



DR. Pankaj Singh

Women Entrepreneurship In Rural India And Sustainable Development

Associate Prof., Govt. Degree College, Dhanupur, Prayagraj (U.P.) India

Received-08.05.2025

Revised-16.05.2025

Accepted-23.05.2025

E-mail : pankajsingh.gdc@gmail.com

Abstract: *The paper indicates and emphasizes the women entrepreneurs as the potentially emerging human resource in the 21st century to overcome the economic challenges in global perspective. Women of 21st century is no more a traditional resource confined to homes only rather an educated, knowledgeable and innovative part of the overall population possessing the capacity to transform economies into thriving enterprises. Developing and developed nations have realized that developing women entrepreneurship is indispensable to flourish as economically dominant nation in the modern high-tech world.*

In the recent past sustainable development of women has emerged as an important issue. In the present-day scenario sustainable development of women is considered as a land mark of progress for any country; hence the economic sustainability of women is of at most importance to social scientists, economists, policy makers, reformers and NGOs. The self-help groups have paved the way to the rural women for economic sustainability and independence. Majority of the rural women of SHGs are Micro – Entrepreneurs very few are associated with Small Scale Enterprises. Those women are not only developing with sustainable economy but also able to develop other women economically sustainable by providing job opportunities. The rural women entrepreneurs with the sustainable economic development are able to contribute to the family's, community's and the nation's development.

The present study deals with history of women's economic development, current context of women in SHGs, opportunities, constraints of women entrepreneurs. This paper tries to highlight the women's sustainable development is inevitable and possible with some helping hand.

Key words: SHGs, NGOs, Micro-Entrepreneurs, Sustainable Development, Women Entrepreneurship

Introduction- “When women move forward, the family moves, the village moves and the nation moves”. These words of Pandit Jawaharlal Nehru is the central theme in the socio-economic paradigm of the country as it is an accepted fact that only when women are in the mainstream of progress can any economic and social development be meaningful (Saha and Banerjee, 2001).

Entrepreneurship has gained greater significance at global level under changing economic scenario. Global economy in general and Indian economy in particular is poised for accelerated growth driven by entrepreneurship. An entrepreneur is a person who is able to look at the environment, identify opportunities to improve the environmental resources and implement action to maximize those opportunities.

The women are under increasing scrutiny even at the dawn of the 21st century. Women constitute half the world's population still majority of the women do not have equal access to land, credit, technology, education, employment and political power. In every society, women play critical roles in the family and outside. In nut shell, women have a profound and pervasive effect on the health and happiness of their families, communities and local ecosystem. Therefore, inequalities that are detrimental to them be it to their physical and mental health, income-earning ability, education and a decision making power, to name just a few, are detrimental as well to society at large and to the environment (Gupta, 2000).

Entrepreneurship has been globally felt as a developmental & progressive idea for business world. Scott, (1986). Therefore, entrepreneurship is considered as vital ingredient for not only globalization but at the same time for creating diverse opportunities for future potential performers. Mitra, (2002).

To exploit the human resource to their optimum potential is one of the greatest challenges faced by innumerable business organizations in the contemporary economic world, where progress is quantified and consumed as an entity. Brush, (1992).

Entrepreneurship is not just confined to any one gender now rather due to multi-faceted economic pressures women have turned up & realized that the survival of their families & their own potential lies only in working side by side with men. Marlow, (2002).

Education of woman have no doubt given them immense confidence & encouragement to serve & discover new business avenues. However the ground realities do differ to a great extent as far as geographical boundaries are concerned.

Women's development is directly related to nation's development. Therefore, sustainable development of women's resources, their abilities, interests, skills and other potentialities are of paramount

importance for the mobilization and development of human resources. The development of women is an integrated and unified concept, stretching across economic, social and cultural fields (Mehta and Sethi 1997).

Objectives Of The Study- The need of more women entrepreneurs has to be studied for two reasons, the first one is that women entrepreneurship is an important untapped source of economic growth and the second reason is that the women entrepreneurs create new jobs for themselves and others; they can provide different solutions to management, organization and business problems.

The present study aims at fulfilling the following objectives.

1. To study the profile of women entrepreneurs.
2. To explore the difficulties of women entrepreneurs in rural India
3. To suggest measures for uplifting the status of women entrepreneurs

Methodology -This paper and the researcher has adopted the method of reviewing different research articles, research journals, and case studies, to collect data about entrepreneurship and woman entrepreneurship which is consequently incorporated as a concept paper drafted by the researcher.

