Challenges and Problems Faced by Rural Women Entrepreneurs

1M.Monika, 2J.Jeni Rani Mary, 3Mr.K.Vivekanandan

1Research Scholar, Department of Management Studies, Urumu Dhanalakshmi College, Tiruchirappalli -19, e-2, 3
2Research Scholar, Department of Lifelong Learning, Bharathidasan University, Khajamalai Campus, Tiruchirappalli-620023,
3monikasagayam27@gmail.com, 2jjenyjasmine@gmail.com, 3rk vivekanandan@gmail.com

Abstract: In modern era, government are focusing more on the development and empowerment of women so that they become economically independent and socially empower once such method of empowerment is entrepreneurship among rural women. This empowerment will lead to the development of our country since empowerment of women is of paramount importance to political thinkers and reforms. Empowerment through entrepreneurship makes women about their rights in the society. Upliftment of women will automatically lead to development of family, community and country.

Key words: Rural women entrepreneurship, challenges and problems.

I. INTRODUCTION

An entrepreneur is a person who operates a new business and inherits risk and is able to further his interests in business. This term comes from the French word “entreprendre” meaning to undertake. A women entrepreneur is one who aspects challenging role to meet her personal needs and become economically self-sufficient. For the overall economic development of any society or country, social and economic development of women is necessary. Rural entrepreneurship means rural industrialization or entrepreneurship emerging in rural areas. This implies encouraging location of large and small scale units from urban areas. It also includes planed shifting of units from urban to rural areas. The main advantage of rural entrepreneurship is that, it provides wide range of employment opportunities to people in villages.

Chandr and Arora., (2013), they studied the financial problems faced by women entrepreneurs in ambala, rohtak and Gurgaon district of Hariyana. The study reviled that they faced a lot of financial problems during the early stage of the business. Above 39.2 percent of Women Entrepreneurs faced problems in arranging start-up capital and around 16.4 percent had the difficulty in getting financial support for financial institutions. A major portion of Women Entrepreneurs were unaware about the govt. scheme for them and so it was suggested that awareness be created in them.

Raju and Bhuvaneswari., (2014), studied on rural entrepreneurship in sivaganga district, TamilNadu. It dealt with the functions, needs and problems in rural entrepreneurship. The researchers focused on the needs, types, and problems faced by rural entrepreneurship and the factors that influenced it. The study concluded that it was very difficult to encourage and motivate rural enters who had low motivational level it suggested training to the youth in rural and urban areas in entrepreneurship by government.

II. TYPES OF RURAL ENTREPRENEURSHIP

There are four types of rural entrepreneurships namely individual entrepreneurship, group entrepreneurship, cluster formation which covers NGOs, SHGs and networking of these groups, the fourth one is co-operatives.

Concept of Rural Women Entrepreneurship

Women entrepreneurship is an important but untapped source of a economic growth. This concept has been neglected in our society and in social sciences. Development among rural women helps them to enhance their personal capabilities and improve their decision making status in the family and the society. The emergence of women entrepreneurship and their contribution to the national economy is of almost importance for the growth of any country.

Advantages of Entrepreneurship among Rural Women

Entrepreneurship among rural women can help not only in empowering them but also help in advancement of the economy of the country as a whole. Rural Entrepreneurship can help women to improve their economic condition and standard of living. It also helps them to boost their self-confidence and give them a sense of achievement. Proper training in management techniques can elevate them to the position of the leader this in

IJSRCAMS

Volume 7, Issue 5 (September 2018) www.ijsrcsams.com
turn will help them to solve not only their individual problems but also of their group and community. This again naturally will lead to an increase in their decision making capacity. In a nutshell, entrepreneurship among rural women can help them gain economic independence.

**Challenges Faced by Rural Women Entrepreneurs**

There are many challenges that the women says in business. They can be grouped under the following heads.

### III. FAMILY BACKGROUND

Indian women are generally over burdened with family responsibilities which take away a lot of time and energy. Moreover, they are emotionally attached to their families. This makes it very difficult for them to concentrate and run the business successfully.

**Education**

Lack of education is a major obstacle for women who want to start an enterprise. Women in rural areas get inadequate education due to poverty, early marriage, low socio-economic status and related reasons. Because of this they are kept in the dark about the development of new technology, new methods of production and other governmental support to which they are eligible.

**Raw Material**

Continuous availability of raw material is an essential component for success of any enterprise. Women entrepreneur in rural areas have to face a tough task in getting the required raw material. Poor road connectivity and poor transportation add to their woes.

**Male Domination**

There is a general notion in rural areas that women are fit only for household work due to this attitude, women are neglected in many spheres of life. To put it short, male entrepreneurs become a hurdle in the success of women entrepreneur.

**Finance**

Women entrepreneurs face hardships in getting financial assistance from financial institutions as they don’t come forward to help them on the ground of low credit worthiness. In addition to the above they have to face blockage of funds in raw materials, work-in-progress and finished goods. Also non receipt of payment and late receipt from customers hinder the smooth flow of business.

