

Rural Women Empowerment through Entrepreneurship

Volume I



Editors

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ANALYSIS OF SCOPE FOR GROWTH AND HINDRANCES OF RURAL WOMEN ENTREPRENEURS IN UDUMALPET TALUK

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Abstract

Business is a term describing 'state of being busy' and 'production of wealth'. But entrepreneurship is a term describing 'the act of starting up new venture with innovation and social cause. It gets popularity day-to-day. It contributes towards the growth of the nation and economic development. Government now tries to empower the women through various schemes and incentives to bring the women in the economic development. But, rural women who are entrepreneurs face lot of constraints and difficulties in doing business ventures. A study was undertaken to understand the scope for growth and hindrances of rural women entrepreneurs in Udumalpet Taluk. There are 55 villages in Udumalpet Taluk, of which the sample of 42 respondents were taken using the convenience sampling method. The results revealed that the family situation is a kind of challenges and government support is not upto the level. The schemes and opportunities available for women entrepreneurs in rural areas are not familiar and no promotion of those schemes are available. It has further scope to research the business challenges, family challenges and so on. Overall outcome of the study is understanding key scope for growth and hindrances for women entrepreneurs on a sample basis. Due to the time constraint and other factors, the study was limited to small number of respondents in Udumalpet Taluk

Keywords: *Entrepreneurship, Rural women entrepreneurs, Opportunities and Challenges, Scope for Growth and Hindrances, Family challenges and Business challenges.*

Introduction

National economic development is supported by primary sectors and secondary sectors. Government of India established separate bodies and agencies for promotion of entrepreneurship in India such as Institution Innovation Council, Entrepreneurial Development Board and so on. The objective of Government is to include more women in the economic development by introducing various schemes for promotion of women entrepreneurship. Women entrepreneurship is exclusively an area which focus on support, assistance and motivation of women to become successful entrepreneurs. Though the schemes are available in favour of women, unfortunately utilization is poor and the awareness of women empowerment through entrepreneurship is underutilized. So, the present study focuses on revealing the scope for growth and hindrances for women entrepreneurship especially in rural areas.

Review of Literature

Kishore et.al (2011) studied that women entrepreneurs have been making a significant contribution in all segments of the economy in India, However, it is potentially empowering and liberating only if it provides women an opportunity to improve their well-being and enhance their capabilities. On the other side, if it is driven by distress and is low public support than it may only increase a women's drudgery. The small and medium enterprises led by women experiencing some major challenges and constraints. This paper intended to highlight some issues with reference to the strategic challenges and opportunities from a gender perspective to analyze the prospects of rural small and medium entrepreneurship for women.

Jayakumar et.al (2014) researched that since rural women constitute a major segment of the Indian population and due to their pivotal role their role in the nation building is significant. Due to lack of proper education, they are less likely to get employment. Further, low family income also requires them to take up self-employment i.e. entrepreneurship. This paper addressed the various challenges faced by women entrepreneurs in rural areas. Besides, the study also explored the opportunities and schemes possibly prevailing for rural women entrepreneurs.

Jyoti Rani et.al (2016) made an attempt to throw light on barriers faced by women entrepreneurs in Haryana state, India. The study was descriptive-cum-exploratory in nature and convenient sampling technique was adopted. The study was entirely based on primary data that was collected through well-structured questionnaire. The findings revealed that lack of family support, non-cooperation of male counterparts, weak bargaining position, psychological barriers, lack of experience, lack of knowledge, lack of society support, sexual harassment, difficulties in getting loans to set up a venture, lack of awareness about credit facilities for women, lack of infrastructure facilities, strict govt. regulations and policies, attracting customers, lack of marketing skills and unfavourable market behaviours were the major problems faced by the women entrepreneurs. The study was limited to rural areas of the district Jind in Haryana.

