

---

**RURAL WOMEN ENTREPRENEURSHIP: CHALLENGES, OPPORTUNITIES AND  
MOTIVATIONAL FACTORS: A STUDY IN DISTRICT KANGRA (H.P)**

**Dr. Rakesh Kumar,**

Associate Professor, Department of Commerce, SBSC, University of Delhi

**Dr. Baldev Singh,**

Associate Professor, Department of Commerce, SGGSC, University of Delhi

**Rajesh Kumar,**

Assistant Professor in Commerce at Govt. College Sujampur -Tihra (HP)

**ABSTRACT:**

A woman Entrepreneur is an adult who owns and run an organization, especially a commercial one, ILO defined the women enterprise as a small unit where one or more women entrepreneurs have not less than 50 percent financial holding. Women entrepreneurship has been recognized during the last one decade as an important untapped source of economic growth. Earlier women entrepreneurs have been largely neglected both in society and in the social sciences. Soothe concept of development of a rural women entrepreneurship lays emphasis on the productive utilization of rural women labor force. The program for developing female entrepreneurship would help to remove the poverty from the country. Although lot of challenges faced by rural woman Entrepreneurs like as family's ties, lack of education, lack of raw materials, male dominated society, problem of Finance, competition, high cost of production, low risk bearing ability, limited mobility, lack of entrepreneurship quality, limited managerial ability etc. So, it is said that rural entrepreneurship is emerging entrepreneurship in villages and it is possible to achieve only when Rural women are coming out of their home to achieve their dreams and in this research paper there is a discussion about challenges and opportunities women as an entrepreneur facing in rural areas.

**KEYWORDS: Women Entrepreneurship, Opportunities, Rural, Challenges, Economy, Development**

## **INTRODUCTION:**

The Economic Development of a nation depends on its industrial development. Industrial development is based on the entrepreneurial competencies of the people. Entrepreneurship plays an important role in generating employment opportunities for rural societies, providing self-employment for those who started up their own business, and improving the economic status of the rural areas as well. Nowadays, women are becoming socially and economically empowered through generating their own business. A woman entrepreneur plays an important role in India in the wake of globalization and economic liberalization. Rural women frequently have primary responsibility for agriculture production, in addition to domestic responsibility and childcare. In developing countries like India where the economic status of women is very pathetic especially in rural areas and opportunities for earning are very few. Women entrepreneurship is a very important concept for the development of rural areas. Rural entrepreneurship can create new economic opportunities for rural women and contribute to overall growth and leaving from poverty, it also provides a great opportunity in the current time for the development of rural or semi-rural people who migrate to urban areas. There is a substantial contribution of women rural entrepreneurs in the growth of developed rural areas but the development of women entrepreneurship in rural areas is very low because the rural women face more challenges and problems. The purpose of this paper is to discuss the issues and to know about the supporting elements in detail regarding women entrepreneurship in rural areas of Kangra.

## **WOMEN ENTREPRENEURS:**

In this globalized world, the economic growth of a country depends on the participation of women in the rural development of the country women entrepreneur is an adult who owns and run an organization, especially a commercial one, often at personal financial risk. Women Entrepreneurs are defined as women or a group of women who initiate, organize and operate a business enterprise. Various entrepreneurship theories available in the literature provide various



perspectives in determining women's entrepreneurship development issues. Female entrepreneurs do not view their businesses as separate economic entities but rather as endeavors entwined with other aspects of their lives—particularly their familial relationships and responsibilities (Jennings & Brush, 2013). The feminine strategies include collaborations, work-life, and diversity strategies, whereas the masculine strategies are more business-focused strategies (Kropf,2003).

The govt. of India has defined women, entrepreneurs, as enterprises owned and controlled by women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women. The ILO also defined the women's enterprise as a small unit where one or more women entrepreneurs have not less than 50 % financial holding. The concept of women entrepreneurship is becoming a worldwide phenomenon playing an important role in the business community. Although, in India, women have entered comparatively late into the business scenario mainly due to the orthodox and traditional socio-cultural environment. Though women face many issues in the process of establishing, developing, and running their enterprise, nevertheless their scope of development is very high in India.

According to Dr. A.P.J. Abdul Kalam" empowering women is a prerequisite for creating a good nation, when women are empowered, the society with stability is assured. Empowerment of women is essential as their thoughts and their value system lead to the development of a good family, good society and ultimately a good nation."

### **RURAL ENTREPRENEURSHIP:**

Rural entrepreneurship can be defined as an entrepreneurship emerging in village and remote areas. Rural entrepreneurship means industrialization in remote and rural areas. Rural industrialization means encouraging location of large and small scale units away from cities from urban areas to rural areas which help to stop the growing migration towards cities as it provides wide range of employment opportunities to the village people.

