

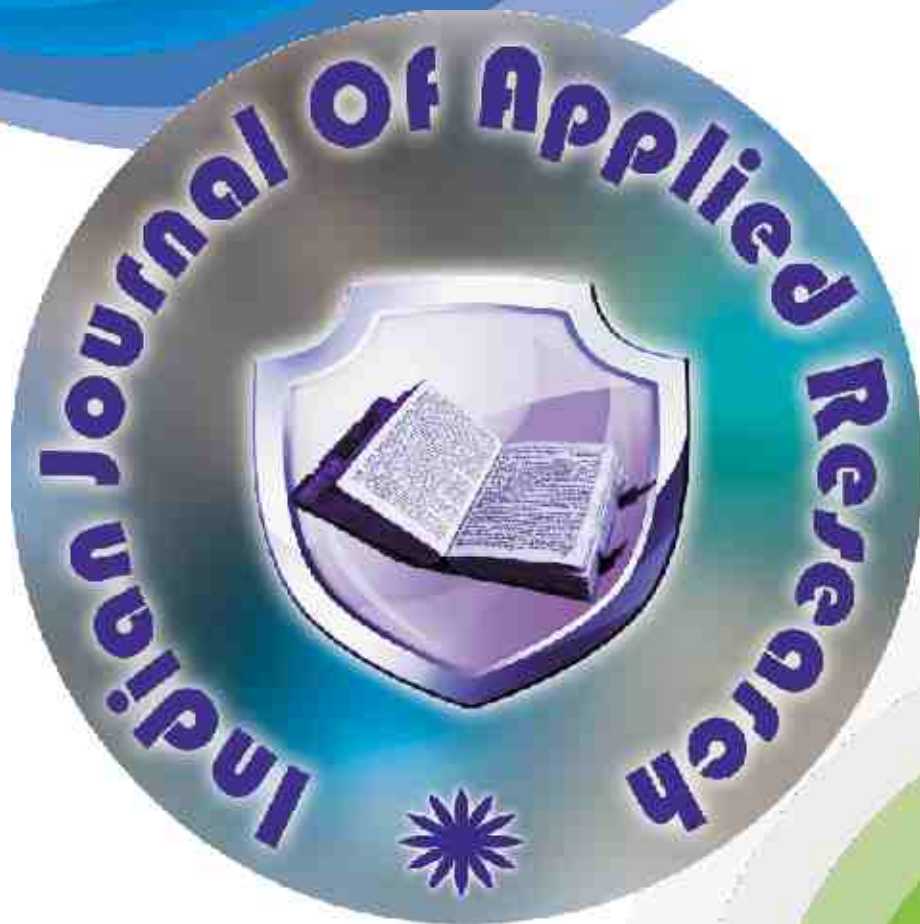
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Problems of Rural Women Entrepreneurs in India: A Conceptual Overview

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ABSTRACT

"You can tell the condition of a nation by looking at the status of its women" - Jawaharlal Nehru.

The Indian economic development is characterized as imbalanced regional development. While a few areas are developed, the remaining vast (rural) areas remain underdeveloped even after more than sixty years of independence. The government of India has endeavored to reduce the skewness in regional development or promote balanced regional development by decentralizing the economic activities. One of the ways to initiate and promote economic development in backward areas is creation of entrepreneurship development to strengthen the village economy and promote regional development in developing countries like India. While, discussing the development of women entrepreneurship that it has been bound with a lot of problems. Hence, this paper traces the problems which are residing with rural entrepreneurs and to expose some suggestions for removing those problems. While scanning the growth and problems of rural women entrepreneurs from the available recourses it is clear that the lack of finance, lack of awareness, and insufficient support from government, financial institutions, non-governmental organizations and the society are the major problems. Therefore, it is suggested that it is need of the hour to create multifaceted methodology-favorable government policy, family support, societal support and encouragement, separate counseling center, awareness program in rural areas, special seminars and skill development programmes at the reachable point to eradicate this problem and enhance the rural women entrepreneurs. It will boom rural economy, generate employment, increase per capita income, dump down poverty and augment overall development of the nation.

Keywords : Entrepreneurship, Rural women entrepreneurs, Problems of entrepreneurs

Introduction:

Entrepreneurship plays an imperative role in the growth of any society. From the contributions of world famous scholars like Richard Cantillon, J.P Say, J.Schumpeter and A.Walker, it is well understood that entrepreneurship development is a main spring for the economic enhancement of a nation. In fact, an entrepreneur has been recognized as an essential postulate of economic development Leibenstein(1968). As such entrepreneurship is a persistent activity in initiation, promoting and maintaining economic activities for production and distribution of wealth. Entrepreneurship development has, therefore become a matter of great concern in both developed and developing countries all over the world. Hence, it attracts a number of policy makers, economists, politicians, social workers, young minds and even ordinary people in the modern world. In developing countries like India, the need for rural women entrepreneurship has sufficient justifications that being labour intensive there is a high potential in employment generation, high latent income generation, encourage dispersal of economic activities, build up village republic, protect and promote the art and creativity, fosters economic development in rural areas, and environmental friendly, Khanka(2009).

