

Problem and Threat Faced by Rural Women Entrepreneur: Systematic Review

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Article Info

Volume 82

Page Number: 16040 - 16048

Publication Issue:

January-February 2020

Abstract:

Study on problem and Threat faced by rural women entrepreneur. The investigation was conceptual analysis and historical investigation was followed in this paper. The investigation is entirely on secondary data collection. The findings show that no support by family, Women of India are emotionally attached with family and they think that their responsibility to handle all problem and full fill the needs of a family, Not treated equally in society: - over society is male-dominated society, Lack of awareness and education: - In rural area or villages women do not have facility of school, Infrastructure problem, Finance Problem, non-cooperation of male, Face problem to handle both family and business at one time, Physically weaker, safety issues, psychological barriers, less experience in business, lack of knowledge, lack of society support, harassment, difficulties in getting loans to set up a new business, lack of awareness about credit facilities for women, strict regulations and policies, attracting customers, different culture, lack of marketing skills were the major problems faced by the women entrepreneurs. The study was limited to the rural area. Rural women entrepreneurship is one of the crucial determinants of rural economy directly concerned with the employment and income generation dynamics of the hinterland rural women entrepreneurship engages in the value addition in all the resources available in rural areas along with human resources thus it can be said that the finished goods are easily made with the help of various resources widely available in rural area at economical prices the critical role which rural industries can play in ameliorating the social-economic conditions of the rural area has received emphasis in most of the major policy. Pronouncements of the element in India. It is recommended through the study that women entrepreneurs start business with adequate funds, search new markets, network and consult with professionals. Important point government launches scheme on rural women entrepreneurs and government make policies and programmes related to the development of women entrepreneurship should be implemented honestly. The investigation is the first investigation of the relation between education and problems faced by women entrepreneurs in rural area

Article History

Article Received: 18 May 2019

Revised: 14 July 2019

Accepted: 22 December 2019

Publication: 28 February 2020

Keywords: Rural women entrepreneur, stories of women entrepreneur, Problem faced by women, Rural Entrepreneurship in India

1. INTRODUCTION

The rural-urban dichotomy reveals wide disparities in various respects (D. Padmavathi, 2011). Rural areas specialize more or less exclusively in agriculture, while industries are exclusively located in urban area. Give the weak rural-urban or agriculture-industry linkages, such a situation suffers from two serious shortcomings. First, as agriculture by itself has a tendency to develop at a slower pace than industry, the division of economic activities leads to uneven development secondly, since

industry generally leads to higher level of output per worker then engaged in the two sectors tends to widen further the relationship between traditional agriculture and modern industry generally has a dependency structure (Ferdousi, (2019)). Which puts the rural sector at a greater disadvantage in appropriation the gains of Developments and in turn increases the disparity between rural and backwardness (Gupta, Volume: 04, Issue: 04 "April 2019") in such situations rural industrialization is viewed as on effective means of accelerating the

process of rural development entrepreneurship precedes industrialization hence the need for rural entrepreneurship the main focus. we have here is on the various aspects of rural entrepreneurship such as its meaning needs present positions strategies for future development of rural entrepreneurship in the country and the role of nongovernmental organization in developing rural entrepreneurship it is also believed that the growth in rural area is faster than the urban area improvement in business conditions macro environment infrastructure development and increasing(Sharma, Nov. - Dec. 2013) number of customers greater disposable income are some of the factors responsible for the growth of rural markets.

.Defining entrepreneurship(Adak, 15 September 2018)Entrepreneurship can be defined as an individual's ability to covert different idea into various activities. This conversion includes a lot of creativity, risk-taking and innovation. To achieve the objectives, the plans, programs and projects are planned and managed accordingly. Thus entrepreneurship is related with(Suhail M. Ghose, 2019)

I. Identifying opportunities

II. Optimum utilization of resources

III. Creativity

IV. Optimistic attitude

V. Learning and knowledge

VI. Managing macro and micro-environment

VII. Risk-taking

Role of Entrepreneurship in Economic Development (Daphne Halkias, 2011)

It is an attempt to create value through recognition of business opportunity, the management of risk-taking appropriate to the opportunity, and through the communicative and management skills to mobilize human, financial and material resources necessary to fulfil the projects.

