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## **A study on opportunity and problem faced by rural women entrepreneurship in Bareilly district**

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### **Abstract**

The women in Indian society had been subjected to various social, economic disabilities for many years and rural women were the major victims in those times. However, their status began to change in early part of the twentieth century by the efforts of various social movements, reform movements and women's movements. Despite the efforts of various movements in India, the majority of the rural women in the country suffer in respect of suppression, oppression and socio-economic exploitation.

**Keywords:** Entrepreneurship, social problems, women, economy

### **Introduction**

An opportunity of productive work for women is not merely a means to higher income, but it is a means to self-respect to the development of her personality and to a sense of participation in the common purposes of the society. In this context, Women entrepreneurship enables to pool the small capital resources and skill available with women. It paves the way for fuller utilization of capital and also mobilizes the female human potential. A self-employed woman is gaining better status and it enables her to take part in decision making in their family affairs.

In spite of their important contributions to socio-economic development, women suffer from various constraints, which inhibit them from fully realizing their potential for development. Cultural values and social norms hinder the equal participation of women in society. One of the major constraints women face as entrepreneurs is the unequal access to productive resources and services, including finance and skill upgrading opportunities. Some legal provisions and legislative systems make it difficult for women to take initiatives for business development. Furthermore, their reproductive role in the family and the community puts women in a disadvantaged position to engage in entrepreneurial activities. As per 2001 census, women constitute 48% of the total population. Women as an important human resource were recognized by the Constitution of India which not only accorded equality to women but also empowered the State to adopt measures of positive discrimination in their favour. Drawing strength from the Constitution, the Government of India has been engaged in committed and continuous endeavour towards ensuring all round well-being, development and empowerment of women.

Rural women possess abundant resources to take up an enterprise. She has the benefit of easy availability of farm and livestock based raw material and other resources. Hence she can effectively undertake both production and processing oriented enterprises. But to be a successful entrepreneur, women should possess certain fundamental qualities beside the support of the family and government organizations. Entrepreneurial development among rural women helps to enhance their personal capabilities but also decision making status in the family and society as a whole. In India, small firms contribute considerably to economic growth and employ a very large number of people, second only to agriculture. The concentrations of these firms are mostly in the urban areas while rural areas have failed to seize the opportunities unleashed by economic reforms. Different models of rural entrepreneurship are being attempted by various government and private agencies to tap the potential of human resources as an engine of growth. However, little is known about the characteristics of rural entrepreneurs who take up entrepreneurship mostly because they do not have a better opportunity and only incidentally due to their interest.

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### **Rural Women Entrepreneur**

Nowadays, women are playing a very important role in all walks of life. Today the role of modern women is much more than what was previously. The development of Indian economy is not possible neglecting the women who form a large segment of Indian population. Reducing urban-rural disparities and gender inequalities is a crucial element for any poverty reduction strategy. Mobilizing the potential productivity of rural people and particularly of women is indispensable to achieve the resilient economic growth that will pull people above the poverty line. With rural areas not able to provide enough opportunities for people to sustain their lives, the burden of supporting the poor and rural population falls increasingly upon cities. The growing number of rural poor seeking work in overcrowded cities stretch social and physical infrastructure and economic opportunities in the urban areas beyond their capacity. On the other hand, the migration of rural men to urban areas leaves unbalanced family structures behind, with women, children and elderly expecting remittances.

A rural women entrepreneur is a women or group of women who undertake to organize and run an enterprise in a rural area. The present study focuses on the rural women entrepreneurs. The changing environment raises the question about the ability of the traditional, small scale business in the rural area. In man dominated society women comparatively entered late in the business scenario due to the many problems, for e.g. financial problem, women obligation and the lack of education etc. The mind-set of the society in the case of the women is that they are mentally and physically weak as compared to the man, moreover they are not competent to take personal and professional decision in the family and other matters of the life. Most of the rural women face lots of the problem like balance life between the business and family, lack of the entrepreneurial skills, technological skills, socio barriers, motivational factors, low confidence level and competition in the market etc. These all things pose a challenge for the rural women entrepreneurs. Rural women entrepreneurship has certain benefits like: economic empowerment, self-confidence, converting hobbies into profession, better living standard, role model for others and decision-making capacity in family and community.