Theorists of economic development and growth such as Schumpeter (1934) and Romer (1986, 1994) have emphasized the role that entrepreneurship plays as a type of knowledge, in nurturing prosperity in an economy. Moreover, researchers have documented that entrepreneurial activities

tend to create new jobs (Birch, 1987; Fritsch & Mueller, 2004; Vanstel & Storey, 2004), downsize chronic unemployment (Evans & Leighton, 1990), and amplify the economic development and growth of a nation (Carree, Van Stel, Thurik, & Wennekers, 2002; Van Stel, Carree, & Thurik, 2005). Therefore, the creation of new entrepreneurial activity represents a key element to drive development and growth. Even though, conceptual frameworks have been constructed to determine what conditions tend to push and pull individuals to start new ventures (Bygrave & Minniti, 2000; Minniti, 2004; Minniti & Bygrave, 1999; Shapero & Sokol, 1982), in developing countries particularly in the rural areas of the developing countries the problems of women entrepreneurs have not yet been properly identified. Hence, the present study is a scientific attempt to properly document the problems of rural women entrepreneurs in India.

In this conceptual paper a special attempt is made to assess the condition, trend and problems faced by the rural women entrepreneurs in India. To understand the correlation between entrepreneurship development and economic growth, employment generation, increase in income, poverty alleviation and other major areas, worldwide theoretical publications are collected from various sources including JSTOR and are properly processed. In the second stage, to understand the growth and problems faced by the women entrepreneurs in developing country in general and India in particular, published articles, reports, magazines and other sources are utilized. In the final stage of this paper, some suggestions are presented based on the problems mentioned by the social scientists in their published articles.

Entrepreneurship Development-World Scenario:

The published research works all over the world show the correlation between entrepreneurship and economic development, and also concentrate on different corners of the entrepreneurship development including their problems. Among the international level studies, Nobuyuki (2002) mentioned that the market size, market growth and the unemployment rate are the causative factors of entrepreneurship development in Japan. Meek and Pacheco(2007) discovered that the social norms do have an impact on the founding rate of environmentally responsible new ventures in the United States, whereas Ray Meldrum(2008) observed that the business success of New Zealand entrepreneurs, in which the author highlighted that the entrepreneurs got success because they enjoy the challenges. Diamanto and Gabrielson(2009), found that the previous start up experience is strongly associated with a more positive attitude towards failure in Sweden. Roura, & Tabuenca,(2008), reached a conclusion that there is a potential relationship between characteristics of entrepreneurs and competitive creativity in Spain. Dominginhos(2006) identified in Portugal that the entrepreneurs act as discoverers and the prior knowledge corridors are crucial for entrepreneurs, in this process of discovery and exploitation of opportunities. Moreover, these studies identified that paucity of finance, rarity of support from the government, and taut competition are the major problems of both rural and urban women entrepreneurs.

Entrepreneurship Development-Indian Scenario:

India, an emerging economy, has witnessed unprecedented levels of economic expansion, along with countries such as China, Russia, Mexico and Brazil. As the economic pace is picking up, global commodity prices have staged a comeback from their lows and global trade has also seen a reasonably healthy growth over the last two years. Entrepreneurship is an essential tool for overall development of any developing nation like India. The United Nations Conference on Trade and Development(2008) rightly pointed out that the role of entrepreneurship and an entrepreneurial culture in economic and social development is an important factor. Right from the historical period, social scientists and governments recognized the importance of entrepreneurship development in India. The evolution of the Indian entrepreneurship can even be traced back to as early as Rigveda, when metal handicrafts existed in the society. Rao(1969) evidently, organized industrial activity was observable in cities of Banaras, Allahabad, Gaya, Puri and Mirzapur. Khanka(2008). Over few years in India Sharma (1987), McCrory(1956), Rao(1986), Ashok Kumar(1990), Sadhak(1989), Durad(1975), Vepa(1973), Mathew Manimala & Pearson (1998), Reddy et.al (2006) Murugesan and Sankaran (2005, 2006) and others assessed the entrepreneurship development and other aspects, in which they identified that desire to do something, business experience, technical knowledge, government's aid, family support, attaining social prestige, and institutional support, are instrumental for the development of entrepreneurship in India.