Rural Women Entrepreneurship- The growth of the economies of many countries is due to the increasing participation of women in entrepreneurial activities. It is because of guidance and counseling extended to the women in SHGs to unearthen their hidden entrepreneurial capabilities by providing skills, knowledge, adoptability and sensitizing them towards socio-economic status in the society. A woman who can accept challenges, adventures and an urge to become economically independent can transform in to an 'Entrepreneur'. A woman entrepreneur can contribute positive values to the family, community and the society. Globally women are indulging from teaching to technical areas. In India by breaking the glass ceiling women entrepreneurs are developing and intruding into the male dominated arena as garment manufactures, farm owners, business women with many commodities, establishing firms like, tiffin centers, milk centers, petty shops etc.

The most appropriate definition of entrepreneurship that would fit into the rural development context is the one which defines entrepreneurship as: "a force that mobilizes other resources to meet unmet market demand", "the ability to create and build something from practically nothing", "the process of creating value by pulling together a unique package of resources to exploit an opportunity". However, the existing generation of entrepreneurship also is passing through the transition period. They experience financial resource limitation to promote or to develop a venture and there is also look of research and innovation to meet with marketing challenges.

Indian rural economy is also experiencing behaviour of entrepreneurial. Aim of most farmers is to earn profits from farming as from any other business, if he determines the objectives. A farm business necessary requires deliberate decision and proper investment, after assessing risk and available resources to maximize profit. Therefore, entrepreneurship is not simply adoption of new activity but it is transformation of a person from traditional to modern India. Organizations will face seven trends in the next decade as they flight to survive, grow and remain competitive.

- Speed and uncertainty will prevail.
- Technology will continue to disrupt and enable.
- Demographics will dictate much of what happens in business.
- Loyalty will erode.
- Work will be done anywhere, anytime.
- Employment as we know it will disappear.

The basic entrepreneurial principles should be applied to rural development. This would result in:

- (a.) Better distribution of farm produce resulting in the rural prosperity.
- (b.) Entrepreneurial occupation rural for youth resulting in reduction of disguised employment and alternative occupations for rural youth.
- (c.) Formations of big cooperatives like Amul for optimum utilization of farm produce.
- (d.) Optimum utilization of local resource in entrepreneurial venture by rural youth.

Advantages Of Women Entrepreneurship- Sustainable development of women especially rural women is not so easy but it is a challenge. Micro entrepreneurship is an answer to this challenge. Like a Telugu Proverb "Chukka Chukka Samudramainattu" (water drops will collect as sea) micro entrepreneur is like a water drop will added to the nation's economy to solve the nation's unemployment and other advantages like.

- Develop individual economic independence.
- Enhance the personal and social capabilities like
- Create awareness
- Develop social net working
- Enhance the self confidence

- Improve the standard of living
- Urge to achieve
- Dare to participate in political affairs
- Economic empowerment
- Able to participate in decision making activities.
- Solve the problems of rural women and the village.

Contemporary trends in business world have increased the fertility rate for entrepreneurship development globally. Large organizations lead to challenging situations in all spheres therefore small & medium scale enterprises are encouraged to open up new business avenues with new and diversified products and services to satisfy the consumer needs by cutting costs at the same time. Delmar, carter and Jones, (2000).

Motivational factors influencing woman to join the leading group of entrepreneurs are of two types. One is entrepreneurship by choice, and the other is entrepreneurship by necessity.

a) Women become entrepreneurs by choice due to the following factors:

- To materialize their idea into a capital
- For their empowerment and freedom
- To prove their worth among their male family members
- To establish their own rules for their work
- To overcome the deficiencies they faced during their job experience
- A long term standing desire to own their own company
- Working for someone else did not appeal to them

b) By necessity they are motivated to be entrepreneurs are:

- To improve the quality of life of their children
- To share the family economic burden
- To adjust and manage household and business life successfully on their own terms
- Due to the death or sickness of their husband

b) Other than these motivational factors some secondary motivations also exist among women entrepreneurs.

- Women want fair treatment and improved compensation
- Prior industry & work experience as a very important factor in determining their startups success.
- Women believe more than man that prior experience is crucial
- Many women believe that a track record is particularly valuable under these conditions

because it demonstrates their confidence.

Problems Being Faced By Women Entrepreneurs In Rural Areas- Several studies around the world have been carried out which throw light on the challenges faced by women entrepreneurs. Though the three major stages in the entrepreneurial process – of creating, nurturing and nourishing – are the same for men and women, there are however, in practice, problems faced by women, which are of different dimensions and magnitudes, owing to social and cultural reasons. The gender discrimination that often prevails at all levels in many societies impact the sphere of women in industry too, and a cumulative effect of psychological, social, economic and educational factors act as impediments to women entrepreneurs entering the mainstream.