Present scenario is very fast changing with technology development, modernization, industrialization, urbanization, education and development. In such conditions, employment opportunity increased drastically for rural women. Entrepreneurship among rural women, no doubt improves the wealth of the nation in general and of the family in particular. Women need encouragement and support from the family members, government, society, male counterparts etc., with the right assistance from varied groups mentioned above, they can join the main stream of national economy and thereby contribute to the economic development. Government should draw up a plan so that the Indian Women Entrepreneurs can work more on empowerment through training and capacity building programs. If our universities and institutions join this resolve with increasing focus on women's business education, the future will see more women entrepreneurs. It is very true that rural entrepreneurship cannot be developed without proper training. Therefore, it is necessary to provide training to rural women to enhance their entrepreneurial skill and paving a path of success to rural women. According to

Frederick Harbison in his book, 'Entrepreneurial Organisation as a Factor in Economic Development', specifies the following functions of women entrepreneurs:

- a) Explore the prospects of women entrepreneurs,
- b) Undertaking of risks and the handling of economic uncertainty,
- c) Innovation,
- d) Co-ordination, administration and control, and
- e) Routine supervision.

### **Significance of the Study**

Rural women's economic and social development is necessary for overall economic development of society and nation. Rural women are now increasingly run their own business yet their entrepreneurial potential, managerial skill and socio-economic contribution remain largely neglected. Women entrepreneurship development is the instrument of women empowerment. Empowerment through entrepreneurship leads to self-fulfilment and makes women aware about their status, existence, right and their position in the society. In modern era, women are becoming socially empowered, and economically empowered through business ownership. Women entrepreneurship is gaining importance in India in the wake of globalization and economic liberalization. The institutional and policy framework for developing entrepreneurial skills, providing vocational education and training has widened the horizon for economic development of women. Women entrepreneurs tend to be highly motivated, self-disciplined & self-directed. On the other hand, empowerment of rural women is also very significant. Economic empowerment of rural women will lead to the development of our country and it is very necessary to give keen attention over the empowerment of women in the rural areas for the real development of our country in all spheres. Women's entrepreneurship is important for women's position in society, and economic development of women will lead to development of family, community and country. It opens up new avenues for creating employment opportunities for women and men

### **Methodology**

The study has been undertaken in the rural areas of Bareilly District in the Uttar Pradesh, selecting women entrepreneurs' undertaken different line of small business. A sample size of 25 random bases was selected out of 127 women entrepreneurs in the study area. The data for the study was collected by preparing questionnaire, there after tabulating the data to arrive for conclusion.

### **Objectives of the study**

Empowerment is an active process, which enables rural women to realize their identity and power in all aspects of life. It enables rural women to have more access to knowledge and resources, greater autonomy in decision making, greater ability to plan their times, free them from the clutches of irrelevant customs built and practices. The purpose this paper is to investigate the challenges before the women entrepreneur in general and rural women entrepreneur in particular. This broad objectives has been achieved after taking into account the various problems encounter by the women entrepreneurs which has been broadly classified into following three categories

1. Production and Marketing problems.
2. Financial and Infrastructure problems

## 3. Social Problems

**Production and Marketing problems**

Following are the parameters identified to study the production and marketing problems of the rural women entrepreneurs in the study area.

## 1. Sources of Raw Material

## 2. Irregular Production

## 3. Competition in marketing

The following tables give details of the various problems of the women entrepreneur. The data is collected by preparing a set of questionnaire and having properly tabulated to arrive some conclusion.

