

Vol 5 Issue 11 Dec 2015

ISSN No : 2230-7850

International Multidisciplinary
Research Journal

*Indian Streams
Research Journal*

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RNI MAHMUL/2011/38595

ISSN No.2230-7850

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**A STUDY OF RURAL WOMEN ENTREPRENEURS
WITH SPECIAL REFERENCE TO TIKEKARWADI IN PUNE DISTRICT**

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ABSTRACT

The aim of this study is to study matters concerning women entrepreneurship in rural India. This paper is based on primary as well as secondary data and some observations; for the identification of these issues the author has reviewed different research articles and reports. The emergence of women

entrepreneurs and their involvement to the national economy is fairly noticeable in India. The main objective of the study is to find out major constraints and problems that Rural Women Entrepreneurs face and outline key understanding. The study on the women of the rural areas is to convey a wide-ranging quantity of information on different entrepreneurship and women's development programmes introduced in India. The study peeks at the socio-cultural, educational and legal hurdles for women entrepreneurship in India. A wide-ranging literature review of secondary data sources was assumed as relevant to the stated objectives of the study. In order to fill in secondary data gaps, data from District Rural Development Agency (DRDA) and MSMEs Annual Report have been referred. The research tries to focus



on the basic problems faced by the women in the setting up her business and to check the need to become an entrepreneur is. The paper focuses on primary data and has 50 as a sample size and by using structured questionnaire; a survey was conducted and interviewed rural women entrepreneurs in Tikekarwadi in Pune district. Tikekarwadi is a tiny village at the foothills of Sahyadri mountains about 120 kms from Pune near Ozar Ashthavinayak pilgrimage.

KEYWORDS :Rural Women entrepreneur, Agri-vendors, entrepreneurship, socio-cultural, educational and legal hurdles.

INTRODUCTION

Women entrepreneurs are remarkably rising in almost all nations. The hidden entrepreneurial potentials of women have progressively changing with the growing awareness to the role and economic status in the society. It is a general perception that the rural women are grossly home-makers and are not a part of the active financial and working life of the rural India, and inspired of the proven fact that, they are hard-working, sensitive and logical individuals.

Two major fields where notable change and growth has been seen: Firstly, the rural women earning out of their kitchen garden and secondly the growth in the preserved food compliments and also proved a successful hand in the local / regional handicrafts¹.

It is estimated that presently overall women entrepreneurs comprise about 17% of the total entrepreneurs in India, and of which rural entrepreneur contribute to be about 6%. It is also understandable that this percentage is increasing over the year. If same trend continues, it's likely that in another five years total women entrepreneurs will comprise 35% of the entrepreneurial force in India including a corresponding growth in the rural women entrepreneurs. In terms of numbers one would estimate at least an approx. number of 17 lakh in the next decade. Due to financial constraints and various other reasons in the rural areas in and around the middle size towns, the women of the families have taken an initiative to have entrepreneur in little businesses. Some of them operate from their houses and a big lot moves in the market².

Further it was found out that, almost every rural household has some small area kept for growing vegetables for their daily house-hold requirements. These women use this as their means of opportunity for a new business prospects by saving a part from their regular need and they move to the nearby market for selling this excess good and in due course of time this becomes a regular source business and earning for them. In cases where the Agri-vendors are selling in either retail or wholesale they can get good price subject to quality of the product; aptness of time for the produce to reach the market and price negotiated. All this is majorly supported by the demand and supply ratio for a product. It's well-known that most of the vendors sell their produce in bulk to big retailers or the wholesalers to clear the stock who does not find it possible to do business directly. In most of the cases the goods are sold even if most of the time the purchaser has an upper hand and fixes the rates and the rates do vary due direct retail sale. They have a set of customers who trust them and are regular purchasers³.