Due to gender discrimination girls are socialized differently controlled by social norms, morals, beliefs, practices without any rights and decision-making powers. Because of these reasons women entrepreneurs are facing many constraints like lack of confidence, dual roles, rigid and male dominated market conditions etc. Some of the important barriers faced by women are discussed below:

A. Access To Finance- Access to finance is a key issue for women. Accessing credit, particularly for starting an enterprise, is one of the major constraints faced by women entrepreneurs. Women often have fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers. In addition to this, women entrepreneurs in developing countries continue to suffer from poor overall assets, poor enforcement of financial rights and the existence of unequal inheritance rights and consequently poor access to community and social resources. Gender-based obstacles – conventional thinking, cultural and social values, lack of collateral – all aggravate the difficulties faced by women.

B. Access To Markets - The ability to tap into new markets requires expertise, knowledge and contacts. Women often lack access to training and experience in on how to participate in the market place and are therefore unable to market goods and services strategically. Thus, women-owned SMEs are often unable to take on both the production and marketing of their goods. In addition, they have often not been

exposed to the international market, and therefore lack knowledge about what is internationally acceptable. The high cost of developing new business contacts and relationships in a new country or market is a big deterrent and obstacle for many SMEs, in particular women-owned businesses. Women may also fear or face prejudice or sexual harassment, and may be restricted in their ability to travel to make contacts.

C. Access To Training- Women have limited access to vocational and technical training in South Asia. In fact, women on average have less access to education than men, and technical and vocational skills can only be developed on a strong foundation of basic primary and secondary education. South Asia is characterized by low enrolment among women in education, high drop out rates and poor quality of education. When training is available, women may be unable to access it because it is held at a time when they are meeting family responsibilities, or the content and method of delivery may not be appropriate. Besides, most technical trainings that are offered to girls at the post-school levels, in the women polytechnic for instance are limited to traditional careers, such as secretarial practice, dress designing, etc. Thus, the exclusivity of training acts as limiting factor itself.

D. Access To Networks- Women have fewer business contacts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, all of which further limit their growth. Since most women entrepreneurs operate on a small scale, and are generally not members of professional organizations or part of other networks, they often find it difficult to access information. Most existing networks are male dominated and sometimes not particularly welcoming to women but prefer to be exclusive. There are hardly any women-only or women-majority networks where a woman could enter, gain confidence and move further. Lack of networks also deprives women of awareness and exposure to good role models. Few women are invited to join trade missions or delegations, due to the combined invisibility of women-dominated sectors or sub sectors and of women as individuals within any given sector.

E. Access To Policymakers- Most women have little access to policymakers or representation on policymaking bodies. Large companies and men can more easily influence policy and have access to policymakers, who are seen more as their peers. Women tend not to belong to, and even less reach leadership positions in, mainstream business organizations, limiting their input into policymaking through lobbying. Women's lack of access to information also limits their knowledgeable input into policymaking.

F. Traditional Views On The Role Of Women In The Society- One characteristic that clearly distinguishes most businesswomen from their male counterparts is the added responsibility society often puts upon them in their roles as mothers and wives. The time taken up and the emotional burden created by these dual role responsibilities often interfere directly with the conduct of business for women in ways that do not apply to the majority of men in South Asia. The often-prevailing attitude that the women's place is at home and that her first priority is to look after the home and family constrain many married women from venturing into entrepreneurship. Because of this patriarchal bias and role prescriptions, ambition, self-confidence, innovativeness, achievement motivation and risk-taking ability, which are essential for an entrepreneurial career, are inhibited. Women entrepreneurs also face restrictions hampering their mobility.

G. Statistical Invisibility- Most countries do not collect statistics on the sex composition of business owners or operators. Indeed, statisticians would argue that such statistics are methodologically problematic because many businesses have multiple owners and operators, some of whom might be men and some women. In the Asia-Pacific region, for example, only Australia currently undertakes a survey of entrepreneurs, while the Philippines is planning to collect data on the sex composition of business operators. Although few general statistics on the sex composition of business owners and operators are available, a number of comparative studies of women-owned and men-owned or operated businesses show quite distinct differences.

