

Development of Entrepreneurship among Rural Women

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ABSTRACT

Gro Harlem Brundtland, Prime Minister of Norway said at the Fourth World Conference on Women held in Beijing in the Year 1995, “ There isn’t a single country in the world – not one – where men and women enjoy completely equal opportunities... that is why we must change attitudes and policies. The aim must be to give each and every human being greater freedom to make choice about their own lives....”.

Women Entrepreneur is one of the topics which is looked up to for research in recent years. It is because it is one which leads to women empowerment and gender equity. When women moves forward, the family moves, the village moves and the nation moves. These words of Pandit Jawaharlal Lal Nehru are an accepted fact. Employment gives economic status to women and economic status gives way to social status and there by empowerment to women.

Entrepreneurship among women, no doubt improves the wealth of the nation in general and of the family in particular. Women today are more willing to take up activities that were once considered the preserve of man, and have proved that they are second to no one with respect to contribution to the growth of the economy.

To response to the needs of women it requires devising measures to integrate women as decision-makers, participants and beneficiaries in all relevant development activities and to address the totality of problems women face as entrepreneur, give to the wide spectrum of elements affecting the equitable participation of women in development. A plan or strategy must be designed and implemented in close collaboration with various development partners in different specialized areas, notably: education, health, human rights as well as environment and energy. This would definitely enhance their socio-economic status, a pre-requisite of women’s empowerment.

“We always viewed that a smart woman can pick up a job any day, but if she becomes an entrepreneur she can provide a livelihood to 10 more women at least..!”

- Neelam Jain.

INTRODUCTION

Empowerment of women had emerged as an important issue in our country. Swami Vivekananda words asserts, “Just as a bird cannot fly with one wing only, a nation would not march forward if the women left behind” (Jasdeep Maggu, 2016). The status of women in society is the one of indicator for national development and social progress. The word of Bandit Jawaharlal Nehru affirms, “The Status of women indicates the Character of a country” (R.K.Sapru,

1989). He also said that we could tell the condition of a nation by looking at the status of its women (M. Jeyaseelan, 2014). The Beijing Declaration at the Fourth World Conference on Women (1995) remarked that women’s empowerment and their full participation on the basis of equality in all spheres of society, including participation in the decision-making process and access to power, are fundamental for the achievement of equality, development and peace.

In the context the rural economy, women self help groups played vital role in the empowerment of women. The SHG concept had created more entrepreneurs in rural areas. Women entrepreneurship is gaining importance and growing very fast in rural areas through SHGs. Through SHGs Women quality of life has improved and they could develop their skills and abilities in various productive activities and they could become potential entrepreneurs and potential giver of the society. The strong India can be built only through the strengthening of rural women by providing them autonomy at all levels in all fields. Elevation of the position of women is an INVESTMENT in the country's future with high rates in return.

NEED FOR THE STUDY

Pandit Jawaharlal Nehru had remarked, "When women move forward, the family moves, the village moves and the nation moves". Women are become potential giver seeking entrepreneurship as an avenue for economic growth and sustainability. The government and NGOs play vital role in mobilizing women to become entrepreneurs through different schemes. Through different economic activities, skill based programmes the number of women entrepreneurs is expected to increase much more. Very few studies have been conducted to study the women entrepreneurs and their problems. The research has to be conducted according to the signs of the times. There are few constrains which women faces on the way to become successful entrepreneurs. The

contribution of entrepreneurs is highly significant. They are the real instrument in shaping, rural economy in a stable manner i.e., by providing employment in their enterprises, venturing into untested arena, and introducing innovative business strategies. It provides natural curiosity to investigate their success, struggles they had gone through.

OBJECTIVES OF THE STUDY

1. To find out success factor for Women entrepreneurial activities
2. To determine the characteristics of women who are on the threshold of starting their business
3. To identify the motivational factors that lead women to become entrepreneurs
4. To analyze the major strengths and weaknesses of women entrepreneurs and the environmental opportunities and threats which promote entrepreneurship.
5. To present the success stories of women entrepreneurs'

METHODOLOGY OF THE STUDY

The study is case study in nature. Success stories of three most successful women entrepreneurs out of 554 SHG's is presented in this study.

WHO IS AN ENTREPRENEUR?

The word "Entrepreneur" is derived from French verb "Entreprendre" which means "Undertaker". French economist Richard Cantillon applied the term entrepreneur to business. Since then the term entrepreneur has been used

to describe “one who takes the risk of starting a new organization or introducing a new idea, product or service to society”. (Paramjeet Kaur Dhillon) According to Oxford advanced learner’s dictionary, the entrepreneur means, person who makes money by starting business or running business especially when this involves taking financial risks.