Constraints on the trail for Indian Women Entrepreneurs:

1. In general, the family members and the society are reluctant to support their entrepreneurial growth hence women leading to lack confidence in their strength and competence.
2. Women are mainly unaware of the changing market conditions and thus find it hard to capture the market and make their products popular.
3. In rural India, the majority of the women are illiterate and they do not have an apposite idea of self-esteem and self-respect. Therefore, the difficulty that straight away crop up is how they can strive to acquire self-respect and encompass an exact agenda in order to obtain superior place in society. Women must be educated and trained constantly to acquire the skills and knowledge in all the functional areas of business management⁴.
4. The efforts taken by various institutions in the financial sector aiming at women entrepreneurs may not reach the entrepreneurs of rural and backward areas. Besides organizing short-term EDPs for women, continues training in all management areas should be given to them. Separate industrial estates may be set up for women entrepreneurs to crate altogether a special environment. At the national level and the state level, there is a need to set up Women Industrial Development Bank in the

existing banks and financial institutions, and it is advisable to start a separate cell called "Women Entrepreneurs Guidance Cell" to promote and guide the women entrepreneurs⁵.

5. Exposure to the training programs which are really useful to new rural and young entrepreneurs who want to set up a small and medium scale unit on their own.

Problems of Women Entrepreneurs:

Women in India face many problems to get success in business. A few problems can be detailed as;

1. In male leading culture, which is patriarch, it's not easy to put up their business in actual fact. Male dominant society believes that it is risky to finance the women entrepreneurs.
2. The financial institutions are hesitant about the entrepreneurial capabilities of women. According to the United Nations industrial Development Organization (UNIDO), "despite evidence that women loan repayment rates are elevated than men's, women still countenance further intricacy in obtaining credit, "regularly owing to biased approach of banks and in formal lending groups⁶.
3. Rural women in developing countries have petite approach in to finances due to the reality that they are concentrated in underprivileged rural communities with little prospects to borrow money. The rural women entrepreneurs are suffering from inadequate financial resources and working capital. The rural women entrepreneurs lack access to external funds due to their inability to provide tangible security. Very few rural women have the tangible property in hand.
4. Rural women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations.
5. Indian women give more emphasis to family ties and relationships.
6. Another argument is that rural women entrepreneurs have low-level management skills.
7. The low level freedom of expression and freedom of mobility of the women entrepreneurs.
8. Lack of knowledge of availability of the raw materials and low-level negotiation and bargaining skills are the factors, which affect rural women entrepreneur's business adventures.
9. Low-level risk taking attitude is another factor affecting rural women decision to get into business.

LITERATURE REVIEW:

Jayasingam & Raman (2008) studied on Motivational Factors Affecting Entrepreneurial Decision: A Comparison between Malaysian Women Entrepreneurs and Women Non Entrepreneurs. This study was based on 226 women entrepreneurs, appealing in the manufacturing, trading and services sectors in Small and Medium Industries in Malaysia. They revealed from the study work core, exploring inner talent and doing something creatively is the most important motivating factor for women entrepreneurs.

Gnanadhas Jesurajan (2011) Studied Factors Motivating Women To Become Entrepreneurs in Tirunelveli District by the way of primary data of 301 Women Entrepreneurs and they revealed from the study that 'Economic freedom and Challenge, Market prospective, Family Background, Usage Of Funds are the Major Motivational Factors that Affecting The Women For Becoming The Entrepreneur.

Niranjan Behara (2012) studied on rural women entrepreneurship in India. This study was an attempt for real problems and motivational factors with a real Case study in Andhra Pradesh. The study exposed the major factors influencing the women entrepreneur are Economic independence, Establishing their own idea, Establishing their own identity, Achievement of superiority, Building confidence, Developing risk-taking ability, Motivation and Equal status in society.

Devipriya & Vaidivu (2013) studied on the Problems of Women Entrepreneurs by the way of primary data of 50 respondents of Tirupur District and revealed from the study that most affecting

motivational factor are Need of money, Help the family, Challenge, try something on one's own, hobby/special interest Family/Spouse had business and also money motive.

OBJECTIVES:

- 1.To study the constraints and problems faced by rural women entrepreneurs.
- 2.To know what schemes are available and availed by rural women entrepreneurs?
- 3.To find reasons as to why rural women wants to choose entrepreneurship as an occupation.

RESEARCH METHODOLOGY:

Data Collection Methods:

Primary data is collected by interviewing the woman entrepreneur in Tikekarwadi with structured questionnaire method. Sample Size: 50. Sample Unit: Women in Kirana shops, tailoring shops, catering services, beauty parlors, vegetable vendors, etc. Sampling Method: Convenience Sampling Method. Tools Used: Percentage Analysis

The secondary data is collected from various journals and books. In order to fill in secondary data gaps, data from District Rural Development Agency (DRDA) and MSMEs Annual Report have been referred.