Sarita Kumari Singh (2019) underwent a study on women entrepreneurship. Women constitute a most valuable part towards society and development of a society is mainly dependent on the development and participation of women. The population of women in the country also almost half of its total population. Women entrepreneurship is the operational mechanism through which women empowerment can be achieved. But the participation of women in entrepreneurial activities is very less as compared to male entrepreneurship. Opportunities are

easily available but they want proper utilization of opportunities. So, there is requirement to develop participation of women in entrepreneurial activities in the Vaishali district of Bihar so that there will be equal opportunities for women also for the empowerment.

Amir Zia et.al (2022) explored the women entrepreneurship in rural areas. In India, women especially rural women have to face lots of social as well as cultural limitations. Moreover, there are plenty of obstacles that a women needs to face in order to raise as a Successful Entrepreneurs such as No access to sufficient Information on Market, Finance, Technology, Unfavourable Regulation and Policies, No linkage with the Supporting Agencies and so on. Although many schemes and programmes have been made up by the government of India along with the ministry of rural development to provide them an opportunity to become self-reliant, self-dependent as well as self-employed, but still the urgent need of the country is to provide a favourable environment to the women entrepreneurs because of the fact that they need ability building and training of the functional areas such as finance, literacy skills, marketing, production and managerial skills, which will definitely motivate them to participate in the growth and development of the country.

Statement of the Problem

Previous researches attempted to understand the perception, awareness, satisfaction and so on towards the women entrepreneurship. But, the present study focuses on revealing the scope for growth and hindrances for women entrepreneurship especially in rural areas, with special reference to villages in Udumalpet Taluk. Literally, it discusses the challenges and opportunities of women entrepreneurs in rural areas. The possible coverage is about business, financial and family challenges faced by rural women entrepreneurs. Also, it covers the various opportunities available and awareness of schemes for them. Finally, it attempts to know the level of government promotion of schemes available for rural women entrepreneurs.

Objectives of the Study

Without research objectives, a study cannot be conducted efficiently and effectively. Following are the primary objectives of the study undertaken.

- To know the socio-economic background of the respondents.
- To study the challenges or hindrances of women entrepreneurs in rural area.
- To find out the scope for growth of women entrepreneurs in rural area.
- To reveal the role of government in rural women entrepreneurship.

Research Design

A research design is generally a proper framework or pre-plan for conducting the research or study. It often demonstrates the procedures necessary for obtaining the information needed to structure or solve some research problems. A research design always involves in the methodology adopted to achieve the objective of the desired research study. This study covers the total 55 villages in Udumalpet Taluk. Out of those villages, 42 respondents were taken as sample on convenient sampling basis.

It completely depends on primary data to be collected through structured questionnaire. Not formally educated respondents may be helped by their family persons to fill the questionnaire. The collected data should go through analysis process which is done with the help of statistical tools and methods such as percentage analysis, rating method, rank analysis and chi-square test. The data collected is always subject to the mindset of the respondents. It may be biased and it is subject to the time constraint of the research period.

Hypotheses

When there are some factors or variables in a study, the relevance between two or more variables can be identified with the hypothesis testing. Following hypotheses were determined for the study.

H₀ There is no association between Annual income and business challenges.

H₁ There is no association between Nature of business and financial challenges.

Theoretical Framework

Entrepreneurship

Entrepreneurship is usually the creation or extraction of economic value. With this definition, entrepreneurship is viewed as a change, generally entailing risk beyond what is normally experienced in starting a business, which may include other social values than simply economic ones. An entrepreneur is an individual who creates and (or) invests in one or more business ventures, bearing most of the risks and enjoying most of the rewards as well. The process of setting up a business venture is known as entrepreneurship. The entrepreneur is generally seen as an innovator, a source of new ideas, goods, services, and business/or procedures.

Women Entrepreneurship

Women entrepreneurs can be defined as a woman or a group of women who initiate, organise and operate a business concern. Women entrepreneurs are those women who think of a business enterprise or venture, initiate it, organise and combine factors of production, operate the enterprise and bear risks to handle economic uncertainty involved in.