Thus, Entrepreneur is the one who identifies the different new combinations of factors of production, products, new markets, analyses the sources of supply with new organizational structures and who is taking risks to maintain equilibrium between demand and supply.(Anitha D.Pharm, 2013)

Defining women Entrepreneurship(Chavda, 2013)

Women entrepreneurship is the process in which women enter a business, gather all the resources, take risks, face challenges and provide employment to another and manage the business independently.

Approximately 1/3rd of the entrepreneurs the world are women entrepreneurs.

Women entrepreneurship refers to business or organization started by a women or group of women. There has been a change in the role of women due to growth in education, urbanization, industrialization and awareness of democratic values.

Qualities of Women Entrepreneurs(Gaborone-Botswana , 2012)

1. Easily accept challenges
2. Ambitious
3. Hard worker
4. Patience
5. Motivator
6. Adventurous
7. Conscious
8. Educated

Rural Entrepreneurship in India(Bordoloi, 2015)

Rural Entrepreneurship is one of the crucial determinants of rural economy directly concerned with employment and income generation dynamics of the hinterland although 2/3 of Indian population live in rural area still the lack of institutional support for providing backwards and forward linkage has been the major lacunae in the promotion of rural enterprises but the strength has been witnessing a sea change with many companies nowadays focusing on rural area and exploring these untapped markets with the help of their sales and marketing strategies

companies are thus considering the rural markets as their profit centres for their future.

With unemployment and underemployment in rural areas, the rural population was migrating towards the urban cities, the problem was thus needed to be analyzed so that this moving population from rural to urban area can be different where people are moving from urban to rural cities because of the large number of resources available in rural area.

The government has also initiated various schemes and projects in rural area to stop people moving from rural to urban area. But these schemes and project were not so successful in the past because of generating lower income for the village. Then it was identified that government should focus on the individual enterprise.

Q. who can use the government policies and practices for the betterment of the village? Also how these people would be able to manage it?(Kumbhar, 2013)

These are some people who are considered as the local leaders and different NGO's who works in the interest of the rural people and are committed towards the development of rural areas. Despite all these efforts, these people were not getting any recognition and appreciation in society. Their basic aim was stopping the movement of villagers from rural to urban areas. Their objective was not only to stop this migration but also identifying various attractions for villagers in the cities they were migrating from. This was only possible when the young generation will look towards various opportunities in their rural areas.

With all the constraints, it was required to analyze the strengths of the places and opportunities attached within thus, one should see the reality of these areas. The people need to identify the opportunities and required to be different with this people enabled themselves with creativity, innovation and positivity. Thus then leads to the emergence of entrepreneurship for the development of rural areas.

The new and young generation with positive efforts created the ecosystem for rural entrepreneurship.

2. REVIEW

Sivanesan, R. (2014) in his article found that Bapu Ji (Mahatma Gandhi) once said that heart of India lies in her village the heart is strong and healthy the whole body will naturally be so and guess what this though is relevant even after decade our greatest philanthropist and scientist Dr A P J Abdul kalamji shared similar views he said that developed India would be a network of prosperous village empowered with various connectivity's both physical and virtual they bowed dreamt of making our village is stronger and their dreams emerge out of their lives experiences in trying to make our country stronger we all know we are the second largest populated country in the world with 1.3 billion population 65% of our population is under 35, 50 percent of our population is under 25 the Average age of an Indian today is between 26 to 28 while the average age of most of the economically forward countries is about 40 years the International labour organization has worked out numbers saying that we will have 160 million people between the age group of 20 to 24 by 2020 while china the largest populated country will have only 94 million at the same point in the time we are a young productive and dynamic population but do we the ability to take advantage of the situation we have world's largest skilled resources available in India as a country there's a strong need to equip these young population in order to enable them to take advantage of the situation in working together and transforming our economy into world's best and I would like to bring to your attention 70% of this work force reside in rural India 70% is a huge number rural India is a land of abandoned home run entrepreneurs we can find many skilled and young entrepreneurs working in various fields like handicrafts agriculture etc. They form the backbone of our economy cottage industry is a way of life for most of the rural people most of our village unlike people in urban India where we work through the organized businesses to

earn a living people in rural India earn their living through self-employment cottage industry is given huge economic independence for most of our villages.

There are various kinds of cottage industries sari rule it they are very kind of an entrepreneurs one confined in our village for example

Individual entrepreneurs where individuals do business like agarbathi making, tailoring etc.

