

# Role of Women Entrepreneurs in Economic Empowerment of Rural Areas

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## Abstract-

**I**n this globalized era, economic growth of a country highly depends on the participation of women in the development of that country. But for a male dominated society like India where majority of population lives in rural areas, it is very difficult for a woman to think about to establish their own business. Entrepreneurship amongst women has been a recent concern in rural India. Woman Entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent. In India around three million women entrepreneurs are working and mainly they are skewed towards smaller sized firms, as almost 98 percent of women-owned businesses are micro-enterprises

This paper mainly concerned with the women entrepreneurship situation in rural areas of India. This is a conceptual paper and uses secondary data from books, journals, articles, web sites and government reports. This study highlighted the current scenario of women entrepreneurs and their contribution in economic empowerment of rural areas of India. This paper also focuses on the future prospects of women entrepreneurs and government initiatives for making women entrepreneurs more successful. This study suggests some strategies for empowering rural women.

**Key Words:** Women Entrepreneurs; Economic Growth; Government Schemes; Rural India.

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## I. INTRODUCTION

India, formally called Republic of India, is a country of South Asia. In terms of its population, India is the second most populous nations in the world and falls slightly behind China. As per the census statistics, 2016 India occupies 2.4% of the world's land area but over 17.85% of the world's population lives in India. Total population of India is approximately 1.32 billion out of which 48.36% are females and 51.64 are males. 72.2% of the population lived in about 638,000 villages and the remaining 27.8% lived in 5480 towns and urban agglomerations.

The statistics of India Census, 2011 reveals that majority of population of India lives in villages. People living in villages are facing the problem of low investment, low saving and low production. In case of women in rural areas situation become worst because women continue to struggle the dual responsibilities. In villages females are illiterate, less contribution in decision making, high health risk, less financial resources access etc. Majority of decisions of family are taken by the male. In such type of environment, it is very difficult for a female to think about their career.

In rural areas, where there is shortage of big industries then self-employment or entrepreneurship works only an alternative for employment. Self-employment is an employment generator for rural masses. Entrepreneurship is a process of creating something new by assuming the risk and rewards and an individual who takes risks and starts something new is known as an entrepreneur (Robert D Hisrich, 2007). Government of India has defined women entrepreneurs based on women participation in equity and employment of a business enterprise. Accordingly, a woman run an enterprise is defined as "an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women". Thus women entrepreneur is a person where risk and

benefits are owned by women. Women Entrepreneurs in India represent a dynamic group of women who have broken away from the beaten track, where demands at home, family oppositions & cultural inhibitions, have led to lack of support, resources and opportunities; are now exploring new vistas of economic participation with an all new vigor. A great many of them have chosen the Entrepreneurs World because of a compelling urge to do something positive. They are the pace setters for women in their quest for economic independence.

There are various pull and push factors for women entrepreneurs. Self-determination, personal growth, learning and adventurous attitude, self-achievement etc. are some pull factors for women entrepreneurs. Push factors for women entrepreneur includes failure to maintain work life balance, gender inequality, threats and case of harassment, stressful working hours, poverty and insufficient family income etc. that enforce a women to leave their job and start new undertaking (Mushtaq, Zameen, 2012). Women entrepreneurs are an important source of economic growth. They create new jobs for themselves and others and also provide society with different solutions to management, organization and business problems (Rahul Raj, 2013, Economics Times). With the increase of demand of self-employment in India to provide job opportunities in rural areas contribution of women cannot be neglected. So, this paper focus on the contribution of women entrepreneurs in economic growth and the government work in this direction.