Survey of rural women entrepreneurs

The total number of rural women entrepreneurs selected under Convenience Sampling Method was being 100 from the Tikekarwadi.

1. Qualification

Table No: - 1.1
Qualification of the rural women entrepreneurs surveyed (N=100)

Sr. No.	Particulars	%
1.	Illiterate	50
2.	Below 10 th Standard	30
3.	Below 12 th Standard	20
4.	Graduate	0
5.	Total	100

Source: - Field Survey

Table No:-1.1 - shows the educational qualifications of the rural women entrepreneurs as regards educational level, 50% are illiterate, 30% are below 10th Standard, 20% are below 12th Standard and there are no graduates. This shows the need for creating awareness among rural women to go for basic education, as sometimes being illiterate is the biggest constraint.

2. Age:-

Table No: - 1.2
Age group of rural women entrepreneurs surveyed(N=100)

Sr. No.	Particulars	%
1.	18 years to 25 years	18
2.	26 years to 50 years	54
3.	51 years and above	28
4.	Total	100

Source: - Field Survey

Table No.1.2- The above table indicates that the majority of the rural women entrepreneurs (54%) are in the age group of 26 years to 50 years, 18 % are in the age group of 18 years to 25 years and 14 % are in the age group of 51 years and above. There is need to augment the number of rural women entrepreneurs under the age of 26 by launching the suitable schemes.

3. Income:-

Table No.1.3
Monthly Income of the rural women entrepreneurs Surveyed (N=100)

Sr. No.	Particulars	%
1.	Below Rs. 5000	42
2.	Rs.5000toRs.10000	46
3.	Rs.10000 and above	12
4.	Total	100

Source: - Field Survey

It is evident from Table No.1.3, that maximum rural women entrepreneurs surveyed (88%), have income below Rs.10, 000/-. This situation need to be changed by opening more prospects ;for e.g.: easy availability of loans with less paper work and interest rate , more support from family, by educating them about market potential and creating awareness about various schemes of government, for these rural women entrepreneurs to boost up their business.

4. Accustom to computer knowledge

Table No.1.4
Knowledge of Rural women entrepreneurs towards using computers (N=100)

Sr. No.	Particulars	%
1.	Yes	18
2.	No	82
3.	Total	100

Source: - Field Survey

Table No. 1.4 Indicates the Knowledge of Rural women entrepreneurs towards using computers. Only 18% rural women entrepreneurs Surveyed have responded absolutely, while 82 % have responded negatively. There is a huge gap and it is the need of time to create awareness amongst rural women entrepreneurs about using computers for their betterment.

5. Market awareness

Table No.1.5
Rural women entrepreneurs awareness towards changing market conditions (N=100)

Sr. No.	Particulars	%
1.	Yes	18
2.	No	82
3.	Total	100

Source: - Field Survey

Table No. 1.5 point out the awareness of the rural women entrepreneurs towards changing market conditions. It seems from the survey that rural women entrepreneurs are not aware of the importance of keeping market knowledge for the growth of business.

6. Problems faced

Table No.1.6
Problems faced by rural Women Entrepreneurs surveyed (N=100)

Sr.no.	Problem	Percentage
1	Lack of availability of finance	34
2	Shortage of Raw Material	22
3	Family restrictions	24
4	Male dominated family structure	20
	Total	100

Source: - Field Survey

It is apparent from the survey that the major problem suffered by rural women entrepreneurs is non availability of finance (34%) followed by family restrictions(24%), shortage of raw material (22%)and male dominated society(20%).

7. Schemes availed:

Table No.1.7
Schemes availed by rural women entrepreneurs surveyed (N=100)

Sr. No.	Name of bank	Most used scheme	%
1.	Bank of India	Priyadarshiniyोजना	20
2.	Central bank of India	Cent kalyani	20
3.	Punjab National bank	Pnb Mahila Samridhi Yojna	44
4.	State bank of India	Strishakthi package	06
5.	Dena bank	Dena shakthi	10
6.		Total	100

Source: - Field Survey

The outcome illustrates that, 44% of women uses PNB Mahila Samridhi Yojna of Punjab National Banks and they prefer more than other schemes available in the market because of the rules and regulations for the schemes of various banks PNB bank provides less rules and regulation.