Steps Taken By Government To Improve Position Of Women Entrepreneurs - Keeping in view the contribution of small business to employment generation, balanced regional development of the country, and promotion of exports, the Government of India's policy thrust has been on establishing, promoting and developing the small business sector, particularly the rural industries and the cottage and village industries in backward areas. Governments both at the central and state level have been actively participating in promoting self-employment opportunities in rural areas by providing assistance in respect of infrastructure, finance, technology, training, raw materials, and marketing. Some of the support measures and programmes meant for the promotion of small and rural industries are discussed below:

National Bank For Agriculture And Rural Development (Nabard)- NABARD was set up in 1982 to promote integrated rural development. Since then, it has been adopting a multi-pronged, multi-purpose strategy for the promotion of rural business enterprises in the country. Apart from agriculture, it supports small industries, cottage and village industries, and rural artisans using credit and non-credit approaches. It offers counselling and consultancy services and organises training and development programmes for rural entrepreneurs.



The Rural Small Business Development Centre (Rsbdc)- It is the first of its kind set up by the world association for small and medium enterprises and is sponsored by NABARD. It works for the benefit of socially and economically disadvantaged individuals and groups. It aims at providing management and technical support to current and prospective micro and small entrepreneurs in rural areas. Since its inception, RSBDC has organised several programmes on rural entrepreneurship, skill up gradation workshops, mobile clinics and trainers training programmes, awareness and counselling camps in various villages of Noida, Greater Noida and Ghaziabad.

World Association For Small And Medium Enterprises (Wasme):- It is the only International Nongovernmental Organisation of micro, small and medium enterprises based in India, which set up an International Committee for Rural Industrialisation. Its aim is to develop an action plan model for sustained growth of rural enterprises.

Apart from these, there are several schemes to promote the non-farm sector, mostly initiated by the Government of India. For instance, there are schemes for entrepreneurship through subsidised loans like Integrated Rural Development Programme (IRDP), Prime Minister Rojgar Yojana (PMRY), schemes to provide skills like Training of Rural Youth for Self Employment (TRYSEM), and schemes to strengthen the gender component like Development of Women and Children in Rural Areas (DWCRA).

Scheme Of Fund For Regeneration Of Traditional Industries (Sfurti) :- To make the traditional industries more productive and competitive and to facilitate their sustainable development, the Central Government set up this fund with Rs. 100 crores allocation to begin within the year 2005. This has to be implemented by the Ministry of Agro and Rural Industries in collaboration with State Governments. The main objectives of the scheme are as follows:

To develop clusters of traditional industries in various parts of the country;

To build innovative and traditional skills, improve technologies and encourage public-private partnerships, develop market intelligence etc., to make them competitive, profitable and sustainable; and

To create sustained employment opportunities in traditional industries.

The District Industries Centers (Dics): The District Industries Centers Programme was launched on May 1, 1978, with a view to providing an integrated administrative framework at the district level, which would look at the problems of industrialisation in the district, in a composite manner. In other words, District Industries Centers is the institution at the district level which provides all the services and support facilities to the entrepreneurs for setting up small and village industries.

Entrepreneurial Policy: Policy to support the development of small, micro enterprises is an important part of the democratic governments' strategy to create better life. As per the policy micro enterprises are engaged with one or 5 employees usually the owner and her family. It is an informal, license free, business with turnover Rs.3,00,000/- per year. Trust, SHG women and micro finances are funding the micro enterprises. The major advantage of the sector has its employment potential at low capital cost. The micro, small and medium enterprises development (MSMED) Act 2006 seeks to facilitate the development of these enterprises and also enhance the competitiveness. Micro, small and medium industries policy 2008 also design for the same and to sustain the MSME sector. The policy extends the provisions to entrepreneurs like 15 per cent capital subsidy on the value of the plant and machinery, 20 per cent low tension power tariff till 36 months, 100 per cent subsidy on the net value of value added tax. Women entrepreneurs are eligible to get the required loan from the banks for 2 per cent less interest than the male entrepreneurs.

Sustainable Development Of Shgs Rural Women Entrepreneurship- The role of micro-credit is to, improve the socio-economic status of women in households and communities. The micro entrepreneurship is strengthening the women sustainable development and remove the gender inequalities. Self Help Group's savings are extended as micro credit to its members to promote the micro and small-scale enterprises to alleviate poverty and to provide sustainable economic development of the community. Women constitute 90 per cent of total marginal workers of the country Rural women are playing a direct and indirect role both in farm operations and domestic chores. Besides they are capable to manage the livestock activities with their savings and are able to increase the income levels of their families, and community. Now a days rural women are achieving sustainable development by associating with the technical know-how and are able to cope up with the changing scenario of the production field. By acquiring new skills, they are able to setting their own enterprises for their sustainable development and also they are able to develop other women of their villages.