## **II. REVIEW OF LITERATURE**

P. JayaKumar and J. Kannan (2014) highlighted the challenges and opportunities before women for self-employment. Main challenges faced by the women are dual role of women overlapping of responsibilities of business and family, illiteracy among rural women, less risk bearing capacity, lack of information and assistance, need of training and development etc. with the increasing interest of government in women entrepreneurship created it as an opportunity for women. Singh (1992), identifies the reasons & influencing factors behind entry of women in entrepreneurship. He explained the characteristics of their businesses in Indian context and also obstacles & challenges. He mentioned the obstacles in the growth of women entrepreneurship are mainly lack of interaction with successful entrepreneurs, social un-acceptance as women entrepreneurs, family responsibility, gender discrimination, missing network, low priority given by bankers to provide loan to women entrepreneurs. He suggested the remedial measures like promoting micro enterprises, unlocking institutional frame work, projecting & pulling to grow & support the winners etc. Senthilkumar, Vansantha and Varadharajan, (2012) conducted a study on women entrepreneurship development found that the Indian women enjoy a disadvantageous status, in the society as there is low literacy rate, low work participation rate and low urban population share of women as compared respectively of their male counterparts confirm their disadvantageous position in the society our age old sociocultural traditions and taboos arresting and women within four walls of their houses also make their conditions for the disadvantageous. These factors combine to serve as non-conductive condition for the emergence and development of women entrepreneurship in the country. The development of women entrepreneurship is expectedly low in the country. This indicates that very few percentages of women are involved in total self-employed persons in the country.

Anjali Singh (2014), researched through SWOT analysis the performance and role of women entrepreneurs.

**Strength:** Women entrepreneur are confident, innovative and creative. Women capable of achieving self-economic independence individually or in collaboration, generate employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life.

**Weakness:** Absence of proper support, cooperation and back-up for women by their own family members and the outside world people force them to drop the idea of excelling in the enterprise field

**Opportunities:** Business opportunities that are approaching for women entrepreneurs are eco-friendly technology, Bio-technology, IT enabled enterprises, event management, tourist industry, Telecommunication, Plastic materials, Mineral water, Herbal & health care, Food, fruits and vegetables processing.

**Threats:** Fear of expansion and Lack of access to technology. 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.

Priyanaka Sharma (2013) highlighted the development ways for women entrepreneurship. These are providing better educational facilities, adequate training programs, vocational training, and establishing special target groups for women entrepreneurs etc. This study also highlighted the problems faced by women

entrepreneurs. These are male dominating society, inadequate financial assistance, women family obligations etc. Sharma, A., Dua, Hatwal, V. (2012) examined the impact on women empowerment through micro entrepreneurship development and SHGs. The micro entrepreneurs are strengthening the women empowerment and remove the gender inequalities. Self Help Group's micro credit mechanism makes the members to involve in other community development activities. Micro credit is promoting 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.

Malyadri, G. (2014) highlighted the role of women entrepreneurs in economic growth and found that women entrepreneurs contribute in growth of a country by two ways. Firstly they contribute in economic growth like capital formation, improvement in per capita income, generation of employment. Secondly they also play a major role in social contribution like balanced regional growth, improvement in living standard, innovation. Motik, S. (2000) also tried to linking women entrepreneur and economic growth and found that women entrepreneurs helps in economic growth by job openings, increase saving that results increase in working capital, increase in purchasing power, increase business volume.

Behara, S.R. and Niranjana, K. (2012) studied that for a woman entrepreneur major challenges in India are Choice between family and career, Illiteracy or low level of Education, Dearth of financial assistance, Socio-cultural barriers. Pharm and Sritharan (2013) focused on women entrepreneur's problems in rural areas. These problems are found out through the weighted ranking method. It inferred that the most of the respondents have given first rank to lack of strong leadership; the respondents have given second rank for financial deficit. The third rank was lack of systematic planning and working and followed by health problem, Non-awareness of Government scheme, Non- repayment of loan by the members, Leaders misusing the group's money, Lack of Education were other problems for women entrepreneurs in rural areas. Kumbhar, V. (2013) highlighted the most critical issues for women entrepreneurs in rural India. These are absence of definite agenda of life, absence of balance between family life and career, poor degree of financial freedom, no direct ownership of property, no awareness about capacities, low availability to bear risk, lack of self-confidence etc.

### **III. CURRENT SCENERIO OF WOMEN ENTREPRENEURSHIP IN INDIA**

Now, perception of society is changing towards women. Also because of government and international pressure women start to take part in economic growth. As per the annual report of MSME (2015-16), more enterprises are working in rural areas. In rural areas 55.34% enterprises are working and in urban areas their share is 44.66%. Around 3.01 million enterprises are working in India those are full or partially managed by females.