Successful entrepreneur are action – oriented, they have the ability to visualize the steps from the inception of conceiving the idea to actually make it into real fact or material. They are both thinkers and doers, planners and workers, they get involved and always consists adopt a “hands-on” approach, can tolerate ambiguity. “Enterprise always consists of action in uncertainty”; accept risk but understanding and manage it; overcome rather than avoid mistakes they don’t admit that they are beaten. See themselves as responsible for their own destiny- they are dedicated, setting self-determined goals and believe in creating markets for their ideas, not just in responding to existing market demands (Lalitha Rani, 1996).

In common parlance, an “Entrepreneur “means a person who sets up his own business or industrial undertaking with a view to make profit, entrepreneur is consider as the organizing factor in the process of production. The importance of Entrepreneur is to progress cannot be more success expressed than Zin Kins statement, “No Entrepreneur, No Development”.

Innovative Entrepreneur

Innovative entrepreneurs have the potential to think newer, better and more economical ideas of business organization and management. They are also known as business leaders and contributors to the economic development of a country. (Mohan, S. and Elangovan R.S, 2006). In Kerala Thrissur, V.S. Sreejith had invented petrol from plastic waste. He worked for several years in solid waste management and director of science centre in Kodungallur. Out of 10kg of plastic 9 litres and 600 ml of petroleum can be extracted using the this technology. He is the perfect example for innovation (Deccan Chronicles, July 29, 2016).

Imitating Entrepreneur

Imitating entrepreneurs are people who follow the foot prints shown by innovative entrepreneurs. They imitate innovative entrepreneurs because the environment in which they operate is such that it does not allow them to have creative and innovative ideas made by their own. These kinds of entrepreneurs are found in countries and situations marked with weak industrial and institutional base which creates complications in initiating innovative ideas. In our country also, a wide number of such entrepreneurs are found in every trade of business activity and they fulfil their need for achievement by imitating the ideas introduced by innovative entrepreneurs. Development of small shopping complexes is the work of imitating entrepreneurs. All the small

car manufactures now are called as the imitating entrepreneurs.

Fabian Entrepreneur

Fabian entrepreneurs are the individual who does not show initiative in visualizing and implementing the new ideas and innovations. They are also waiting for some development which would motive them to initiate unless there is an imminent threat to their very existence.

Drone Entrepreneur

Drone entrepreneurs are the individuals who are satisfied with the existing mode and speed of business activity and show no inclination in gaining market leadership. In other words, drone entrepreneurs are die-hard conservatives and even ready to suffer the loss of business.

Social Entrepreneur

Social entrepreneurs are the one demanding social modernization and transformation in various fields which take account of education and learning process, health, human rights, workers' rights, environment and enterprise development. They are also undertaking the poverty alleviation objectives with the zeal of their business practices. They urge to overcome traditional practice and also to innovate. For this cause Dr. Mohammed Yunus of Bangladesh who started Grameen Bank is a case of social entrepreneur.

IMPORTANCE OF ENTREPRENEURSHIP IN ECONOMIC DEVELOPMENT

In recent years the entrepreneurship has gained wide popularity around the globe. The

emergency of women entrepreneurs and women owned firms and their significant contribution to the economy is visible in India. In olden days, due to shyness and fear, women were not ready to come forward to undertake any work, job and business in the society. But nowadays women have more awareness about society, problems, circumstances and opportunities available before them. They are ready to take any risk to come forward economically. Women are becoming entrepreneurs at a faster rate. In the world of fashion, beauty and career counselling many fashion designers are women.

Participation of women in entrepreneurship is proportionately very small as compared to other developing and developed countries. In U.S.A alone, about 50 percent of the business is owned by women. Although efforts are being made by various institutions to promote women entrepreneurship as described earlier. The result has been the emergency of more women entrepreneurs on the economic scene in recent years, the number is still quite low. While almost half of the population of India comprises women the business owned and operated by them 5 percent. This is a reflection of social, cultural education and economic distortions in the decades of development (Lalitha Rani, 1989).

In the era of globalization, women empowerment is inevitable. Women are the builders and molders of a nation's destiny, they seek integration into the national mainstream of equal partners in

progress and development. Hence they supported the involvement of women empowerment at an instrument to achieve overall development of India. A woman is an equally efficient human being in development process but there is un-utilization and under-utilization of this resource.

