
Empowering Rural Women through Entrepreneurship in Marathwada Region

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Introduction

Rural women play a vital role in farm and home system. She contributes substantially in the physical aspect of farming, livestock management post harvest and allied activities. Her direct and indirect contribution at the farm and home level along led to increase in family income. She performs various farm, livestock, post harvest and allied activities and possesses skills and indigenous knowledge in these areas. This is in spite of her being the socially suppressed educationally at a disadvantageous positions and having a little say in the decision making process due to lack of independent income source in hand. Hence it becomes imperative to empower them technically so as to cope with the changing times and productively use her free time and existing skills of setting and sustaining enterprises. This will not only generate income for the family but also improve the decision making capabilities of the rural women leading to overall empowerment.

The Indian economy needs to generate a large number of jobs in the decentralized rural non farm sector comprising to small, tiny, cottage, village industries in order to arrest the rising unemployment and urban migration in the country. The rural economy in recent years has been showing clear positive signs for the micro enterprise opportunities especially for women. The prospects of micro entrepreneurship are very high in a few sub sectors such as trade, transport, construction and service.

Rural Women Entrepreneur

A rural women entrepreneur is a woman or group of women who undertake to organize and run an enterprise in a rural area.

The Government of India: "An enterprise owned and controlled by women saving a minimum financial interest of 15% of the capital and giving at least 51% of the employment generated in the enterprise to women."

Role of rural women for the development of nation:

These days' women are playing a vital role in socio-economic development of the country. However a developing country like India, marriage is the only career for most of the rural women. But the Rural women can play a major role in developing the economy and to participate in all stages. They have been the invisible contributors to the production process. There has been a lack of proper organization. Women were endowed with entrepreneurial skills, particularly in Agro based business. Women's status in the society was not satisfactory. The credit facilities were not extended to women. They were uneducated and they depend upon their husbands and parents. These are the reason why women did not enter into business. Business entrepreneurship provides economic independence and social status to rural women. Ultimately it leads to future economic prosperity of the nation.

Emerging Women Entrepreneurs: A large number of micro, small scale and cottage industries have been identified where women entrepreneurs played an important role. The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India.

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The number of women entrepreneurs has grown over a period of time, especially in the 1990s. Women entrepreneurs need to be lauded for their increased utilization of modern technology; increased investments, findings a niche in the export market, creating a sizable employment for others and setting the trend for other women entrepreneurs in the organized sector. While, women entrepreneurs have demonstrated their potential, the fact remains that they are capable of contributing much more than what they already are. In order to harness their potential and for their continued growth and development, it is necessary to formulate appropriate strategies for stimulating, supporting and sustaining their efforts in this direction. Such a strategy needs to be in congruence with field realities, and should especially take cognizance of the problem women entrepreneurs face within the current system.

Women entrepreneurs are motivated by internal factor such as the family background, education background, and the desire to do something independently. Except those women from upper and middle classes i.e. the women from economically lower classes have worked on farms and also taken to other occupation involving physical work. The present study highlighted in this direction. The study focused on the socio-cultural educational and legal barriers to rural women's

Entrepreneurship in India.

Entrepreneurship: They way of development of rural women

Now the scenario is fast changing with modernization, urbanization and development of education and business. Thus, the opportunities of employment for rural women have increased drastically. It is found that the percentage of unemployment among educated and qualified rural women is increasing. Thus, it is necessary to increasing the opportunity of self-employment for educated unemployed rural women through the development of entrepreneurship. It is stated here that the self-employment entrepreneur creates not only her employment but also creates employment opportunities to other.

Picture of Marathwada Region

The backwardness of Marathwada region is not a result of poverty only. There are social, economical, geographical and entrepreneurial reasons behind it. The importance of the industrialization is over looked. In the absence of industrialization in rural area of Marathwada the region's economy cannot be developed as compare to the other regions of the state. In future, women's participation is very necessary for the development of Marathwada region.

Rational behind the study

In Marathwada, women entrepreneurs are emerging in various fields namely Tailoring and Garment, Handicrafts, Beauty Parlors, Dairy Farming, Job works and the like. Since most of the women entrepreneurs are running micro organization, the up to date data regarding the number of women entrepreneurs are not available in the Government department.

The phenomenon of women entrepreneurship is largely confined to big towns in Marathwada. Women confined their activities to selected profession such as education, nursing, medicine, office work, etc. In olden days, very few women enter profession like industry, trade and business. But in recent years women have made their mark in different occupations and are competing successfully with men. This has been possible due to Education, Urbanization, Legal safeguards, Social reforms, Special Government Schemes, etc. In business, the entry of women is a relatively new phenomenon. She may start her own business. The participation of rural women in the economic life of a country, it is necessary for national development. This study highlighted selected rural units run by

women with low investment, simple technology and high profitability. Specially compiled for enterprising women and moderating price to help them in selecting the right project.

Objectives of the Study

The study planned with the following objectives:

- To know the qualities of rural women entrepreneurs and search for potentialities amongst women for empowering them.
- To study the problems of rural women entrepreneurs in promoting their units at various stages.
- To evaluate the existing policies, programs, institutional network and the involvement of Support agencies in promoting rural women's entrepreneurship.

Research Methodology: The present research work is mainly exploratory and descriptive in nature. The study is based on primary data collected from women entrepreneurs in Marathwada through structured questionnaires and interview schedule. The study also covers the secondary data which is collected from the various Government and non Government organizations/Agencies, Libraries and related websites.