---

## **PROBLEMS OR CHALLENGES FACED BY WOMEN ENTREPRENEURS IN INDIA AS WELL AS IN HIMACHAL:**

### **1. Family Ties:**

Women in India are very emotionally attached to their families. They are overburdened with family responsibilities like taking care of children, attention to husband and in-laws which requires a lot of their time and energy. In such a situation, it is very difficult for women to concentrate and run an organization successfully.

### **2.Lack of Education:**

In India rural women are still struggling for their education or higher education. Women in rural areas are less educated than their male counterpart. Lack of proper education is one of the major hurdles for rural women who want to start their own business.

### **3. Lack of Risk Taking Ability:**

Women in India lives secure and protected life in family and they have lack to handle economic activities because of that they are not having the proper capacities and risk taking abilities.

### **4. Male Dominated Society:**

As per our constitution, both males and females are equal rights but in a real sense, equality does not exist in the rural area. Women are usually neglected the majority of the time, people have a mindset that women are only for household work and they are not meant for any business. All these put a smash in the growth of women entrepreneurs.



#### **5. Economic Instability of Women:**

Economic stability of Indian Women is in a very poor state as they lack proper education that is crucial for becoming self-dependent. Women in rural areas cannot take any entrepreneurial.

#### **6. Arrangement of Finance & Raw material:**

To arrange Finance and manage raw material for every production house is a big challenge and when these challenges faced by women entrepreneurs in rural India they withdraw their steps majority of time and ultimately it become big hurdle in this row.

#### **7.Limited Managerial Ability:**

Management has become a goal-oriented job in which only educated and efficient managers perform effectively. Due to a lack of proper education women, entrepreneurs are not efficient in performing managerial functions.

#### **8. Lack of Motivation:**

Women entrepreneurs sometimes feel less confident and confidence play a pivot role to motivate their self, ultimately self-motivation is the key element for the entrepreneurship growth and here in rural areas it seems to be silent.

---

### **OPPORTUNITIES AND MOTIVATIONAL SCHEMES:**

- ▶ I. R.D. P.
- ▶ TRYSEM
- ▶ DWCRA
- ▶ SHGs
- ▶ Regional Rural Development Centers



- ▶ Fund for Rural Innovation
- ▶ Social Rural Entrepreneurship
- ▶ Mudra Yojana Scheme for Women
  - ▶ Dena Shakti scheme

### **REVIEW OF LITERATURE:**

- ▶ **Vijay Kulkarni (2017)**; has described in his article "Empowerment of Women through Self Help Groups" the difference between women who have become part of SHGs and those who are not members of the SHGs from the same village. Empowerment has taken place across caste/ class. It has also helped to some extent to go beyond caste politics and to bring them together as women.
- ▶ **P.Jaya Kumar and J. Kanan( Oct.2016)**; highlighted the challenges and opportunities before women for self-employment. Main challenges faced by women are dual role of women overlapping of responsibilities of business and family, illiteracy among rural women, less risk bearing capacity, lack of information and assistance, need of training and development etc. with the increasing interest of government in women entrepreneurship created it as an opportunity for women.

### **RESEARCH DESIGN:**

#### **OBJECTIVE OF THE STUDY:**

- 1.) Role of SHGs in women Entrepreneurs Development.
2. Examination of the challenges and opportunities for rural women.
- 3.) Factors motivating women to become entrepreneurs.

#### **SCOPE OF THE STUDY:**

**Analytical scope:** The analytical scope of the present study Challenges, problems, opportunities, performance and development of women entrepreneurship in Kangra district of HP

**Geographical Scope:** The present research has selected on women entrepreneurship in Kangra District HP

#### **METHODOLOGY:**

The study was based upon primary data which were collected by structured questionnaires, personal interviews and personal observation by **convenient sampling**. A sample of 36 respondents out of which 04 were post graduated, 06 are graduated, 09 were plus two and 12 were metric and 05 were below metric they are selected through convenient sampling technique from women entrepreneurs (SHGs) in Rural areas from Kangra District of HP.

TABLE 1.1: FAMILY RESPONSE OF WOMEN ENTREPRENEURS AS PER EDUCATIONAL WISE

EDUCATION QUALIFICATION	LACK OF FULL FAMILY SUPPORT				SUPPORTED BY FAMILY				TOTAL
	STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE	STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE	
POST GRADUATE	----	----	01	----	---	---	03	----	04
GRADUATE	----	---	02	---	---	---	04	---	06
PLUS TWO	----	---	05	----	----	---	04	----	09
METRIC	----	---	07	----	----	----	05	----	12
BELOW MATRIC	----	---	03	----	---	---	02	----	05
<b>TOTAL</b>	----	---	<b>18</b>	----	----	----	<b>18</b>	----	<b>36</b>