Further, in the Indian studies, Srinivasan and Srinivasagalu(2008), Sankaran(2010) in their studies of the problems of entrepreneurs classified them into various heads as socio-personal problems, managerial problems, production problems, marketing problems, financial problems and problem of government assistance. Ganesan and Duraipandian(2008) also mentioned the same problems in their study. Manickavasagam et.al(2007) concluded that lack of guidance and counseling, lack of finance and marketing are the initial problems of entrepreneurs. Whereas, Parthasarathi(2008), Rajani(2008), Venkatapathy(1983), Subba Rao and Sundram(1999), and Chigunta(2002) also found various problems (including lack of awareness) faced by the entrepreneurs in India in different periods. Ratna Ghosh, et.al(1998) observed that structural problems,

personal problems, interaction with men, and decision-making are the major problems faced by the women entrepreneurs in developing countries. While looking back, during the planned era particular attention was paid to the establishment of small scale, cottage and village industries and enhances the entrepreneurs by earmarking huge funds and also spelling out policy framework for a sustained development of this sector alongside the medium and large scale industries. Many institutions like DIC, SIDO, NSIC, SISI, SIDCO, SIPCOT, TIIC, IIC, EGB, NAYE, SIETI, NPC, NRDCI, KVIC, TCOS, ITCT, NIESBUD, IECB, and NEDA are extending their support, Gupta & Srinivasan(2009). However, all are not well with the rural women entrepreneurship. At the same time many new industries were started year after year but have closed down before realizing the fruits of entrepreneurship, Reddy, et.al (2000).

Problems of Women Entrepreneurs:

In a vast rural based country like India, entrepreneurship development is an important equipment for economic development, at the same time women entrepreneurship is vitally important to attain rapid, all round and regionally and socially balanced economic growth Gordon & Natarajan(2003). The global evidence buttress that women have been performing exceedingly well in different spheres of activities like academics, politics, administration, social work and so on Khanka(2008). But, women are not properly recognized by society, this is the situation not only in India but also in some foreign countries, for instance Moammed(1981) mentioned that the economic contribution of women in agricultural sector, in animal husbandry and at home were undervalued in Saudi Arabia. Even though, women constitute half of the world's population they obtain about one tenth of world's income and possess less than one hundredth of its property, Cooper & Davidson (1982) and there is no perceptible change in this scenario in India even in 2011.

In the already conducted researches, Kasi Reddy(2005), Sangita(1990) found that lack of awareness of various procedures involved in starting of the unit, less education, lack of finance and training, poor environment of family, society and support system are the main problems of entrepreneurial activities in rural areas. Sankaran(2005) expressed that problems relating to raw materials, shortage of capital and stiff competition to marketing. Vysalu Poornima(1991), Soundarapandian(1999) mentioned that in the present set up women entrepreneurs do not enjoy full access to credit facilities because of strict and hard rules and regulations. Krishna Chandra Pradhan(2007) traced out that inadequate managerial ability, low level of economic background, non-cooperative attitude of financial institutions towards small women entrepreneurs are the basic problems existing in rural economy. Akhter(2005) says that in developing countries insufficient investment, low level of literacy rate are the major causes for the less participation of women entrepreneurs in rural area. Ajy Kumar Kushvaha(2009) pointed out that insufficient financial support, lack opportunities for networking among rural entrepreneurship are the constrains. Whereas, women working in the organized sector do not have adequate access to credit, appropriate scientific and technical information, training and policy support, Kalbage(1992). Problem related to financial institution was mentioned by Batra(2003) that inadequate and delayed availability of bank finance has been one of the major causes for sickness among the small enterprises. Nafziger(1988), Pillai (1994), underlined that the insufficient capital to start up a business is the most important barrier to the women entrepreneurs. Vibha Cathurvedi and Chaturvedi(1999) mentioned that the lack of motivation and exposure to technical information are the major problems of women entrepreneurs. From the quintessence of these studies it is very clear that the problems are multifaceted and should be corrected particularly in developing countries like India.

Conclusion:

The past history documented that the modern economic growth would be associated with a shift in labour from rural areas (less developed) to urban industrial centers (well developed). Development experience of some developed and developing countries like Japan, Taiwan, Korea, China and Philippines revealed that there is an alternative way (entrepreneurship development) for the economic development rather than the migration of rural labours to urban areas, World Bank(1998). From the above documented studies it is very obvious that lack of finance, gender, lack of awareness, lack of family and societal support, lack of collateral security, lack of government support, stiff competition with major industries and men, dual responsibility, lack of risk taking capacity, and limited mobility are the major problems of women entrepreneurship in rural India. To surmount these problems Pareek(1978) suggested that the policies of financial assistance required to be coping with changing needs of the women entrepreneurs, Resia Beegam(1993) more state assistance essential to promote women enterprises. In China (role model of some developing countries) women entrepreneurs in rural areas have adopted co-operatives as a form of organization in their effort to address their problems Lanyan Chen (1999). From the discussed resources it is very clear that the problems are very severe, hence it is a need of hour to create multifaceted methodology- favorable government policy, family support,

societal support and encouragement, separate counseling center, awareness program in rural areas, special seminars and skill development programmes at the reachable point to eradicate this problem and enhance the rural women entrepreneurs. It will boom the rural economy, generate employment, increase per capita income, dump down poverty and strengthen the overall development of the nation.

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