Conclusion & Suggetions- The study helps the research to understand women entrepreneurship. The importance of the study of policies and its implementation through agencies. The women entrepreneurs are studied in the policy implementation point of view only the other aspects like psychology, behavior of the women entrepreneurship are out of the scope for the present study. The authors have mentioned the need of training as well as financial assistance to the women entrepreneurs can motivate Indian women to hold a



lions share in the GDP of the country. The literature regarding the entrepreneurial ventures by the women leads to conclude that the state is the major player in the development of the entrepreneurs and other aspect of entrepreneurship in women can also be studied and research can be pursued.

It is quite clear that rural entrepreneurship cannot be developed without significant training. Therefore, instead of just schemes (financial and developmental) as the carrot for entrepreneurship development an intensive training needs to be provided to the youth in rural India. What's required is to create a devoted team to take up rural entrepreneurship training as per integrated rural development program.

The problems of women at the domestic front can be solved with the help family members who can share the women's responsibilities. Where as obstacles faced by the women entrepreneurs with regard to their enterprise can over come by extending equal opportunities on par with men entrepreneurs with regard to finances, market facilities, marketing skills, access to all kinds of information. Besides, they may be provided equal share, equal access to resources, and net working.

By enhancing the abilities of rural SHG women as micro entrepreneurs they can contribute and involve in the nation's entrepreneurial activities. Rural women of India are intelligent, hand working, competent, rich with indigenous knowledge, potential and skilled persons. But the only requirement they needed is timely information, resources, finances, permissions, training with regard to technical know-how, family support especially male members, Government's loan facility with proper interest and subsidy. Besides, the networking of all the women micro entrepreneurs of the local area can be of a greater help to form the MACS, trusts, associations to have recognition, to extend mutual cooperation, support, knowledge to enhance the motivation, capabilities, confidence, work culture and income to erect them with individual sustainable development and contribute to the families' community's and Nation's sustainable development.

Entrepreneurship is presently the most discussed and encouraged concept all over the world to overcome economic challenges. Women being the vital gender of the overall population have great capacity and potential to be the contributor in the overall economic development of any nation. Therefore, programs and policies need to be customized to not just encourage entrepreneurship as well as implement strategies which can help support entrepreneurial culture among youth. Media has the potential to play the most vital role in entrepreneurial development by creating and highlighting all such platforms which can bring out the creativity and innovation among the women and men to grow entrepreneurship culture in society. Developing countries are definitely in dire need to encourage women entrepreneurship as women workforce is promptly available to exploit the unexplored dimensions of business ventures. Developed nations should primarily focus on entrepreneurial educational programs in order to develop women entrepreneurs.

Generally speaking, globally business world has realized and is working on war footing to create entrepreneurship as the final remedy to overcome all types of business and market challenges.

REFERENCE

1. Aldrich, h. (1989), "networking among women entrepreneurs", in o. Hagan, c. Rivchun, and d. Sexton. Eds., "women owned businesses". New york: praeger, pp. 103-132.
2. Allen, s., and truman, c., eds. (1993), "women in business: perspectives on women entrepreneurs", london: rutledge press.
3. Birley, s. (1989). "female entrepreneurs: are they really any different?" Journal of small business management 27 (1), p.32-37.
4. Bowan, donald d. And robert d. Hisrich (1986). "the female entrepreneur: a career development perspective", academy of management review. 11(2), 393-407.
5. Bowen, d.d., and r.d. hisrich (1986). "the female entrepreneur: a career development perspective", academy of management review 11(2), 393-407.
6. Bruni attila, silvi gherardi and barbara poggio (2004). "entrepreneur-mentality, gender and the study of women entrepreneurs". Journal of organizational change management, 17(3), 256-268.
7. Brush,c. (1992). "research on women business owners: past trends a new perspective and future directions", entrepreneurship theory and practice 16(4), 5-30.
8. Charboneau, f. Jill (1981). "the women entrepreneur", american demographics 3 (6), 21-24.
9. David, K., 1992 "Human Behaviour at work" Tata McGraw Hill Publishing Company, Ltd., New Delhi.
10. Gupta, D., 2000 "Rural Banking for Woman" Social Welfare, Vol.45, No.12.
11. Karbanda, S. 1992 "Organing of working women for social change", Social Welfare, Vol.38, No.8.
12. Mehta, S and Sethi, N.1997 "Targeting women for Development", " Social Welfare, Vol.34, No.10.
13. Mishra I, 1996 "Small steps to a brighten future", social welfare, vol.xlv, No.12.
14. Saha, S. and Banerjee, T.2001 'Women partners in Development', Employment News, Vol.XXV, No.49.