8. Reason for choosing entrepreneurship as an occupation:

Table No.1.8
Reason for choosing entrepreneurship as an occupation as per rural women entrepreneurs surveyed (N=100)

Sr.no.	Need	Percentages
1.	For Independence	30
2.	For Financial support	50
3.	To exploit skill and knowledge	20
	Total	100

Source: - Field Survey

It is clear from table No.1.8 that foremost reason for choosing entrepreneurship as an occupation as per rural women entrepreneurs surveyed is for financial support to the family.

FINDINGS & SUGGESTION:

- 1.The result shows that 50% rural women entrepreneurs are illiterate; this shows the need for opening evening schools for elder people in Tikekarwadi and also the women in these areas should be motivated for going for evening classes.
- 2.It is found that only 18 % rural entrepreneurs surveyed are in the age group of 18 years to 25 years .There is need to augment the number of rural women entrepreneurs under the age of 26 by launching the suitable schemes.
- 3.It is evident that maximum rural women entrepreneurs surveyed have income below Rs.10, 000/-. This situation need to be changed by opening more prospects ;for e.g.: easy availability of loans with less paper work and interest rate , more support from family, by educating them about market potential

and creating awareness about various schemes of government, for these rural women entrepreneurs to boost up their business

4.The Knowledge of Rural women entrepreneurs towards using computers is negligible as 82 % rural women entrepreneurs surveyed have responded negatively. There is a huge gap and it is the need of time to create awareness amongst rural women entrepreneurs about using computers for their growth.

5.It seems from the survey that rural women entrepreneurs are not aware of the importance of keeping market knowledge for the growth of business. This is a critical problem and can be solved by various communication modes.

6.It is apparent from the survey that the major problem suffered by rural women entrepreneurs is non availability of finance, therefore government and private institutions should launch more and better schemes for the betterment of these women.

7.The outcome illustrates that, 44% of women uses PNB Mahila Samridhi Yojna of Punjab National Banks and they prefer more than other schemes available in the market because of the rules and regulations for the schemes of various banks PNB bank provides less rules and regulation.

8.It is clear from the study that foremost reason for choosing entrepreneurship as an occupation as per rural women entrepreneurs surveyed is for financial support to the family.

Limitations /scope for future work: The study is limited to Tikekarwadi and therefore showcases the problems and constraints of that particular area only. The subject can also be taken ahead for M.Phil or PhD work; the researchers can go for more regions and study the subject with more population in a broader way.

CONCLUSION:

In this today's world, the women are standing equal with the men in every aspects of the life. Not only Urban women but Rural Women are also ready to face the challenges which come across their business. Women are not only earnings or doing their work for earning money but self-confidence or for proving themselves their capabilities and extraordinary qualities among themselves. Women are significant human resource of the country and therefore they should be wholly utilized as intermediaries of economic development and for that rural women should be encouraged for entrepreneurial activities. But, sadly it is seen that the customary mentality of the society and negligence of the state and respective authorities are key problem in the women entrepreneurship development in India. Women entrepreneurs are remarkably rising in almost all nations. The hidden entrepreneurial potentials of women have progressively changing with the growing awareness to the role and economic status in the society. Rural women must be educated and trained and exposed to the training programs. Rural women should be made aware of the changing market conditions. It is evident from the study that women are ready to face the challenges associated with setting up of business. Society is very much receptive to the concept of women entrepreneur, so is the family. Women are not into business for survival but to satisfy their inner urge of creativity and to prove their capabilities. Women education is contributing to a great extent to the social transformation. The future will see more women venturing into areas traditionally dominated by men, for this there is a necessity of uninterrupted effort to motivate, give confidence, and lend a hand to rural women entrepreneurs. Entrepreneurship is the ability of developing, organizing and managing a business enterprise along with risks in order to make profit. At the ancient time India is a male dominated society. Generally it is assume that entrepreneurship is a place for man. Women are still struggling entrepreneurial freedom

after long years had passed of Indian country got freedom. But the performance of women in entrepreneurship is going to change the mentality of society⁷.

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