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	Dual Responsibility of Rural Women Entrepreneurs – Issues and Challenges	
Bhagyalaxmi. M	Research Scholar (UGC NET-JRF), Department of Studies and Research in Commerce, Mangalore University, Mangalagangotri-574199, Karnataka, India	
Dr. Ishwara. P	Associate Professor, Department of Studies and Resear Mangalore University, Mangalagangotri-574199, Karna	
ADSTRACT wome	ntrepreneur is a person who organises, manages and takes the risk of running an en entrepreneurs is largely confined to metropolitan cities and by towns in India. Iso found in rural areas. Rural women entrepreneurs face a wide variety of barrie nctions. Work and family life is a challenge for rural women entrepreneurs. In ru	However, women entrepreneurs ers and challenges right from the

beginning till the enterprise functions. Work and family life is a challenge for rural women entrepreneurs. In rural areas women are associated with their housework like kitchen, child-rearing, elder care etc, and along with this, they started doing entrepreneurial work. Because of family responsibilities along with their work, rural women entrepreneurs have less time than men as they have to look after both family and entrepreneurial work, and there is a need to balance their work with the family. They became an earning member of the family and also responsible civilian of the country/society.

KEYWORDS : Rural women entrepreneurs, dual responsibility, problems and challenges, workplace, house.

Introduction

"Identify your problems but give your power and energy to solutions" - Tony Robbins.

An entrepreneur is a person who organises, manages and takes the risk of running an enterprise. He/she arranges everything required to start an enterprise i.e., funds, land, people, material, machinery etc. Women constitute around half of the total world population. The phenomenon of women entrepreneurs is largely confined to metropolitan cities and by towns in India. However, women entrepreneurs are also found in rural areas. In the traditional Indian society, women are generally accorded in inferior social status. The cultural mindset of Indian women has her family as her first priority. Most women pursued their active participation in household activities. Combining work and family life is a real challenge.

Review of Literature

Aprana and Patel (2012) found that, dual responsibility, lack of resources, poor family support, mobility and marketing constraints are the main problems faced by the rural women entrepreneurs. A study by Vijay Kumbhar (2013) reveal that, absence of a definite agenda of life, an imbalance between family and career obligations, lack of direct ownership of the property, problems of work with male workers, lack of professional education, and lack of interaction with successful entrepreneurs etc, are the main problems of women entrepreneurs. Repayment of finance is difficult for rural women due to low paying capacity because of lack of education, poor skills, and marketing problems (Sujata et al, 2010). Most of the study related to rural women entrepreneurs found that, the challenges and problems of women entrepreneurs. The present study is an attempt to study the role and dual responsibility of rural women entrepreneurs at workplace and at house.

Objectives

An attempt is made in this paper to identify and understand.

- 1. The dual responsibility of rural women entrepreneurs at workplace and at house.
- 2. The challenges of the workplace and at house faced by rural women entrepreneurs.

Methodology

The research is based on secondary data and descriptive in nature. The data are collected from review of past researches and other reports.

Rural Women Entrepreneurs

Rural Women Entrepreneurship is an important source of economic development. They create new jobs for themselves and others and also provide society with different solutions to the organisation and business. Government of India has defined women entrepreneur as "an enterprise owned and controlled by a women having 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".

Any rural woman or a group of rural women which innovates, imitates or adapts an economic activity is referred as a rural woman entrepreneur. A rural woman entrepreneur could be defined as "an adult woman who creates, owns and runs an enterprise in rural area".

Entrepreneurship is a part of a life for many rural women entrepreneurs. They are working either on a part time or full time basis with their personal and family work, to acquire basic economic needs, to exhibit their talent etc. Two thirds of all women work in some areas of economic activities in rural region. Agricultural work comprises the primary source of income for women in the rural region.

Rural women entrepreneurs face a wide variety of barriers and challenges right from the beginning until the enterprise functions. Being a woman itself creates problem to a woman entrepreneur. The problem of Indian woman pertains to her responsibility towards family and society. The main challenges faced by rural women entrepreneurs are lack of technical knowledge and skills, and to balance their time between work and family. Rural women entrepreneurs also face special problems and constraints such as illiteracy, less confidence, lack of essential information, fear to take risks, lack of experience and training, feeling of insecurity, problems of work with male workers, production problems, socio-cultural disturbance etc,. Their structural constraints in the form of inequality, limited purchasing power, condemnation by local elite and so on. They also have to face competition from the urban entrepreneurs who make more attractive and cheaper products due to modern technology and commercial production.