In this table entire women entrepreneurs are classified into five categories as per their education qualification, post graduate, graduate, plus two, metric and below metric and further they were analyzed how they have to be supported by their families to run their own business. In this table total 36 rural women entrepreneurs were studied out of them 04 were Post graduate, 06 were graduate, 09 were Plus two, 12 were metric and 05 were below metric, out of them 01 from Post graduate, 02 from graduate, 05 from plus two, 07 from metric and 03 from below metric were convinced that they had not fully supported by their family to run their own business. Although, there were 03 out of 04 from post graduate, 04 out of 06 from graduate, 04 out of 09 from plus two, 05 out of 12 from metric and 02 out of 05 from below metric were stated that they were directly or indirectly supported by their family members to run their own business for the betterment of their families.

So, it can be find out from this table that a mix trend about families support for rural women entrepreneurs has been existed, majority of rural women entrepreneurs in the rural areas were run SHGs or either members of it and they met with lot of challenges to run their own business right from their families. It is also depicted from this table that majority of rural women were not highly educated and this become another hurdle in their vision and approach.

**TABLE 1.2: SELF HELP GROUP ACROSS INDIA**

SR.NO	YEAR	TOTAL NO OF SHGS	NO. OF WOMEN SHGS	PERCENTAGE
1	2015	409127	294162	71.89
2	2016	411503	301467	73.26
3	2017	410790	293961	71.56
4	2018	417813	309515	74.08
5	2019	418539	307458	73.46

It was observed from table 1.2 that, there were 409127 in the year 2015, 411503 in the year 2016, 410790 in the year 2017, 417813 in the year 2018 and 418539 were in the year 2019 SHGs were run in India out of which 294162, 301467, 293961, 309515 and 307458 were run by rural women entrepreneurs in the years of 2015, 2016, 2017, 2018 and 2019 with respect which constitute 71.89 in the first year, 73.26, 71.56, 74.08 and 73.46 percent in this row year wise. So, on the basis of above table it can be concluded that majority of SHGs in the rural areas were run by the rural women entrepreneurs in India. Ultimately women can contribute to uplift their family status as well as their living. It can also be clear with the help of pie chart given below:

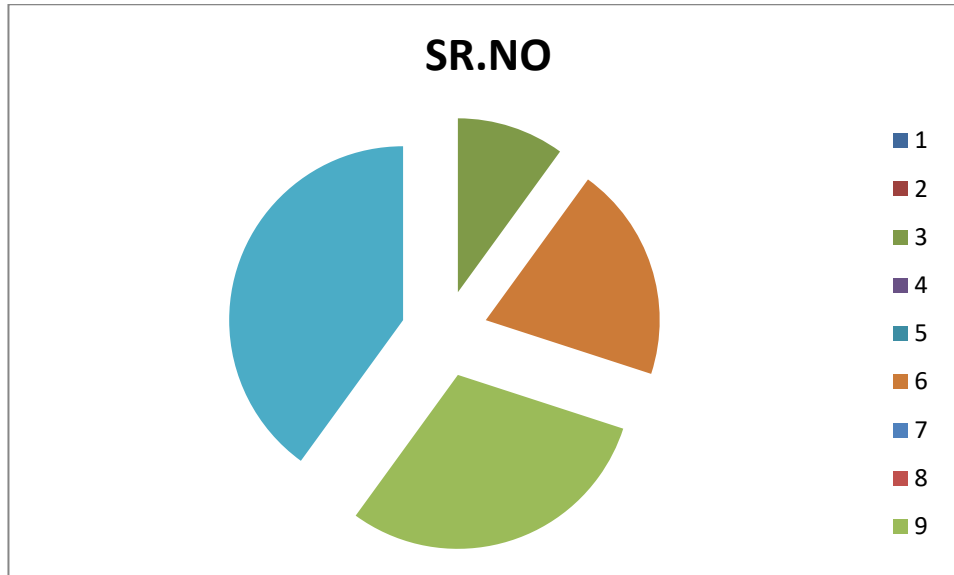
**Source:** various annual reports on rural development of govt. of India and <http://rural.nic.in>



**Table 1.3: AGE OF THE SELF GROUP MEMBERS**

SR.NO	AGE	NO. OF MEMBERS	PERCENTAGE
1	18-30	02	5.56
2	31-40	08	22.22
3	41-50	09	25
4	Above 50	17	47.22
<b>Total</b>		36	100

It was observed from the above table that majority of entrepreneurs among rural women were in the age group of above 50 and figure near about 47.22 percent. Although, entire rural women were categories into four groups and these were 18-30, 31-40, 41-50 and above 50. In this chain women who were fallen in the age group of 41-50 and 31-40 were stood in second and third with 25% and 22.22% to run their own business. Whereas women who were in the age group of 18-30 stood last in the row. Hence, there were so many reasons behind that women with higher age groups became entrepreneurs rather than young women, some of them were to take care of their child and their education, social or family ties, dependency, male dominance etc. It can also be cleared from the diagram draw on below:



**TOOLS:**

Data was simply analyzed with the help of percentage method

**FINDING:**

The outcomes of this paper expose that lack of education, no awareness about capacities, low risk bearing ability, lack of self-confidence, problems of work with male workers, lack of flexibility, lack of balance between family and career obligation of women, poor degree of financial freedom.



