women in India. The security blanket is at its thinnest thus making women hesitate to take on roles that demand long hours and interactions with a world of strangers.

8. Lack of Leadership capacity

Changing the perceptions about the likely success of rural women operated business depends on increasing women's visibility in leadership positions within the greater business community.

9. Lack of information and communication

This is one of the major challenge to many women entrepreneurs is obtaining the appropriate assistance and information needed to take the business related decisions.

10. Lack of sound infrastructural facilities

This is one of most important problem for the rural women entrepreneurs. They have depend on office employees and intermediaries to get the things done, particularly the marketing and sales side of business.

11. Lack of market knowledge

It is a big challenge for a rural women entrepreneur to have command over the field of marketing sector. As the women are hailing from rural area, she is unable to have adequate amount or sound knowledge of marketing area

12. Low mobility :

This is one of the biggest handicaps for women entrepreneurs is mobility or travelling from one place to other place. Women on their own find it difficult to get accommodation in smaller towns.

13. Absence of self confidence :

For very individual mental and moral support is of great importance. When it comes to the field of business one must inculcate. The self-confidence is an elemental thing which play a vital role when the entrepreneurs business becomes topsy-turvy.

14. Low need of achievement :

Need for achievement, independence and autonomy are the prerequisites for success in entrepreneurs. But women are proud to bask in the glory of their parents, husbands and sons etc.

15. Low ability to bear risk :

Women have comparatively low ability to bear economic and other risks because they have led a protected life.

Opportunities for rural women entrepreneurs:

Empowering women particularly rural women through entrepreneurship is a challenge. Micro enterprises in rural area can help to meet these challenges. Micro-enterprises not only enhance national productivity, generate employment but also help to develop economic independence, personal and social capabilities among rural women.

- Self confidence
- Sense of achievement
- Economic empowerment
- Improved risk taking ability
- Encouragement to innovations and inventions
- Improved standard of living
- Enhance awareness
- Decision making capacity in family and community
- Governments of nations with drawn some restrictions
- Promotion of healthy completions among nations.
- Social and cultural development
- Improvement in leadership qualities
- Involvement in solving problems related to women and community
- Technology and inventions spread into the world
- The establishment of other national and international institutes to support business among the nations of the world.
- Consideration increase in government assistance for international trade.
- Rural Innovation funding
- Social Rural Entrepreneurship
- Crashed scheme for rural development
- Free entry into world trade.

SWOT Analysis of women entrepreneurs: A parameter to examine the growth and performance of women entrepreneurs development in India are as follows :

- Women prefer to work from their own residence, difficulty in getting suitable jobs and desire for social recognition motivates them self-employment.
- Women entrepreneur can be defined as a confident, innovative and creative women capable of achieving self economic independence individually.

Weaknesses

- The greatest deterrent to women entrepreneurs is that they are women.
- Absence of proper support, co-operation and back-up for women by their own family members.
- Achievement motivation of the women folk found less as compared to male members.

Opportunity

- Women entrepreneurs avail new opportunities in the rural areas such as Ice cream, papad, pickles and Ready made garments
- Women inculcate entrepreneurial values and involve greatly in business dealings.
- Business opportunities that are approaching for women entrepreneurs are ecofriendly technology, tourist industry, mineral water, Herbal and health care, food, fruits and vegetables processing.

Threats

- Indian women give emphasis to family ties and relationship
- Lack of self confidence, will power, strong mental outlook and optimistic attitude amongst women creates a fear from committing mistakes while doing their piece of work.
- Fear of expansion and lack of access to technology.
- Insecure and poor infrastructure and dealing with male labourers.

Conclusions : It is concluded that rural women entrepreneurs face lots of challenges i.e. business and family conflict, lack of leadership, financial problem, low risk bearing capacity, lack of information and assistance etc. which makes rural women entrepreneur's work very complex and discouraging. But present scenario is very fast changing with technology development, modernization, industrialization, urbanization, education and development. With the help of these conditions, employment opportunity increased drastically for rural women. Therefore, entrepreneurship among rural women, no doubt improves the wealth of the nation in general and of the family in particular.

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