**Competition**

Unlike male entrepreneurs who have vast experience and access to advanced technology, their female counterpart don’t have the advantage of those facilities. In a market were the competitions very stiff, women entrepreneur have to face lot of challenges and strive hard to survive in the market.

**High Cost of Production**

Non- adoption of changing technology is a major factor of increase in cost of production. Inefficient management also contributes to this factor and stands a challenge for women entrepreneurs.

**Risk**

For being a successful entrepreneur one should have good risk bearing capacity. Women who are generally dedicate and emotional by nature are weak mentally and psychologically in this aspects of risk bearing. This ability is further reduced due to lack of proper education and training and financial support from outside.

**Limited Mobility**

This aspect is a major challenge for women entrepreneurs in general and women entrepreneurs in rural area in particular. Moving alone on business work or staying out in the night for business purposes are risky affairs. In additional to this men show extra interest in women on areas other than work.

**Social Barriers**

The traditions and customs prevailing in our country stand as an obstacles for women to grow and prosper caste and religion show their dominance and stand in the way of progress of women entrepreneurs.

**Entrepreneurial Aptitude**

As mentioned earlier, women entrepreneurs fail to tide over the risks and troubles that they may face in running the enterprise. This more true in the case of rural women entrepreneurs as their entrepreneurial bent of mind is less when compare with their male counter parts.

**Managerial Ability**

Management is a specialized job and only those managers who have good education and effective training can perform efficiently. Women entrepreneurs generally lack in these managerial skills which pose a problem for them to run the enterprise successfully.

**Legal Formalities**

Complying with the legal requirements and formalities of a business is not an easy task. Prevalence of corruption in government offices and procedural delays are a few to mention. Such
situation makes it hard for women entrepreneurs to concentrate on the smooth functioning of the enterprise.

**Middle Men**

The role of middle men in a business cannot be under estimated. Most of them indulge in exploiting under the guise of helping. Since women are biologically soft and delicate they cannot run around for marketing and money collection. The role of middle men, here becomes inevitable. This reduces the profit margin of the women entrepreneurs

**Motivation**

As women have to look after their family, they strive hard to strike a balance between managing the family and managing an enterprise. Because of their inherent nature, women feel less confident which an important factor in running an enterprise is. So they need more motivation than male entrepreneur.

IV. PROBLEMS FACED BY RURAL WOMEN ENTREPRENEURS

The problems faced by rural women entrepreneurs are more than that of the problems faced by men. They face innumerable problems such as social, economical and entrepreneurial. The major problems faced by them can be listed under the following headings

- Gender Bias
- Illiteracy
- Lack of Financial Assistance
- Family and Profession
- Awareness about Government Programmes and Schemes
- Training in Skills

V. PROBLEMS IN THE PROFESSIONAL SECTOR

**Lack of Security:** The problem of insecurity in the work environment from their won made workers often put women entrepreneurs at risk, both physically and emotionally.

**Lack of Market Knowledge:** An entrepreneur should always about current marketing environment to sell goods at good prize. As women entrepreneur hail from rural areas they lack in adequate marketing knowledge. Only an entrepreneur who has comment over the field of marketing sector can be successful in his business

**Lack of Social Network:** For any business to flourish it is essential that the entrepreneur have a wide range of social network. Since majority of rural women entrepreneur operate in a small scale, it becomes difficult for them to have boundless social network. This limits the scope of developments and prevents them from making progress.

**International with Male Workers:** In the present entrepreneurial world, the entrepreneur has to work with male workers irrespective of caste, creed, religion and nationality. Even though a women entrepreneur may be skilled and knowledgeable, she naturally feels shy to work with the opposite sex.

**Absence of Self-confidence:** Self-confidence is an elemental thin which place a vital role in the success of any field of activity and entrepreneurship is no exception to this. Women entrepreneurs lack basically in self-confidence when the business is in the face of difficulties.

VI. CONCLUSION

For the improvement of the position of women in society, participation of women in the labour force is a prerequisite. Rural women have some basic indigenous knowledge, skill to establish and manage, and enterprise. What they need is a little motivation, encouragement, and support from the family numbers government, and society. They need to be made aware of the knowledge regarding accessibility of loans and relating procedures and awareness of govt. women welfare schemes. With the right assistance from varied groups as mention above, women are sustaining to join the main stream of our economy and contribute to the development of our country. Entrepreneurship among rural women will improve the wealth of the nation and also of the individual family. Universities and like mined institution should resolve with increasing focus on women’s business education and upliftment. This will help to see more women entrepreneurs in the future. In this present scenario of fast changing technological development and modernization employment opportunities for rural women have also drastically increased. To conclude, no skill is complete without proper training. It needless to mention that proper training to rural women will help them to hone their skills and make them successful in the field of their work.

**BIBLIOGRAPHY**