**Table 1:** Analysis of Production and Marketing

Sources of Raw Material	Source	Nos. of Units	Percentage
	Within the City	30	60
	Outside the City	24	48
	Outside the State	06	02
	Total	50	100
Irregular Production	Nature of Problem		
	Financial Problem	16	32
	Raw Material Problem	14	28
	Low demand	20	40
	Total	50	100
Competition in marketing	Nature of Competition		
	From Small Business	20	40
	From Big Business	20	40
	From Both	10	20
	Total	50	100

Source: Field Survey

The perusal of the Table- 1 indicates that the rural women entrepreneurs are facing both production and marketing problem in the form of availability of raw material in turn which effects the production. Apart from the much competition in marketing their product. Further the table also reflects that most of the sample units are getting raw material from within the place of the units locates. Low demand for the product produced by the sample units is another constraint for the rural women entrepreneur apart

from equal competition from both small business as well as big business.

**Financial and Infrastructure problems**

Following are the parameters identified to study the Financial and Infrastructural problems of the rural women entrepreneurs in the study area.

## 1. Sources of Finance

## 2. Problem on Raising Funds

## 3. Power supply

**Table 2:** Analysis of Financial and Infrastructure

Source of Finance	Source	Nos. of Units	Percentage
	Self	10	20
	Bank Loan	30	60
	Private source with interest	06	12
	All of the Above	04	08
	Total	50	100
Problem on Raising Funds	Nature of Problem		
	Security	26	52
	Rate of Interest	12	24
	Gender Discrimination	08	16
	All of the Above	04	08
	Total	50	100
Shortage of Power Supply	Shortage of Power Supply		
	20 percent	16	32
	21 to 30 percent	24	48
	31 to 40 percent	04	08
	No Shortage	06	12
	Total	50	100

Source: Field Survey

As far as financial and infrastructure problems are concerned most of the units are depend on the bank loan and a few of them are started their business out of own fund. When there in loan capital naturally the will be the problem on interest there on. As normally women don't have any property in their names, hence they face the problem of giving security to get the loan. Further, bankers feel free and

prefer to advance to men than women in rural areas because of the various reasons. Due to the shortage in the Production of power, normally Govt. supply less power in rural areas when compare to urban & this affects on the production process which is clearly depicted in Table-2

### Social Problems

Following are the parameters identified to study the Social problems of the rural women entrepreneurs in the study area

1. Family atmosphere
2. Business Environment
3. Women worker

**Table 3:** Analysis of Social Problems

Family atmosphere	Difficulties	Nos. of Units	Percentage
	From the spouses	12	24
	Social Restrictions	30	60
	Both as Above	08	16
	Total	50	100
Business Environment	Nature of Problem		
	Nature of Product	20	40
	Govt Policies	18	36
	Both as Above	12	24
	Total	50	100
Women worker	Nature		
	Skilled	12	24
	Co-operative	12	24
	Both as Above	26	52
	Total	50	100

**Source:** Field Survey

Rural women entering business driven by financial needs and family circumstances are said to influence by push factors, The Table-3 clearly indicates that rural women entrepreneurs are facing difficulties because of the social restrictions and the narrow type mentality of the men. Further the product produced the rural women entrepreneurs is also counts more. Availability of literate and skilled workers is also a problem for and the rural women entrepreneurs.

### Conclusion

The empowerment of rural women entrepreneurship is a contemporary issue regardless of the country in which a social planner tries to bring a sustainable development. Further, the rural women in Indian society had been subjected to various social, economic disabilities for many years and rural women were the major victims in those times. However, their status began to change in early part of the twentieth century by the efforts of various social movements, reform movements and womens movements. Despite the efforts of various movements in India, the majority of the rural women in the country suffer in respect of suppression, oppression and socio-economic exploitation. Empowering women is an important end in itself, not only as a human rights issue but also as having the potential to enhance human wellbeing. Empowering women and improving their status are essential ingredients for realizing the full potential of the economic and political development of the entire society thus ensuring sustainable development.

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