ROLE OF WOMEN IN ECONOMIC DEVELOPMENT

It is not easy to define women empowerment. Dictionary meaning of 'empower' is 'to authorize'. Hence, women empowerment means 'to authorize the women'. Women empowerment concept was first brought in the limelight in International Women's Conference held in Nairobi in 1985. Global Conference on Women (1988) defined women empowerment as "the surest way of making women, partners in development".

"Empowerment of women is a process nourished by development policies and programmes that could enable women to get enough strength to challenge their submissive social condition or status". However, the empowerment of women is a global issue and it is an active multi-dimensional process that enables women to realize their full identity and powers in all spheres of life.

The empowerment of rural women is crucial for the development of rural India (Ninth Five Year Plan, 2002). So it gave special attention to the empowerment of women and thus it is stated in its objective as "empowering women as an agent of social change and development".

NEED FOR WOMEN ENTREPRENEURIAL DEVELOPMENT

Since women comprise the majority of the population below the poverty line and they are the poorest among the poor, there is need for women empowerment through poverty eradication programmes. It should be women-oriented with special targets for women, e.g. Self-Help Group.

Many studies indicate that the gender inequalities inhabit the economic development of developing and backward countries. So, women empowerment may enable the society to achieve gender equality. Globalization has presented new challenges for the realization of the goal of women's equality through widening economic disparities of strategies to enhance the capacity of women and empower impacts of globalization process.

Most of the studies on women empowerment stress the need for women empowerment in a nutshell as-empowerment of women and gender equality are prerequisites for achieving political, social, economic, cultural and environmental security among all people and women empowerment is a critical part of sustainable development. Further, they add that women empowerment at the individual level helps to build a base for social and political changes along with enhances women's status in their families and societies (Lalitha Rani, 1996).

WOMEN EMPOWERMENT ENVISAGED IN FIVE YEAR PLAN

Jawaharlal Nehru, the former Prime Minister of India observed the economic freedom of women and it is quoted by Azad Gulab Singh (1988) that Freedom depends on economic condition even more than political. If a woman is not economically free without self-employment and self-earning she will have to depend on her husband or someone else and dependents are never free. In order to focus all round development of women, one of the focal points of planning process in India is five year plan.

The First Five-Year Plan (1951-56) envisaged a number of welfare measures for women. Establishment of the central social welfare board, organization of Mahila Mandals and the community Development Programmes were a few steps in this direction.

In the Second Five-Year Plan (1956-61), the empowerment of women was closely linked with the overall approach of intensive agricultural development programmes.

The Third and Fourth Five-Year Plans (1961-66 and 1969-74) supported female education as a major welfare measure.

The Fifth Five-Year Plan (1974-79) emphasized training of women who were in need of income and protection. This plan coincided with international women's decade and the submission of report of the committee on the status of women in India. In 1976, women's welfare and

development bureau was set up under the ministry of social welfare.

The Sixth Five-Year Plan (1980-85) saw a definite shift from welfare to development. It recognized women's lack of access to resources as a critical factor impeding their growth.

The Seventh Five-Year Plan (1985-90) emphasized the need for gender equality and empowerment. For the first time, emphasis was placed upon qualitative aspects such as inculcation of confidence, generation of awareness with regards to rights and training in skills for better employment.

The Eighth Five-Year Plan (1992-97) focused on empowering women, especially at the grass roots level, through Panchayat Raj Institutions.

The Ninth Five-Year Plan (1997-2002) adopted a strategy of women's component plan, under which not less than 30 per cent of funds/benefits were earmarked for women-specific programmes.

The Tenth Five-Year Plan (2002-07) focused at empowering women through translating the recently adopted national policy for empowerment of women (2001) into action and ensuring survival, protection and development of women and children through rights-based approach.

The Eleventh Five-Year Plan (2007-12) aims at ensuring that at least 33% of the direct and indirect beneficiaries of all government schemes are women and girl children.

The Twelfth Five Year Plan (2012-2017) aims at reduction in gender gaps in literacy and wages rates by at least 50% by 2007.

GOVERNMENT SCHEMES FOR WOMEN ENTREPRENEUR

There are 27 schemes available for the empowerment of women entrepreneur. The schemes were formed by 1954 but it actually came into practice by 1974.