Sample selection: Marathwada region has eight districts. Primary data was collected from rural areas of eight districts. For the study purpose 100 women entrepreneurs from rural area are selected by randomly for the detailed study. A sample of 100 rural women entrepreneurs were selected from various districts in Marathwada region as per the table given below.

Table No.1
Selection of Samples

Sr. No.	Name of District	No. of Samples	Taluka's	Villages
1.	Aurangabad	14	5	14
2.	Jalna	14	5	14
3.	Beed	12	4	12
4.	Osmanabad	12	4	12
5.	Latur	12	4	12
6.	Parbhani	12	4	12
7.	Nanded	12	4	12
8.	Hingoli	12	4	12
	Total	100	34	100

Field Survey (2010-11)

Total 100 rural women entrepreneurs were selected for detailed study and personal interview from the eight district of Marathwada. From every district except Aurangabad and Jalna, Four taluka's were selected and from Aurangabad and Jalna district five taluka places were selected.

Out of the selected taluka places 14 villages from Aurangabad and Jalna district and 12 villages from another district were selected. One women entrepreneur was selected randomly from one village.

Several hi-lights of the Study

Women's entrepreneurship must be examined both at the individual level and at the firm level in order to fully understand the differences between men's and women's entrepreneurship.

Women's entrepreneurship depends on both the situation of women in society and the role of entrepreneurship in that same society. Both the factors that affect the gender system and the factors that affect entrepreneurship in society are involved.

Specific obstacles to women's entrepreneurship are education. Lack of role models in entrepreneurship, gendering of entering demands, on time and access to resources.

Women entrepreneurs are security oriented rather than growth oriented.

Gender discrimination is encountered at every stage of business development.

Women's hard work is generally responsible for the launch and sustainability of the business.

Many women become entrepreneurs out of economic necessities of their families.

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Support systems do not effectively handle their important need for vision and confidence building and also for developing better business orientation and skills.

A majority of rural women entrepreneurs are married.

Unmarried women face difficulties in getting financial support to launch their enterprises.

Many women entrepreneurs belong to the low income groups.

A large number of women with little or no education enter into business without undergoing any training. Most of these practicing women entrepreneurs lack vocational education. working capitals is limited and profit margins are low of their units.

Women prefer diversification to specialization. in the field of technology women have made a conscious decision to set up technology based enterprises.

The emergence and development of Rural Women Entrepreneurship depends on a number of socio-economic factors often termed as supporting conditions for the development of entrepreneurship. Age has been found to be one of the important factors associated with the success of entrepreneurs. It has been found that, at the time of starting the enterprise, the highest number of entrepreneurs were in the age group of 25-30 years. This shows that majority of entrepreneurs started their ventures relatively at an early age. It has also been found that the level of technical education, apprenticeship or previous job experience in the same line of activity helped the entrepreneurs to run their units smoothly and successfully.

□ Promotion of enterprises is not only a long process but also difficult phase of entrepreneurship. Entrepreneurs have to take crucial decision at various stages. It has been found that successful entrepreneurs devoted more than 12 hours per day to their enterprises. The support of family member and other was also found to be one of the important elements in the promotion of the enterprise.

□ Most of the entrepreneurs did not avail of subsidies, incentives or concession provided by Central or State Governmental either because of lack of knowledge and information about those facilities or they could not go through the procedures and formalities of different government agencies. Although majority of the entrepreneurs reported their awareness of organization such as DIC, SIDBI, SFC and their assistances programmes, quite a large number of them have no knowledge of the institutions such as SISI, SIDO etc. To convey the fact that, there is lack of constructive participation of the promotional institutions in the development of small scale industries.

□ It is also found in the study that the small scale entrepreneurs faced problems on different Areas of business operations. It has been observed in the study that in case of majority of the units, the percentage of capacity utilization was less than 60 inordinate delay in the supply of raw material, shortage of skilled laborers, and shortage of working capital lead to interruption in production process. The drawbacks in the managerial practices adopted by the small scale enterprises have also contributed for a few operational problems.

Suggestion for empowering rural women:

- **Creating Awareness:** Awakening of rural women to the possibilities of the easily accessible micro-enterprises is the foremost task. The government, semi-government and non government organization should create awareness among the most productive age group of rural women. The printed media can be effectively put to use for the purpose.
- **Motivating Entrepreneurs:** Psychological stimulation is the prerequisite for putting any idea virtually into action. For proper motivation of rural women, the economic, social and health benefits of various possible enterprises should be highlighted. The use of farm visits, video film shows, dramas, puppet shows, group meeting etc. Will help in motivating the potential groups.
- **Expertise Development :** After awakening and motivated the next step in development and success of an enterprise is the acquisition of knowledge and skill up –gradation and polishing of existing knowledge and skills in production processing, packaging and marketing techniques are the basic requirements. It also emphasized the need of value addition as to ensure high premium to the producer. He stated that India ranks second in food production but only two percent of the produce is processed. In addition to this, knowledge regarding accessibility to loans, various finding agencies, procedures regarding certification etc. should be provided. Lectures, printed material, discussion, institutional and non institutional skills trainings for imparting first hand technical knowledge in production. Processing procurement and management should be provided to rural women who are interested or already engaged in various enterprises. Education in direct and indirect marketing of the produce and finance management should be in-built component of future training programmes for women.
- **Continuous Follow-up:** Constant follow up should be ensured for the sustainability of micro-enterprises. During this phase various constraints such as personal, social economic, marketing etc. faced by entrepreneurs should be addressed. Possible help in The form of knowledge, technical skills and inputs should be provided to enable them to solve their problems.

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