Group entrepreneurs where a group of people come and work in a small workplace like toy making, agriculture spices.

Cluster entrepreneurship where a skill is developed depending on a specific geography or area the best example is death for these are shivakashi toys from china Paton for doing self from Kanchipuram and the largest of all this our cooperative societies where a group of people come together to make an organization for doing specific job the best examples for these would be the bank cooperatives the milk cooperatives etc. what do these kind of entrepreneurship do to our economy the add value to vital resources they create huge employment opportunities the helpers in retaining our artisanal skills and most importantly they give us a reach to the most remote tech and rustic area in a country. Cottage industry is a huge boon for the Indian economy they're indispensable they contribute to 40% of our government or Indian economy.

Gautam and Mishra(2016) in his article found that they would like to highlight the size of rural industry and the potentials that our village have Indian handicraft industry is a hundred billion dollar industry and is growing at a rate of 20% every year compared to the worldwide rate growth where it is only a 12% it is actively employed more than 75 lakh for people and is growing continuously in spite of all these huge numbers that village stills remain to be the weakest point of our society they often tend to forget that villages are an integral part of their economy most of the innovations and new business

are focused on urban requirement what would happen if they had innovations or new businesses focused tapping rural potentials there's been few organization who have created an impact to our economy through these rural entrepreneurship Researcher provide same examples.

Gandhi JiSwadeshi movement is a revolution of kadhi it's not merely a piece of cloths it's a philosophy in itself and a symbol of empowerment and offspring of kadhi our swadeshi movement is kadhi India which is recorded or sales of 500 million rupees last year under this commission it has actively employed more than 5600 institutions 30,000odd cooperative societies and more than 12 people are actively employed on a dairy cooperative of India from Gujarat Anand is co-owned by 3.5 milk producers it spurred the white revolution of a country which made India the largest producer of milk and milk products it has recorded a revenue of 380 billion rupees today **Amul Example** has followed in every region have their cooperative society doing remarkably well Mr.mudiChandran an IT Professional from California quit as fancy star job and started organic idea to an help the debt-ridden farmers as an initial step he brought together about 240 organic farmers and started a chain of organic shops in less than four months they generated a cruel revenue and now they're looking at bringing together 10,000 families.

Tiwari, N (2017) studies that now a day people like to spend more on eating out rather than buying handicrafts these days people tend to lose the quality artisans to these alternate kind of jobs due to lack of sustain businesses over a period of time the artisans have become extremely casual and laid-back they have no commitment to complete a job taken in spite of giving advances their inclination to implement concepts like standardization of production or performance management is very limited they at one point of time we were unable to take any large order because we were unable to meet the corporate and export obligations.

Sowmya Krishnamurthy: -Own story she tells us that “all of us have this want to become an entrepreneur beginners very strongly and the bug bites you really hard when one started climbing up the corporate ladder in a well-settled job but trust me if you take a plunge into it’ll drive you straight down to the timeline where you started. I wanted to start a business in an area that was unexplored and also create an impact to our economy”. She motivated women that “ I want you to come up with various business models that can be scaled from grass root to large-scale and where everyone involved in it grows collectively as a designer our heart the area that drove my passion was handicraft toys the talent available under handicrafts and toys is abundant and these days there are many artisans who are acquiring these skills and I’m strong believer in creating an opportunity that can empower women because if you empower a women in benefits her family, in turn, benefits the entire community empowering women isn’t for women it’s for the world I think he started with a passion to design and manufacture sustainable natural products made from India and our vision is to create a platform that can bring all the artisans together and enable them to grow their business from micro to large-scale our today’s an outcome all the thought processes I’ve shared with you till now of wanting to contribute to any nation.

Started new business in which rural women face so many challenge various levels in various geographies.

Own survey story on village Titram district Kaithal(Haryana) :-A rural women tell “ I have been working with my husband Krishna Kumar for last six year we have received training on “how to do business” And also we have to explain the farmers about how much they are going to be benefitted by cattle feed. Cattle feed fields two kgsextre milk I feed Krishna friend cattle feed to my cows which I buy from lipika(women entrepreneur). Krishna kumar friend say”As a result, my cows are now producing more milk and also if I need my advice regarding this matter, I discuss with her” . People

from my neighborhood are now buying if from me they get benefited from the increased production of milk after using yhe feed. It is time and money consuming to buy the feed from the local market. But nowthey can purchase feeds from me by saving their time and money. The profit I make from selling the fee, I use those on my family expenditure.