Table 1: Classification of women owned enterprises

Category	Total no of MSMEs	Total vs. all women owned businesses (%)
Micro	2,929,377	97.62
Small	71,136	2.37
Medium	276	0.01
Total	3,000,789	100.00

**Source:** International Financial Corporation (IFC) report (2014) on micro, small and medium enterprise finance improving finance for women owned businesses in India

The data of this table depicts that women have a major contribution in micro enterprises i.e. approximately 98% followed by small and medium scale enterprises.

Table 2: Percentage Distribution of Enterprises by Gender of Owner in Rural and Urban Areas

Area	Units (%)	Female ownership (%)	Male ownership (%)
Rural	55.34	15.27	84.73
Urban	44.66	12.45	87.55
Total	100	13.72	86.28

**Source:** Annual Report 2015-16, Ministry of MSME, Government of India

The proportion of women-managed enterprises is slightly higher in rural areas than in urban areas. In rural areas female owned 15.27% of firms in comparison of urban areas where their share is 12.45%.

Table 3: Women entrepreneurs share in registered and unregistered enterprises

Area	Registered enterprises	Unregistered enterprises
Total no of enterprises(lakhs)	15.64	198.74
Rural	7.07 lakhs (45.23%)	119.69 lakhs (60.22 %)
Women enterprises	2.15 lakhs (13.72%)	18.06 lakhs (9.09%)

**Source:** Annual Report 2015-16, Ministry of MSME, Government of India

There are 15.64 lakhs are registered firms and 198.74 lakhs are unregistered firms. Out of which 45.23% registered and 60.22% unregistered firms are working in rural area. That shows in rural areas, most of the firms are unregistered. Women ownership is higher in unregistered firms as compared to unregistered firms that is 13.72%.

Table 4: Geographical distribution of women owned MSMEs

Prevalence of women owned businesses	State wise share (%)	States/ union territories	Combined share (%)
High	>10	Kerala, Karnataka, Tamil Nadu, West Bengal	51.9
Medium	5-10	Andhra Pradesh, Madhya Pradesh	11.5
Low	2-4.99	Rajasthan, Maharashtra, Punjab, Uttar Pradesh, Bihar, Gujarat, Odisha	26.7
Very low	<1.99	Rest of India	9.9

**Source:** International Financial Corporation (IFC) report(2014) on micro, small and medium enterprise finance improving finance for women owned businesses in India

More than 50% of women owned businesses are located in Kerala, Karnataka, Tamil Nadu and West Bengal. State wise share of these states are more than 10%. Andhra Pradesh, Madhya Pradesh have state wise share is between 5-10%. Rajasthan, Maharashtra, Punjab, Uttar Pradesh, Bihar, Gujarat, and Odisha have low prevalence of women owned MSMEs. Rest of India has very low prevalence of women owned business and their combined share is only 9.9%.

#### IV. GOVERNMENT INITIATIVE FOR WOMEN ENTREPRENURSHIP IN RURAL AREAS IN INDIA

##### 1. Udyogini:

Udyogini was set up to co-ordinate and facilitate management training for grassroots women's groups by the World Bank funded program named Women's Enterprise Management Training Outreach Program (WEMTOP). This was a three-year participatory action-learning project aimed at developing an appropriate curriculum and visual-based training materials on micro enterprise management to build capacity in NGOs to do enterprise as well as to train women at the grassroots to manage enterprises. This organization launches development program for women named

- Value chain development
- Microenterprise training and handholding

##### 2. The Federation of Indian Women Entrepreneurs (FIWE):

This is a National-level Organization that works to bring the businesswomen on a common platform and ensures that their opinions, ideas and visions are collectively and effectively taken up with policy makers and various other agencies respectively for the development of Enterprise in Women. This organization works in direction of creating awareness towards women's contribution to the National Economy, Educate & Train young women entrepreneurs for their right initiation into business. This federation launched following schemes:

- Micro credit program
- Business counseling
- Enterprise awareness program
- FIWE daughter program

### **3. WADI Program:**

The 'Wadi' program, implemented by Development alternative(DA) in association with NABARD as a tribal development fund support. The "Wadi" model of tribal development is a holistic approach to address production, processing and marketing of the produce and also other needs of tribal families. The Wadi model has been found to be very effective in creating sustainable livelihoods for tribal families, thereby reducing migration frequencies.

