



Progress of Women Entrepreneurs

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ABSTRACT

An entrepreneur is a person who constantly strives to come out with innovative techniques and practices to reap extraordinary profits from the business. Entrepreneur is a risk taker who will be earning profits due to his skills and abilities. Participation of the Women in the Entrepreneurship is increasing on day to day basis which shows the concept of gender equality and development of a responsive society.

Around 70% of the population of India is living in rural areas and women in the rural area are becoming the integral part of the entrepreneurship. Government is introducing various measures to promote the women at various platforms to raise their presence and voice in the overall development of the society. Women's are breaking the gender bias prevalent since centuries in India and are not excelling in all most all the types of businesses and profession. The paper tries to highlight the challenges and opportunities for the women entrepreneurship in rural India.

KEYWORDS : Entrepreneurship, Women, Gender, Economic Development

Introduction

Over the centuries the meaning of the word Entrepreneur is constantly changing and the ambit of the word is becoming broad on day to day basis. During the mid-ages the term entrepreneur was used to describe both an actor and a person who managed large production projects. During 17th Century the word entrepreneur connoted to a person who entered into a contractual arrangement with the government to perform a service or to supply stipulated products. After 19th Century the entrepreneur was termed as a person who organizes and operates an enterprise for personal gains. He is responsible for the chance of any loss or gain consequent to unforeseen and uncontrollable circumstances. The function of the entrepreneur is to reform or revolutionize the pattern of production by exploiting an invention, or more generally, an untried technological method of producing a new commodity or producing an old one in a new way, opening a new source of supply of materials or a new outlet for products, by organizing a new industry. So, entrepreneurs are the people who pave the way of economic development by creating new wealth and new jobs who invent new products and services.

The spirit of entrepreneurship is found in almost all strata of people within the Indian Sub-Continent. The people of India believe to be self employed and risk taking rather than risk averse. The rural population of India consists of 70% of the total population wherein it is found that around 6 Lakhs villages are prevalent in India. Government is constantly striving hard to empower the women who can work as a building block towards a healthy society. Women empowerment is the prime agenda of various governments who have introduced the partnership of the women in various forms of local government to promote equality. Government facilitates the women entrepreneur by providing various subsidies under various schemes so the rural women become self-sufficient.

Opportunities

Integrated rural development programme (IRDP)

TRYSEM (Training Rural Youth for Self Employment)

The scheme aims at providing basic technical and entrepreneurial skill to the rural poor in the age group of 18-35 years enable them take up income generating activities (self/wage employment). It had been laid down that the coverage of youth from SC/ST communities should be at least 50% of rural youth trained. Out of the total beneficiaries, at least 50% should be women.

DWCRA (Development of women and children in Rural Areas)

The special scheme for Development of Women and Children in Rural Areas aims at strengthening the gender component of IRDP which was started way back in 1982-83. DWCRA is directed at improving the living conditions of women and thereby, of children through the provision of opportunities for self-employment and access to basic social services.

The scheme adopts the strategy to facilitate access for poor women to employment, skill up gradation, training, credit and other support services so that the DWCRA women as a group can take up income generating activities for supplementing their incomes.

Regional Rural Development Centres.

Technology for Bank.

Fund for Rural Innovation.

Social Rural Entrepreneurship.

Entrepreneurship Development Institute of India.

Challenges

Lack of Education

As per Victoria A.Velkoff (1998) though constant commitment and efforts by the Indian government for educating girl child still India has one of the lowest female literacy rates in Asia. Low level of literacy not only has a negative impact on women's lives but also on their families' lives and on their country's economic development. According to various studies illiterate women have high levels of fertility and mortality, low earning potential, poor nutritional status and little autonomy within the household. Though the government promotes various schemes to educate a girl child free of cost but the costs of books, uniforms and transportation to school can be too much for poor families. Lack of proper infrastructure like latrines is particularly too detrimental towards girls' school attendance. As the girl child is not educated there is a severe lack of female teachers which is a potential barrier for girls to pursue higher academic achievement.

Growth of Mall Culture

The growth of Mall Culture is the biggest deterrent to rural women entrepreneurs because in the country like India which is having a patriarchal male dominant society, people are hesitant to invest in the business handled by females.

Gender Bias due to past culture

Due to the age old socio-cultural factors prevalent in India the thinking of the families is narrow and it is considered that the daughter is a liability and son is an asset. People are not hesitant to invest in the education of the son compared to the daughter. Those families who cannot afford much will prefer to send the son for higher education compared to daughter. There is a feeling that the son will be helpful in the old age whereas the daughter will have to be at her husband's place after marriage.

Low Risk Bearing Capacity

Women are usually living under the male shelter and she is taught to be dependent on the male members from birth. Women are not allowed to take any type of risk even if she is willing to take and has ability to bear.

Lack of Financial Assistance

Financial Institutions are hesitant to provide financial support to the women entrepreneurs as they can leave the enterprise at any point of time. The Women Entrepreneurs who are dedicated towards their profession are the worst to suffer in such circumstances as they face the obstacle of adequate finance.

Choice between family and career

Due to the prevailing culture of the society wherein the women has to leave her parents house after marriage and live with her husband, there are instances wherein the women is compelled to select between her family and career. Women Entrepreneurs have been thought to manage the family and so they have to forego their careers for the progress of their family. Even they are forced to leave their occupation for better educational prospects of their children.

Lack of awareness about government programmes and schemes

The governmental programmes and schemes which are women centric are not properly advertised at the rural level which makes them unaware about the advantages of such schemes. Women entrepreneur face difficulties in proper understanding of the government programmes which creates a vacuum which is filled by the brokers. The brokers exploit the women entrepreneur which makes some women hesitant to avail various governmental benefits. Women are considered to be inefficient and so sometimes become a subject of mockery by the male society which makes them more hesitant for a starting an enterprise.

Failure of training in skills

Women Entrepreneurs are considered inefficient and so they are not provided proper training or guidance which is easily available to the male entrepreneurs.

Lack of security to women entrepreneur

Women Entrepreneurs have to regularly interact with the suppliers, consumers, workers and competitors who are usually male. So Women are always in the danger of getting humiliated at various places and by various persons due to the structure of the male dominated society. Women have to even face the criticism at a higher level in case of failure which is less in male member.

Conclusion

We have seen since centuries that women participation is essential for the complete and overall development of the society. Government floats various schemes which can improve the female participation but due to various socio-cultural barriers still the share of women entrepreneurship in rural development is too less compared to developed countries. Though the electronic media has tremendously boosted the women towards entrepreneurship and have promoted then to understand their role in the overall economic development of the nation.

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