There are several schemes and plans both by central and state government at different levels for the encouragement and support to rural women entrepreneurs in India. They are:

Schemes by Ministry of MSME:

- Trade related entrepreneurship assistance and development (TREAD) scheme for women
- > Mahila Coir Yojana
- Prime Minister's Employment Generation Programme.

Schemes of Ministry of Women and Child Development:

- Support to Training and Employment Programme for Women \geq (STEP)
- Swayam Siddha.

Integrated Rural Development Programme: its allied programmes

- Training Rural Youth for Self Employment (TRYSEM)
- 6 Development of Women and Children in Rural Areas (DWCRA).

Schemes by Ministry of Rural Development:

- Mahatma Gandhi National Rural Employment Guarantee Act 6 (MGNREGA)
- Aajeevika- National Rural Livelihood Mission (NRLM)
- Mahila Kisan Sashaktikaran Pariyojana (MKSP- subcomponent in Aaieevika)
- Rural Self Employment Training Institute
- \triangleright Indira Awaas Yojana.

Dual Responsibility of Rural Women Entrepreneurs

Work and family life is a challenge for rural women entrepreneurs. In rural areas women are associated with their housework like kitchen, child-rearing, elder care etc., and along with this, they started doing entrepreneurial work such as handicraft work, cattle breeding, tailoring, agricultural work and so on. Most of them are striving to manage their time in juggling their work and family commitments and responsibilities, and also facing a set of issues related to personal identity, role conflict, loyalties, and family relationships.

In India, responsibility of family and children is an important duty for a woman than her professional work. Women have to play multiple roles as a daughter, wife, mother or caretaker. As they play different roles simultaneously their real aspirations, desires and identities will get repressed. In rural areas, with a low literacy level woman have to take up self-employment to meet the economic needs of her family (Hina, 2013). Because of spending long hours in their business, they find it difficult to meet the personal and family needs and society as well. Failure to maintain their domestic work, time for rearing of children, personal interest will increase conflicts in their personal life. These family responsibilities hinder them from becoming successful entrepreneurs.

First time in the Indian Planning history, a concept of women and development with the idea of developing a multi-programme strategy relating to women employment and entrepreneurship was included in Sixth Five Year Plan (1980-85). It is believed that woman is naturally homemaker and family builder and emotionally attached to family, traditions and customs of the society. With the development in rural areas, rural woman or group of rural women started working and operating in small scale units. Women who take it up because of economic needs, family background tradition in a skill or trade, personality features like for achievement, power and influence, as a leisure time activity, and especially to earn money and self-development. Rural women entrepreneurs have a responsibility of family, spouse, children and society. Along with this, they have to operate and maintain their entrepreneurial work such as, investment and finance, supply of raw material, work update and other information.

Rural women entrepreneurs have extensive workloads with dual responsibility for entrepreneurial work and household production. However, they manage their dual responsibility at the workplace and the house with the help of family members and co-workers.

Challenges at Workplace and at House

Managing the balance between family and work is a great challenge for rural women entrepreneur. Most of the research studies found that, women entrepreneurs encounter general challenges and challenges specific to women entrepreneurs. Challenges such as, problem of finance, scarcity of raw material, stiff competition from male counterparts, and from urban women entrepreneurs, lack of professional education and training, mobility constraints, lack of self-confidence, low risk-bearing ability, lack of information and assistance, transportation and marketing problem, and male-dominated society. In addition to that, inadequate infrastructure facilities, lack of experience, high cost of production, lack of leadership qualities, social attitude, and socioeconomic constraints also key challenges for rural women entrepreneurs.

Women entrepreneur needs to play multiple roles at a time. At the house, she is playing many roles. The woman is the one, who understands every aspect of family members. As a daughter she has to take care of parents, as a spouse of husband and managing his day to day works, as a mother child-rearing, elder care and maintaining other household chores are challenges for rural women entrepreneurs along with her entrepreneurial work.

Conclusion

A rural woman entrepreneur has several functions and responsibilities to perform just like a male entrepreneur. Being a woman only is the primary problem of woman. This pertains to her responsibility towards family, society and work. Rural women run their enterprise along with other women entrepreneurs. They are concentrated in informal, small-scale, low productivity, and low-return activities. Because of family responsibilities along with their work, rural women entrepreneurs have less time than men as they have to look after both family and entrepreneurial work, and there is a need to balance their work along with the family. The government has come up with many schemes for rural women entrepreneurs. However, they have to manage their multiple roles. Support from family members and co-workers, self and time management help them to maintain and manage their responsibilities in house and workplace. Finally, in developing country like India, rural women entrepreneurs became efficient and good manager and managing balance between family responsibilities and external society. They became an earning member of the family and also responsible civilian of the country/society.

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