Integrated Rural Development Programmes (IRDP)

The Integrated Rural Development Programme was launched by the Indian government in the financial year 1978 and extended throughout India by 1980. IRDP aims to provide assets and self-employment opportunities for the rural poor. Assistance under IRDP is given to a target group of rural poor belonging to families below poverty line in the form of subsidy by the government and term credit by financial institutions. The target group under IRDP consists of small and marginal farmers, agricultural labour, rural artisans, scheduled castes and scheduled tribes and socially and economically backward people having annual income below Rs.11, 000.

Training of Rural Youth for Self-Employment (TRYSEM)

It was launched as a centrally sponsored scheme on 15 August 1979. It aims at providing basic technical and managerial skills to rural youth in the age-group of 18-35 years from families below poverty line to enable them to acquire skills and

technology to take up vocations of self-employment in agriculture and allied activities, industry, services and business. After the training, the TRYSEM beneficiaries are assisted under the IRDP.

Prime Minister Rojgar Yojana (PMRY)

This scheme has been launched by the government of India in 1993 to provide self-employment opportunities to the unemployed youth and women. Under the PRIME MINISTER ROZGAR YOJANA, loans upto Rs.1.00 lakhs for business and Rs.2.00 lakhs for industrial and agriculture activities are advanced by the banks to those unemployed youth and women. It is sponsored by central government and the beneficiaries are the individual, family and women.

Rashtriya Mahila Kosh (RMK)

The RASHTRIYA MAHILA KOSH was set up in 1993 under the Ministry of Women and Child Development, Government of India with an aim to fulfill credit needs of poor and women with no financial assistance specifically in the formal sector. RMK is also working for to promote the concept of women empowerment, formulation of self-help group and development of enterprise for poor women.

Indira Mahila Yojana (IMY)

The INDIRA MAHILA YOJANA aims at organizing at the grass-root level to facilitate their participation in decision making and their empowerment was launched on 20 august 1995, to start with, in 200 ICDS

blocks. The objective of the scheme of every sectorial department awareness generation among the women from rural areas and urban slums, and economic empowerment of women. There are some more schemes like;

- Women's Development Corporation Scheme (WDCS)
- Working Women's Forum
- Indira Mahila Kendra
- Mahila Samiti Yojana
- Khadi and Village Industries Commission
- Indira Priyadarshini Yojana
- NGO'S Credit Schemes
- SBI's Sree Shakti Schemes

CASE STUDIES

MYTHILI: A successful dalit entrepreneur

Mythili W/O Anand. Hailing from Venmani village one of the most deprived and castiest region of Polur taluk. Seven years before she had nothing to meet out her daily life except some of the assistance from government in the name of ration and welfare schemes allotted for the people of lower caste. Her drunken husband had worsen the condition by his daily drinking habit. A neighboring woman kindled light in her life by introducing herself to the SPMS Organization who provided loan for the downtrodden women through NABFINS for their economical sustainability. Sakthi Inainthakaigal Self Help Group helped her to receive Rs. 1,20,000 in three installments. This little amount has raised her economical condition through starting a small tailoring unit, saree business

and a small petty shop. Now her monthly income has raised with an average of 1000 to 8000 Rs/ a month and a little hike during festival season. This has helped her to raise her economical status of her family and the educational needs of her children independent of her drunken husband. Now she is proud to be a successful entrepreneur with self dignity and accepted by others as a dignified woman crossing over all her economical and social barriers.

SARASWATHI:

An economically poor and illiterate woman from the discriminated hindu society.

Saraswathi W/O Ramalingam. hailing from Eswaran koil street, Kalambur of Polur Taluk, who had nothing to come up in her life except the cooliee work. This illiterate woman supported her family along with her poor husband who also depended on his daily wage in the cloth weaving factory. After introduced to Sakthi Pengal Munnetra Sangam Polur by Jaya, a field Staff, she formed Sakthi Vinayaga SHG along with 13 women members and gained knowledge on the activities of NABARD. She received Rs/ 1,20,000 from NABFINS and starting with a small murrukku selling unit now she has become the owner of a small weaving unit by giving job opportunities to four of a such other women. Paying pack all the loans received from the bank now she earns around Rs.20,000/ a month. She became a successful model to other caste hindus who are deprived of so many economical barriers.

Y.SHARMILA: A minority underprivileged Muslim woman.