Recent survey says that world over one-third of the entrepreneurial ventures are run by woman entrepreneurs. Due to economic progression, better access to education, urbanization, spread of liberal and democratic culture and recognition by society, there has been a growth in woman entrepreneurship in India. Special incentives and schemes have been created in India to boost up the growth of women entrepreneurs. Various schemes like Startup India and Standup also make special case to promote entrepreneurial drive among women category. Gradually and steadily, world over, women entrepreneurs have emerged as successful entrepreneurs while earning many accolades for themselves generally.

Women Entrepreneurship - Areas

1. Agriculture and Allied industries - includes: sericulture, horticulture, dairying and animal husbandry etc.
2. Home based industries - includes: handicrafts, Agarbati, Candle making, bidi industry, hosiery, and textile, doll making, jewellery pottery, designing etc.
3. Outside home industries - includes: electrical and electronics, food processing etc.

Women Entrepreneurship Schemes

There are some schemes and opportunities introduced by Government for Empowerment of Women. Once the government on its part realized the need for empowerment of women, it started coming out with a number of schemes and plans, to provide for greater access to capital, so that they could start-up ventures. Some institutions like National Alliance of Young Entrepreneurs (NAYE) generally assess women in starting-up, identifying good investment opportunities and raising capital more easily. Usually, commercial banks also have women entrepreneur sections, where financial assistance is provided.

In fact, schemes under the IDBI bank named 'MahilaUdhyamNidhi' and 'MahilaVikasNidhi' support women entrepreneurs with equity assistance. Established in the early 1990s, 'AshriyaMahilaKosh' equips and provides orientation programmes for women. With their support and help, women have been able to triple their income. The government of Tamil Nadu established the Tamil Nadu Co-operation for Development of Women Limited for the development and empowerment of women in the state. It is a nodal agency for implementing various projects of ventures. A number of organizations today have started playing critical roles in empowering women and developing women entrepreneurs for the nation.

Women Entrepreneurship – Problems

The following are the crucial problems faced by women entrepreneurs:

1. Financial Constraints:

In order to obtain loans and advances from financial institutions, they have to provide collateral securities. But, usually women do not have property in their names and this obstacles them from obtaining external sources of funds.

2. Over-Dependence on Intermediaries:

Women entrepreneurs usually have to depend largely on intermediaries for the distribution of their products. These intermediaries take a major portion of their profits by cheating them.

3. Stiff Competition:

Women entrepreneurs have to face cut-throat and stiff competition for the products from the organised industries and male entrepreneurs. They do not have any separate organisational set up to spend a lot of money for canvassing and advertisement.

4. High Cost of Production:

Another problem being faced by women entrepreneurs is the high cost of production. The government grants and subsidies help them to overcome this difficulty, but these grants and subsidies are available only at the initial stages of its setting up and not continuously.

5. Limited Mobility:

Unlike men, women mobility in India is highly limited and constrained due to various reasons. Physically, they are not fit enough and capable to travel a lot, unlike men. A woman running an enterprise independently and alone is often looked upon with suspicion and doubtfulness.

6. Family Ties:

The family responsibilities also hinder the development of women entrepreneurship in our country. In India, it is mainly a woman's responsibility to look after the elders, children and other members of the family. Man plays a secondary role in these matters usually.

Analysis and Interpretation

Table 1: Socio-Economic Variables

Factors	Particulars	Respondents	Percentage
Age	18-30	15	36
	31-45	21	50
	46-60	6	14
Education Qualification	No formal education	3	7
	Upto school level	24	57

	College degree	12	29
	Diploma	3	7
Annual Income	Below Rs.100000	15	36
	Rs.100001-Rs.200000	18	43
	Rs.200001-Rs.300000	6	14
	Above Rs.300000	3	7
No.of members in family	1 to 3	6	14
	4 to 6	30	72
	7 to 9	6	14
	10 to 12	0	0
Business Type	Sole Proprietorship	9	21
	Partnership	9	21
	Company	3	8
	Self-employment	21	50
Investment mode	Fully own capital	9	21
	Fully borrowed capital	12	29
	Mixture of own funds and borrowed money	21	50
Existence of business	Less than 1 year	9	21
	1 to 3 years	18	43
	3 to 5 years	12	29
	More than 5 years	3	7
Receipt of government subsidy	Yes	6	14
	No	24	57
	Not aware	12	29