### **4. Ministry of small scale industries and ministry of agro and rural industries:**

In order to alleviate the problems faced by women entrepreneurs, Government of India launched Trade Related Entrepreneurship Assistance and Development of Women (TREAD) scheme in 1998. The scheme envisages development of micro/tiny women enterprises in the country both in the urban and rural areas. The main objective of the scheme is to empower women through development of their entrepreneurial skills by eliminating constraints faced by them in their sphere of trade. A revised scheme of TREAD was launched in May, 2004.

### **5. Startup Accelerator Chamber of Commerce-INDIA**

SACC is a group of like-minded, selfless entrepreneurs, professionals committed to bring a change in developing the Startup eco-system in Punjab and Chandigarh region. SACC started its operations in Chandigarh/Punjab region in 2014. This agency is working for the cause of promoting entrepreneurship and stimulating a Startup friendly eco-system. SACC firmly believes that women in entrepreneurship bring a fine balance in the society, equal opportunity for Women and youth is extremely important.

### **6. Recent schemes launched by Government:**

- **ASPIRE:** A Scheme for Promoting Innovation and Rural Entrepreneurship:

This scheme is launched by government of India for promotion of Innovation, Rural Industry and Entrepreneurship on 18.3.2015. The scheme was launched mainly for promoting entrepreneurship in agro industry. Under this scheme various incubation centers set up to accelerate entrepreneurship. ASPIRE provides required skill set for establishing business enterprises. For this scheme a budget of 200cr is allotted in budget 2014.

- **Revamped Coir UdyamiYojana (CUY) & Coir VikasYojana (CVY):**

Coir UdyamiYojana is a credited linked subsidy scheme in coir sector that aims to integrate and develop coir units. The scheme provides 40% as Govt. subsidy, 55% as Bank loan and 5% beneficiary contribution for setting up of coir units with project cost up to Rs.10.00 lakh. Coir VikasYojana (CVY) focuses on training for men & women coir workers also provides subsidized Ratts to women workers apart from providing assistance for setting up and expansion of coir units. This scheme also provides assistance under CVY is also provided for participation in international and domestic exhibitions/Fairs.

- **Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme:**

This scheme focus on empowering women economically through trade related training, information and counseling extension activities related to trades, products, services etc. Financial loans are provided under this scheme by Nationalized Banks and grants by Government of India at the rate of 30% of the loan subject to maximum limit of Rs.30.00 lakh for undertaking self-employment ventures by women in non-farm activities.

- **Mahila Coir Yojana:**

Under this scheme financial assistance is provided for motorized ratts for spinning coir yarn to women artisans after giving training. Government provides motorized ratts/ motorized traditional ratts at 75% cost subsidy subject to a maximum ceiling of Rs.7500/- for motorized ratts and Rs.3200/- for motorized traditional ratts .The remaining 25% is raised by the beneficiaries. Fund allocated for these schemes during the current year (2015-16) is Rs.6.70 crore.

## **V. CONTRIBUTION OF WOMEN ENTREPRENEURS IN ECONOMIC EMPOWERMENT**

Women entrepreneurship is growing at a faster rate for economic development of a country. Women approximate make half of the population. If their potential will be fully tapped then it will results creation of job opportunities, improved standard of living, income generation, development of social and economic life etc. González Arancha (2014) said that women entrepreneurs reinvest 90% of their revenues into the community.

Women entrepreneurs contribute approximately 3.09 percent of industrial output and employ over 8 million people. Nearly, 78 percent of women enterprises belong to the services sector. Women entrepreneurship is largely skewed towards smaller sized firms, as almost 98 percent of women-owned businesses are micro-enterprises. Women are also playing a major role in agriculture and home based industries. Apart from these, women entrepreneurs as small firms achieved remarkable heights of success in the world of fashion, beauty and career counseling.

Women entrepreneurs as per 1981 census account only 5.2% of self-employed persons. In 10<sup>th</sup> five year program this ratio increased to 9% (Anshuja Tiwari,2007).

In India, the total number of women enterprises estimated at 10, 63,721. In the states of Mizoram, Orissa, Karnataka, Goa, Lakshadweep, Kerala, Tamil Nadu and Pondicherry, the share of women employment is significantly higher (more than 20 percent).