Y.Sharmila W/O Yusap. Became a successful minority muslim entrepreneur, hailing from Mandakolathur village of Polur Taluk. Knowing any other way to come up in her life she was introduced to Sakthi Pengal Munnetra Sangam Polur and the activities of SHG and NABFINS by Miss.Regina, a Field Staff of SPMS. She formed a new group named Sakthi Bismillah with other 14 members. She was assisted with Rs/ 1,30,000 from NABARD and minority schemes. This amount has helped her to start her first flour mill unit, a provisional store and a drinking water business. Now she has gained knowledge and confidence to start any business unit an entrepreneur giving her expertise to other new members. Her new venture has increased her public image and her social, economical status too by earning 25,000/ Rs a month from 1000 Rs/. Her new ventures are always appreciated and accepted by other religious people too.

FINDING AND SUGGESTION

- SHG groups have raised the economical and social status crossing over all the boundaries of caste and religion.
- Women have become a successful entrepreneurs gaining knowledge and experience in the field of trade and business.
- Women have raised as the economical boon for the family, society and to the nation at large.

- Women have proved that they can think and act independently in this society.
- Women became the right model to other deprived section of the country.
- Women have contributed considerably and constructively for the development of the rural economy.
- This study has brought some of the successful women enterpreners from the uneducated and unknown rural areas to the lime light.
- This present study is suggested to all the SHG members of Tiruvannamalai district to assess their economical and social development and to record all their success stories as a viable contribution of women folk in national development.
- Women entrepreneurial skills can be developed at various levels i.e., individual level, village level. At individual level motivated women must be encouraged to undertake entrepreneurial activities.
- Another important step to promote women entrepreneurs is to offer opportunities for enterprising women.

CONCLUSION

In the words of Former President of APJ Abdul Kalam "Empowering woman is a prerequisite for creating a good nation, when women are empowered society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good

society and ultimately a good nation". An integrated approach is necessary for making women entrepreneurship a success. Both Government and NGO have to play vital role to make women to move forward.

In order to ensure that there is adequate credit-flow to women entrepreneurs, a sub-goal may be fixed under the priority sector advances by the bank as is being done presently for advances to weaker sections and other special sectors. In order to ensure that the development of women entrepreneurship takes place as fast as possible, there is cause for setting up apex bodies at the state capital level and organizations at district level which could be affiliated to the apex body. This effort would serve as an effective machinery to render necessary assistance to the prospective and existing women entrepreneurs and secure special for them whenever needed from Government, banks, financial institutions and others. As I conclude, when women move forward, the family moves, the village moves and the nation moves.

"We always viewed that a smart woman can pick up a job any day, but if she becomes an entrepreneur she can provide a livelihood to 10 more women at least...!"

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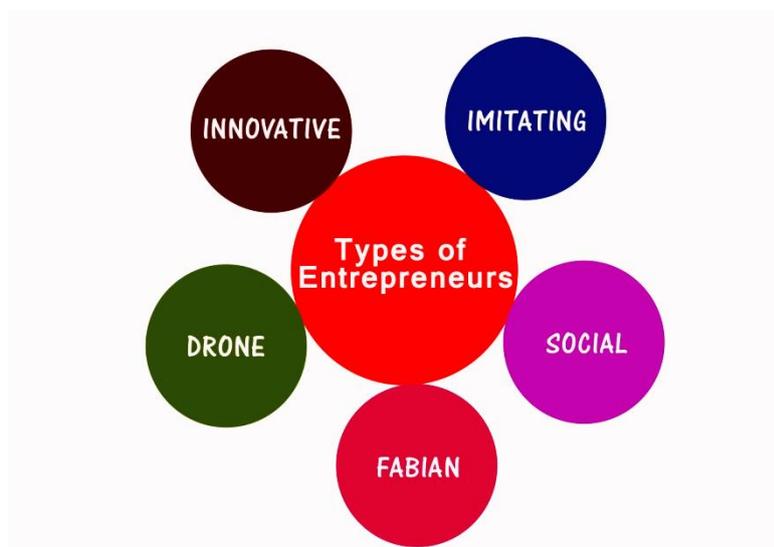
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TYPES OF ENTREPRENEUR



Women Entrepreneurship in India – A Study

States	No.of Units Registered	No.of Women Entrepreneurs	Percentage
Tamil Nadu	9618	2930	30.36
Uttar Pradesh	7980	3180	39.84
Kerala	5487	2135	38.91
Punjab	4791	1618	33.77
Maharashtra	4339	1394	32.12
Gujarat	3872	1538	39.72
Karnataka	3822	1026	26.84
Madhya Pradesh	2967	842	28.38
Other States and UTs	14576	4185	28.71
Total	57452	18848	38.82

Source: Micro Small and Medium Industries (MSME) report from the Ministry under the Government of India 2012-2013.