

“The Rural Women Entrepreneurial Problems”

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Abstract: In the present globalized era, there has been a radical progress in the field of economy. In this progress women's participation is of greater importance. These women entrepreneurs have generally gained potential from the Self Help Groups. In fact these SGHs are making women as economically independent if not a sound one. They are emancipating their voice in all the spheres including the field of economy. Women Entrepreneur", in a larger sense, therefore is a woman who accepts challenging role to meet her personal needs and become economically self-sufficient. A woman faces numerous problems to reach her familial needs. At last, a women entrepreneur becomes economically self-sufficient after facing challenges. By identifying herself a successful entrepreneur, she shines in the two faces of her life i.e. society and family.

Key words: Rural women entrepreneur, entrepreneurship, problems of rural women entrepreneurs.

I. Introduction

In the present globalized era, there has been a radical progress in the field of economy. In this progress women's participation is of greater importance. These women entrepreneurs have generally gained potential from the Self Help Groups. In fact these SGHs are making women as economically independent if not a sound one. They are emancipating their voice in all the spheres including the field of economy. Women Entrepreneur", in a larger sense, therefore is a woman who accepts challenging role to meet her personal needs and become economically self-sufficient. A woman faces numerous problems to reach her familial needs. At last, a women entrepreneur becomes economically self-sufficient after facing challenges. By identifying herself a successful entrepreneur, she shines in the two faces of her life i.e. society and family.

As the title of the paper indicates, there arise some questions. They are, Do rural women compared to urban women? Do rural women compared to rural men? Do they have different problems other than a n urban woman and a rural man?

There has been a serious discussion taking place about gender bias. Apart from this gender inequality there are some hidden barriers to rural women's entrepreneurship?

The current paper throws light on the concept of challenges (problems) of rural women entrepreneurs.

The present paper endeavors to study the concept of women entrepreneur-Reasons women become entrepreneurs -Reasons for slow progress of women entrepreneurs in India -

II. Concept Of Women Entrepreneur:

In general an entrepreneur is an economic man, who attains profit by his innovative methods. In the problematic path of entrepreneurial activities or development, an entrepreneur faces numerous problems.

III. Concept Of Women Entrepreneurship:

The title of the present paper entitled, “The Rural women Entrepreneurial Problems”, is itself partially brings the umbrella of the problems of rural women. These problems are in umbrella form and are enchainned or overlapped on one another. These entrepreneurial problems make one to understand the a, b, c of every rural women entrepreneur. In fact it provides the peripheral view of the problems, opportunity/challenges of an women entrepreneur.

OBJECTIVES:

- To understand the concept of rural women entrepreneur and entrepreneurship
- To focus on the critical issues of women entrepreneurs of rural India
- To identify the problems faced by rural women entrepreneur
- To Segregate the personal and professional problems of rural women entrepreneurs
- To discuss women potentials with respect to socio-economic background

IV. Problems Faced By Rural Women Entrepreneurs:

Women play a vital role in the growth and development of the economy of the nation. They attain the success in the entrepreneurial world by facing a lot many problems. There may be various problems for women to get entered into the world of entrepreneurship. But their ultimate aim is to reach the peak of success and to be economically sound. This type of target of every rural women entrepreneur brightens the development of country along with the development of women entrepreneurs. The problems faced by rural women entrepreneurs are more than that of the problems faced by the men of rural area and the women of urban area. This is because they neither face gender bias nor the problem of literacy respectively.

The participation of women in the field of economy not only improves the nation and also women. Indian rural women entrepreneurs become part and parcel of the development of the nation. As rural women is one of the major human resources and opened to all natural resources. They even assist men in all walks of life along with agriculture. Henceforth if they take participation in the area of business, they can lower the concept of ‘brain and drain’ within the nation by finding employment in their own rural area.

There is a saying in English, ‘Problems come in bunch not in single’, This saying is very true to the rural women entrepreneurs as they face innumerable problems. These problems may be social, economical or entrepreneurial one. There exists number of questions about women entrepreneurship which are as follows

- Do the people practically practice the right of equality in all the spheres of life?
- Is there social protection for women entrepreneur?
- Does the govt. provide adequate facilities for women entrepreneur?
- Does family support her in entrepreneurship or not?

These are the questions about which every women entrepreneur suffers from a ‘psychological trauma’.

V. The Problems Of Rural Women Entrepreneurs Are As Follows

- **Gender bias in formal institution:**

Every rural entrepreneur faces this kind gender bias which is unable to redress in the social context. Being one of the social problems, it attacks an entrepreneur as elemental one. In rural areas women face legal and institutional segregation and discrimination, wherein laws and regulations hinder women’s ability to become successful entrepreneurs. As India is dominant by patriarchal male culture, it’s not so easy to come out of the social bindings for rural women. Therefore assisting women to the process of setting up a business is not enough. It is very essential to give mental support out of gender bias to succeed is also important.

- **Paradox of Illiteracy results in lack of knowledge and skill**

The problems faced by rural entrepreneurs are overlapped on one another. As literacy ratio of rural women is low, it directly affects the ratio of women entrepreneurs. They are benighted of new technologies and its developments. They are completely oblivious towards marketing knowledge. The enigmatic concept of literacy and skill are intrinsic things for a rural women entrepreneur to set up themselves in marketing sector.