**SUGGESTIONS:**

1. Consider women as specific target group for all development program.
2. Increasing awareness among women in rural areas.
3. Initiate vocational training program.
4. There should be need of continuous attempt to inspire, encourage, motivate and co-operate women entrepreneur.
5. SHGs should be provided with more loans from government.
6. Finance should be made available to women entrepreneurs at a reduced rate of interest.
7. Better Education facilities and training program for women entrepreneurs.

**CONCLUSION:**

However, agriculture is the main domain or source of Income in rural India. But gradually this concept has been superseding by the concept of entrepreneurship and it is quite clear that rural entrepreneurship cannot be possible without women. Undoubtedly women participation rate in the field of entrepreneurship is increasing rapidly. Especially rural women entrepreneurship in India faces many challenges and requires a radical change in attitudes and mindset of society. Therefore, programs should be designed to address changes in attitude and mindset of the people. Enacting law is not sufficient, but sustainable plans are to be done to effectively provide entrepreneurial related awareness, training and skill development programs to the aspiring entrepreneurs. Women entrepreneurs must be facilitated with equipment and entrepreneurial traits also.

Although, participation of women in Self Help Groups leave positive impact in their life among poor or lower middle class women entrepreneurs. These SHGs not only leave positive impact on the members but also to their family and their status. SHGs injected with socio- economic behavior and work on grass roots also. It can be depicted from the above study that women have been breaking traditional role of mother or a house wife and generate their earning from these kind of groups.

Women entrepreneurs in India especially in rural areas facing so many problems like social, personal, educational, generating finance, competitions, sound managerial personal ability, marketing, lower hand in technology etc.

Hence, in India rural poverty can be removing by rural entrepreneurship or it can be a remedy to remove it. So, it is rightly said here that it is important to promote an ability among rural women entrepreneurship to improve their economic and self-dependent situation of the women. Hence, a pleasant environment is needed long to ensure their participation in this field, because half of its population i.e. women.



## REFERENCES

- Annual Report (2017-18); Ministry of Medium, small and Minor enterprises, Government of India. Retrieved from [www.msme.gov.in](http://www.msme.gov.in) on July 2017.
- Jomeini, D., Taghdisi, A., Alipour, K., & Feizi, S. (2015). Factor analysis of drivers and inhibitors of entrepreneurship development among rural women of Ravansar County. *Journal of Women's Studies Sociological and Psychological*, 13(1),63–88.
- Yaghoubi Farani, A., Soleimani, A., & Movahedi, R. (2014). Analysis of influencing factors of rural women entrepreneurship. *Journal of Women's Studies Sociological and Psychological*, 12(4), 7–42.
- Chanchan, C. (Jan 2013); A study of women entrepreneurs in Manipur, Assam university, Silchar, India.
- Ahammad, I., & Moudud-Ul-Huq, S. (2013). Women entrepreneurship development in Bangladesh challenges and prospects. *International Journal of Innovative Research and Development (ISSN 2278–0211)*, 2(7).
- Ahmed, F., Siwar, C., Idris, N. A. H., & Begum, R. A. (2011). Impact of Gramin Bank microcredit program on changing.
- Afrin, S., Islam, N., & Ahmed, S. U. (2008). A multivariate model of micro credit and rural women entrepreneurship.
- Basargekar P. Women Entrepreneurs; challenges faced." *ICFAI Journal of Entrepreneurship Development*." Dec, 2007;4(4): 6-15
- Dhameja SK; (2007): Women Entrepreneurs: Opportunities Performance and Problems. Deep and Deep publication.
- Kumbhar, V; Some Critical Issues and Challenges For Women Entrepreneurship in Rural India. *European academic Research*;2013: (2); 192-200
- Vijaya Kumar A, Jayachitras. Women Entrepreneurs in India-emerging issue and Challenges. *International Journal of Development Research*, 2013;3(4):12-7
- Goyal M, Prakash J. Women Entrepreneurship In India –Problems and Prospectus. *International Journal of Multidisciplinary Research*, Sep, 2011;1(5):195-207
- Das, M. (2001). Women entrepreneurs from India: problems, motivations and success factors. *Journal of Small Business and Entrepreneurship*, 15(4), 63–84.