Source: Primary Data

Analysis showed that 50% of the respondents belongs to age category of 31-45. 57% of the respondents has education qualification of upto school level. 43% of the respondents has annual income of Rs.100001 to Rs.200000. Family members are 4 to 6 for 72% of the respondents. 50% of the women entrepreneurs are self-employed. Both own money and borrowed capital are used by 50% of the respondents. 43% of respondents has their business existed for 1 to 3 years. Government subsidy is not received by 57% of the women entrepreneurs.

Table 2: Rating for Opportunities for Women Entrepreneurs

Rating	No. of Respondents
1	9
2	9
3	15
4	9
5	0

Source: Primary Data

The above table shows the rating for the opportunities available for women entrepreneurs. 5 was not rated by anyone and almost one-third of the respondents rated the opportunities as 3. It shows the opportunities are not upto the level.

Rank Analysis

Table 3: Supports Expected By Women Entrepreneurs

Support	Mean Score	Rank
Family support	6.17	I
Free entry and exit	5.17	II
Govt. support	3.17	IV
Banking finance assistance	2.67	V
Available resources	4.83	III
People with entrepreneurial ideas	2.00	VI

Source: Primary Data

With the help of the primary data, the supports expected by women entrepreneurs is ranked. Family support is ranked I. II rank is given to free entry and exit. Available resources and Govt. support are given ranks III and IV respectively. Banking finance assistance is ranked V. Finally, Rank IV is given to People with entrepreneurial ideas

Chi-Square Test

H₀: There is no association between Annual income and business challenges.

Annual income and business challenges of rural women entrepreneurs are compared. With the data gathered, the calculated chi-square value is 1.916. Since the calculated Chi-square value is lower than the table value 15.51 at five percent level, there is no significant association between Annual income and business challenges. Therefore, the null hypothesis is accepted.

H₁: There is no association between Nature of business and financial challenges.

Nature of business and financial challenges faced by rural women entrepreneurs are compared. With the data gathered, the calculated chi-square value is 2.172. Since the calculated Chi-square value is lower than the table value 15.51 at five percent level, there is no significant association between Nature of business and financial challenges. Therefore, the null hypothesis is accepted.

Findings and Suggestions

36% of the respondents stated that they are not aware of schemes available for rural women entrepreneurs. Low demand (29%) and Competition (29%) are the business challenges are majorly faced by the women entrepreneurs. Surprisingly, Relatives (30%) are the family side challenges for the rural women entrepreneurs. 43% of the respondents mentioned that high price of materials is a hindrance that prevents their financial growth. 64% of the respondents gets support from their family sometimes. Income generation is the most beneficial thing in women entrepreneurship, mentioned by 30% of the respondents. Family support is expected by 88% of the respondents. 71% of the women entrepreneurs stated that the government should work more on promotion of schemes available for women entrepreneurs in rural areas. 36% of the respondents stated that they consider fast and easy bank loans as the extreme opportunity in starting up ventures.

Still many women are interested in doing small businesses, but they hesitate to come out of their comfort zone. So family side support should be increased and women should be motivated to do businesses. Government should take steps for spreading awareness and some other incentives to improve women for taking up business. Giving opportunity for women is such a great thing and should give equivalence in job opportunity. The loan procedures by the banks and other financial institutions need to be simplified. Government organizations and agencies should involve in encouraging home-based businesses, so that women can effectively coordinate with household and entrepreneurial responsibilities. Facilitating financial support to women and providing loans at low or zero interest, to motivate women are the other measures to vanish the challenges being faced by women entrepreneurs in rural areas.