Apart from literacy there exists the problem of being skilled. For a rural Indian woman of poor economy with various skills faces the problem of financial assistance. Meanwhile a woman entrepreneur of sound economy may not be skilled. Hence it’s puzzling of absence and presence of skill and knowledge. Above all there are women entrepreneur from rural areas in whom both skill and economic assistance should be provided.

- **Lack of financial assistance**

Does the law provides equal financial support to women entrepreneur as men in financial rights and the equal inheritance rights?

As all problems are enchain with on another, the problem of financial support cannot not detached from the chain of problems. It is the underlying problem for a woman to establish an enterprise; as a result she steps back or makes a blind eye to become a successful entrepreneur. It is true that women have lesser opportunities and ample of financial problems to be equipped. This is only because of insufficiency of tangible security and credit in the market. Along with these they are heedless about the process of receiving finance in banks.

- **Imbalance between family and profession, phobia of bearing risk**

It’s the Indian tradition, in which the society and women itself considers that, a women is always ‘catted and fished’ after her marital life. It’s absolutely true. But at the same time it binds women’s freedom within the context of family. Besides these, a women plays the role of mother and wives. These all marital bindings of rural women within the rigid traditional rural area compels a woman to be in the same boat and to enjoy within the margin of family.

Since from the time immemorial, especially from Manu’s ‘Manusmriti’, It has been socially practiced that women is of secondary position comparing to men. Especially in rural areas women live under the shadow of men. They are strictly compelled to live within the boundary of a family. They in fact sacrifice their own life for family. By living under the shadow of their husband, they never put an effort to become an entrepreneur. Thus rural women lead their life in darkness by hiding their skill and dreams. As none of the family members support, ultimately women gets phobia about bearing risk towards entrepreneurial activities.

- **Lack of awareness about government programmes and schemes**

Unawareness is one of the drawbacks of rural women entrepreneurs. The government schemes are framed to be benefitted for such entrepreneurs. Therefore its very essential for one to be in touch with all the governmental schemes so as to utilize and enjoy all the facilities. Here the fundamental problem lies. As an entrepreneur is hailing from rural area, her social networking limits to her own village. There exists chance to get information about all governmental schemes. Even though India is under development, Indian rural condition remains same, especially the societal status of women is concerned. It’s even very sad that, some of the programmes are remained unused by the entrepreneurs because of lack of information.

- **Failure of training in skills**

Skill is the elemental thing, on which the success of every entrepreneur lies. Besides these, management skills and training should be offered based on their area of interest. Women entrepreneurs have very least amount or limited technological awareness about technology. In fact, they may not have any kind of technological knowledge, it will null among rural women. If at all they have then the knowledge of technology less than the rural men.

The only reason for the unawareness of technological knowledge is because, villages have always maintained the high statistics of dropping out and poor quality of education. There are few who have adequate education which is not at all of technological one. Therefore a rural entrepreneur fails to receive training skills as their foundation of primary and secondary education is not well grounded.

VI. Problems In The Professional Sector

Managing the business sector is as important as the moral support of a family. Meanwhile there exists number of problems.

I Lack of security for a women entrepreneur

Always a rural women symbolizes innocence, it may put her in trouble. There exists the problem of insecurity from her own male workers with whom she has to interact in her own professional field. The insecurity may be for as she is professionally superior than her male workers.

II Lack of market knowledge

After the successful of receiving all the benefits, it’s a big challenge for a rural entrepreneur to have command over the field of marketing sector. As the women are hailing from rural area, she is unable to have adequate amount or sound knowledge of marketing area. As it’s a computational world, an entrepreneur should be always aware about good marketing environment to sale her goods and of marketing value.

III Lack of social network

Irrespective of the gender bias an entrepreneur must have a social relations or contact so as to accompany with a good market area and value. It’s the rigid societal boundary which restricts an entrepreneur to have good social networks. Since majority of rural women entrepreneurs operate small scale Industries, many entrepreneur establish enterprises based on their heriditrical occupation in a small scale. As a result its highly impossible to gain a good social networks. Meanwhile most of the highly professional organizations are run by male, and in many circumstance these many does not wish to encourage the women entrepreneur. It may even be said that it’s the phobia of men entrepreneur about the complete empowerment of women entrepreneur.

Thus lack of social network deprives women entrepreneur to reach the peak of profit. Hence it can even be said that lack of social network lacks the progressive business and the carrier of women entrepreneur too. At the same time it’s very hard task to establish a highly professionalized organization. In other words lack of network limits the scope of business to their hometown level.

IV Absence of professional personality

Personal and professional lives are the two faces of every entrepreneur. Meanwhile the above statement does not mean the beauty of a rural entrepreneur; rather it’s the behavior of the entrepreneur in the professional world how an entrepreneur interacts with other members.

a. Interaction with male workers in an entrepreneurial world

In the general sense, a woman always feel shy to work with a man of opposite sex, even though she is skilled and knowledgeable. But, in the present entrepreneurial world as entrepreneur has to vanish or come out of the gender biased thoughts. Irrespective of caste, creed, an entrepreneur has to work with male workers.

b. Absence of self-confidence

For every individual mental and moral support is of great importance. When it comes to the field of business, one must inculcate it. The self-confidence is an elemental thing which play a vital role when the entrepreneur's business becomes topsy-turvy.

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