Some examples of rural women entrepreneurs:

1. ShriMahilaGrihaUdyogLijjatPapad: founded by seven women in Gujarat.
2. Ela Bhatt: Founder of Self Employed Women Association (SEWA) in Bihar.
3. ThinlasChorol: Founder of Ladakhi Women's Travel Company
4. Chetna Gala Sinha: Founder of Mann DeshiMahilaSahakari Bank

## **VI. SUGGESTIONS FOR EMPOWERING WOMEN IN RURAL AREAS OF INDIA**

Although there are various schemes were launched by the government of India but this is not sufficient because of their failure of implementation. There are some suggestions for developing women entrepreneurship in rural areas of India:

- Good infrastructure facility: After so many years of independence, still there are some villages facing the problem of water, electricity, road and rail transport facilities. So, there is a great need of developing infrastructure facilities not even in cities but in villages also.
- Sound financial facilities: Main problem before women in rural areas are lack of funds. Because of their little knowledge women entrepreneurs face great difficulty for rising funds through capital market as well as from financial institutions. A study of IFC in 2014, a member of World Bank highlighted that financial institutions meet only 27 percent of the financing demand of women-owned micro, small and medium enterprises in India. So, there is a need of making sound infrastructure for these industries and make capital market easily accessible for them.
- Management and technical assistance: women entrepreneurs are not professionals. They don't have management expertise and they use labor intensive and obsolete technology. So, it becomes necessary for the development of women entrepreneurship that there is an organization that provides management and technical assistance in case of need.
- Need of increasing awareness among women in rural areas: although women are giving competition to males but in villages' situation is entirely different. They are still unaware about their rights. They are bounded in the kitchen boundaries. So there is a great requirement to make aware women in rural areas and promoting government schemes in rural areas for developing women entrepreneurs.
- Vocational training programs for women: government and other NGO's should take initiatives to organize vocational training programs in villages for women community that enables them to understand the production process and production management.
- Removing Socio-cultural barriers: women are facing socio cultural barriers in the society. They are treated differently inside and outside the walls of house. Until the perception of male dominated society does not change, women cannot become successful.
- Well defined policy by government: there is a requirement of a well-defined policy and a women welfare cell with in the ministry of labor and employment both at center and state level under the direction of a senior officer to solve the difficulties of entrepreneurs. Also, more subsidies on business

loans for women entrepreneurs should be given. Government must introduce Rural Employment Guarantee Act and Constitution must pass the Act for immediate implementation.

## **VII. FUTURE PROSPECTS OF WOMEN ENTREPRENEURS**

Traditionally Indian society is treated as a male dominated society and women tend to be considered as weaker sex and socially and economically dependent on male throughout of his life. But now scenario has been changing because of government initiatives and awareness among public. Now perception of people is going to change regarding female and they are playing equal contribution in family and society. Government has taken various initiatives to empower women like National Mission for Empowerment of Women was launched by the Government of India in 2010 in order to strengthen overall processes that promote all-round development of women. Various regulatory, promotional, credit and representational institutions are established for promoting women entrepreneurs. These institutions provide a ground that train, protect, represents and provide finance for establishing and running their business. International pressure also created awareness for women entrepreneurs. World bank, IMF and various other international institutions are working for empowering women. Along this, various NGOs are working for making women self-dependent. Some of the example of these NGOs are CARE, SMILE, Jan Chetna, Manch, Rural Litigation and Entitlement Kendra etc. these organizations contributing a lot for empowering women by providing them proper training, education, resources and proper guidance. Because of education female become more confident and independent. That's why, they are becoming more sensitive towards their career. This also contributes for good prospects in future for women entrepreneur. Because of government and international support, NGOs efforts, changing perception of society and awareness among females shows that there is a bright future of women entrepreneurs in India.

## **VIII. CONCLUSION**

Importance of women entrepreneurship increases because of their contribution in employment generation and revenue creation. Women entrepreneurs not only limited to cottage and small enterprises but they are launching big and medium scale enterprises. The government should play a facilitator role and improve accessibility of finance by encouraging more banks and other financial institutions. Also government should also increase their schemes for empowering women and efficient and effectively implementing them. Development of women entrepreneurs does not mean development of women in rural areas but it mean development of entire society with economic growth

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