Gap

1. To find out whether people have any knowledge about Rural Entrepreneurs.
2. To find out the participation of rural women in rural industry.
3. To find out problem and challenges faced by the rural women Entrepreneurs.

3. HYPOTHESE

Hypotheses is creating on the base of literature review and objectives.

HO1: In India, the level of Rural Women Entrepreneurs is very low.

HO2: Rural women face so many problem like rules and regulation, family and society issues, financial problem etc.

4. RESEARCH METHODOLOGY

Research design:- Conceptual and Historical research

Data collection:-Secondary data means data that are already available old paper, article and online website etc.

Problem and challenge face by Rural Women Entrepreneur

Women in India have faced so many problems to start business. Women entrepreneurs face problems right from the beginning till the various enterprise function. The problems of India rural women face so many issues come from culture, family, society and work.

Data was selected from the secondary sources from the published sources through search engines. The main aim was to find the research gaps in the study. so the further scope of research in the topic can be easily identify. Data was selected from the three data sources with different keywords. Then it was filtered according to relevance with the topic. All the data was categorised according to different categories into different parameters like no. of years and articles published in that year, data collected from the sources accepted or rejected, different research areas in which articles were published ,different countries studied and its implications in those countries, document type and how many of them were published through this we can identify the research gaps . so we can do further research in the topic.

Papers written in the last 20 years have been selected for the review process. Papers written before 2000 were not considered. Few studies are included before 2000 as without them it will not be clear to understand spirituality. Three databases include web of science , emerald and springer were used for selecting the articles. Due to time constraint only these three databases are used. The major reason behind selecting databases is repute of journals.

Data analysis and interpretation

Table:-1

Key word	Web site	Paper review	Accepted
Rural women Entrepreneur	Web of science	30	15
Problem faced by women	springer	25	10
Women entrepreneur	Emerald	25	10

5. FINDING

The findings show that no support by family, Women of India are emotionally attached with family and they think that their responsibility to handle all problem and full fill the needs of a family.

Besides the above basic problem the other problems faced by women entrepreneurs are as follows:-

1. Family and Responsibility:-
2. Women of India are emotionally attached with family and they think that their responsibility to handle all problem and full fill the needs of a family.
3. Not treated equally in society: - over society is male-dominated society.
4. Lack of awareness and education: - In rural area or villages women do not have facility of school
5. Infrastructure problem
6. Finance Problem
7. Face problem to handle both family and business at one time
8. Physically weaker: - safety issues

Measures for Development of women entrepreneurs(Narasimhamurthy, 2011)

Development of women entrepreneurs and their greater participation in entrepreneurial activities.It important part for India to Increase employment.

There are Following steps are taken for the development of women entrepreneurs.

1. Included women as a specific target group for all developmental programs.
2. Government improve Educational facilities and schemes for women.
3. Encourage women's participation in decision making.

4. Independence
5. Success stories of friends and relatives.
6. Cooperation of family

Limitation faced by Rural Women of India(Tambunan, 2009)

1. Patriarchal society
2. Lack of opportunities
3. Enabling technologies for women
4. Social barriers
5. Attitude of creditors
6. Lack of organized sector

6. CONCLUSIONS

In rural area from Ancient India male-dominated society came first and women are tread last to be economically as well as socially dependent on male members. Women of India are emotionally attached with family and they think that their responsibility to handle all problem and full fill the needs of a family, Not treated equally in society, Lack of awareness and education, Infrastructure problem, Finance Problem, non-cooperation of male, Face problem to handle both family and business at one time, Physically weaker, safety issues, psychological barriers, less experience in business, lack of knowledge, lack of society support, difficulties in getting loans to set up a new business, lack of awareness about credit facilities for women, strict regulations and policies, attracting customers, different culture, lack of marketing skills were the major problems faced by the women entrepreneurs. The study was limited to the rural area. Further research can be done in other states of India and results can be compared. It is recommended through the study that women entrepreneurs start business with adequate funds, search new markets, network and consult with professionals. Important point rural women not have awareness of government launches scheme on rural women entrepreneurs and government make policies and programmes. The

investigation is the first investigation of the relation between education and problems faced by women entrepreneurs in rural area.

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