Conclusion

The present study aimed at analysis of scope for growth and hindrances of rural women entrepreneurs in Udumalpet Taluk. As always, women are sensitive and vulnerable to the situations. Still, there are many successful women entrepreneurs who proved that business also can be managed well like family. In Udumalpet Taluk, the awareness of various schemes and plans available for women

entrepreneurs in rural area is not much and it should be penetrated by the government. There are challenges for women entrepreneurs such as Business challenges, Family challenges, Financial challenges and Physical challenges. So, all these challenges should be overcome by them in order to become successful entrepreneurs. It is also the responsibility of the market, government and family to support and empower the women entrepreneurs in the undertaken ventures.

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WOMEN EMPOWERMENT IN INDIA AND IT'S IMPORTANCE

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Abstract

This Paper deals with "Women Empowerment" a burning issue all over the world. "Women empowerment" and "women equality with men" is a universal issue. Women Empowerment refers to the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society. Women Empowerment refers to increasing and improving the social, economic, political and legal strength of the women, to ensure equal-right to women, and to make them confident enough to claim their rights, such as: freely live their life with a sense of self-worth, respect and dignity, have complete control of their life, both within and outside of their home and workplace, to make their own choices and decisions, have equal rights to participate in social, religious and public activities, have equal social status in the society, have equal rights for social and economic justice, determine financial and economic choices, get equal opportunity for education, get equal employment opportunity without any gender bias, get safe and comfortable working environment Women have the rights to get their voices heard. Women population constitutes around 50% of the world population. A large number of women around the world are unemployed. The world economy suffers a lot because of the unequal opportunity for women at workplaces. Women are equally competent. Nowadays, women are even ahead of men in many socioeconomic activities. Women Empowerment leads to decrease in domestic violence. Uneducated women are at higher risk for domestic violence than an educated woman.

Introduction

The empowerment woman is powerful beyond measure and beautiful beyond description.

Women, by constituting an integral part of any society and culture, are often underestimated and discriminated in different forms and respects. Many a time, the contribution of women is neither given due attention nor marginalized while formulating socio-economic development plans. Being characterized by tradition of sex discrimination and social stratification, the Indian women also occupy a place of subordination to men in many occasions. The status of women is key indicator to the progress of a society as well as of the country. But, they shares distinct and equal footsteps along with the men folk of the society. In maximum societies, women had been considered naturally unsuited to political activity and had been formally or informally excluded from it. Due to the socio cultural norms of the Indian society, gender mindset and discrimination internalized to an extent where

our self image is partially determined by the fact that we are male and female. In this genderised Indian society women should be empowered and need to follow their role models and become worthy of emulation.

Women Empowerment

Socially and culturally women are still tradition bound and it is a disadvantageous position. They are well known for their hardworking nature-expert weavers and farmers, in addition to being the career of rich culture. After globalization, the traditional work culture and role of women is being undermine whereas mechanization and automation is prevailing in the market based economy which has adversely affected the village based traditional economy. With the advent of globalization, the same works which were women's exclusive domain came to be undertaken by men and machines, and women's works which determined their identity were snatched away reduced women to mere consumers rather than producers. Economic independence or access to an inherited or self generated income is considered to be the major means of empowering women. Thus women are still a subjugated and dominated social group instead of emancipation and empowerment.

In India, in principle, women have the right to vote and can contest the election. Even women members were there in the Constituent assembly of India. In political sphere, India's women in general and Hindu women in particular, stood in the forefront of every movement. Modern Indian women are objects of admiration by people of the rest of the world for the role they played in the country's public life. Women in India have not only reached the highest positions of power, and equal political and civil rights as men without having to fight for them, but they also have been increasingly joining the higher ranks of administration. When we start making a comparison between the role and status of women in modern India and in the other countries of the world, particularly in the matter of emancipation of women, we are struck with unexpected contrasts. The part that has been played by women in the freedom struggle and in the politics has been more important than that played by women in most other countries of the world. While their Western counterparts had to struggle to get political citizenship, Indian women won the franchise at the same time as men i.e at the time of the national independence in 1947, along with favorable legislation in many other areas.

But the issues of women empowerment arises because of the stark reality that women are still marginalized and sidelined from the mainstream as a use and throw commodity. The patriarchal canopy had always denied women the warm rays of autonomy and freedom. The indeclinable gender bias has disfigured the