

## **CONTRIBUTION OF RURAL WOMEN ENTREPRENEURS IN NATION BUILDING**

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### **ABSTRACT**

Women by nature possess exceptionally brilliant managing skills. They have inherited the skills of organizing, planning, directing, and coordinating; subsequently they have proved their worth as homemakers. With the changing passage of time they realized their significance and by breaking the shackles of society they have moved ahead. This scenario is not only prevailing in urban areas, but in rural areas too. In rural areas they have emerged as entrepreneurs thereby contributing in creating local wealth. These employments have empowered them in realizing and developing themselves, helping the groups as well as contributing in nation building. Through their various contributions they have established the fact that they are responsible citizens who are contributing in nation development and building. Their journey from dependence to independence has proved really arduous to them. They are confronted with many different forms of challenges and restrictions. It is because of their indomitable spirit they have carved their own victories for themselves. This paper is an attempt to provide the glimpses of rural women entrepreneurs' contribution in the society thereby addressing the concerned areas which are open for their development.

**Keywords:** Entrepreneur, Rural, Self Help Groups, Nation building, Financial literacy, Psychological development

Post Independence India has witnessed myriads of changes in almost every section of society. This progress is reflected in both rural and urban section of the country. Progress in the economic sector has changed the shape of our country. Maintaining the humanitarian perspective, this progress is the resultant of the endeavour of both men and women. This is not only the case in urban India, but in rural India too. By nature men and women are biologically different and it the culture and society which defines and strengthen gender roles. The conventional role of men is to sustain and protect their family and it is the women who are supposed to nurture and socialize their children. These typical characteristics have made men to

be more efficient and appropriate in achieving a successful career. Women were considered to be nurturing and dependent on the male counterparts. With the change of environmental scenario like urbanization, existences of nuclear families, rising prices there is a change in gender roles. Women are spending more time at the boardroom table than in the kitchen. Women in our countries are doing wonders at all levels. At the individual level women are emerging as ambitious professionals, educated, confident, independent and subsequently they are contributing in the economy's GDP. With the changing trends of our country this scenario has slowly gained momentum in the rural India.

The rural India is characterised by agriculture production, animal husbandry and small scale business. Rural areas of our country are of prime importance to us as they contribute in strengthening the economy in the form of rural development. One of the emerging employment avenue in the rural India is entrepreneurship. Entrepreneurship refers to the act of setting up a new business or reviving an existing business so as to take advantages from new opportunities. (Behara & Niranjana, 2012). An entrepreneur is a person who either creates new combination of production factors such as new products, new methods of production, new markets, finds new sources of supply and new products and new organizational forms or as a person who is necessarily willing to take risks or a person who by exploiting market opportunities, eliminates disequilibrium between aggregate demand and aggregate supply or as one who owns and operates a business, Jayadatta, 2017. Entrepreneurship based on the welfare and upbringing of the rural areas is rural entrepreneurship. Kushalakshi & Raghurama 2014 have defined rural entrepreneurship ".....as a means of generating employment opportunities in the rural areas with low capital cost and raising the real income of the people, but also its contribution to the development of agriculture and urban industries. Rural entrepreneurship can be considered one of the solutions to reduce poverty, migration, economic disparity, unemployment and develop rural areas and backward regions." According to Banerjee, (2011) "Rural entrepreneur widens the base of a farm business to (i) include all the non-agricultural uses, and (ii) make major changes in land uses or level of production other than those related solely to agriculture." Sahu (2012) says that "a rural entrepreneur is someone who is prepared to stay in the rural area and contribute to the creation of local wealth. To such degree, the economic goals of an entrepreneur and the social goals of rural development are more strongly interlinked than in urban areas. For this reason entrepreneurship in rural areas is usually community based, has strong extended family linkages and a relatively large impact on rural communities". Within this framework, the progression and development of women entrepreneurs particularly in the rural area is of foremost importance.

Women by nature are considered to be nurturing loving and caring. In India the typical defined role of women is for caring the family and looking for the welfare of the household needs. With

the changing passage of time the role and status of women is shifting from homemakers to board members. Women are equally contributing in every professional field. Women by nature are good in organizing, planning, directing and coordinating. Traditionally women were confined within the kitchen boundaries. Their work specification consisted of managing the house by understanding the nature and temperament of each and every member of the family, managing the resources according to the budget provided, supervising the expenditure and looking after the welfare of the family and abiding by the decisions made by other members of the family. These primitive training of women have actually served as a boon. These roles have provided certain ingrained attributes to the women of our society. It is through these experiences that women have developed certain entrepreneurial attributes like foresightedness, decisiveness, persistence, decision making ability, risk taking, sensitivity. Subsequently women are now occupying much more meaningful roles and are not trapped in the boundaries but making very imperative contributions.

Women entrepreneurs are engaged in different types of diversified activities for their earnings. Traditionally they were engaged in homemade products like pickle, papad and other eatable items. Sathiabhama 2010 have classified majorly three types of sectors where the rural women are majorly involved micro enterprise development related to agriculture and allied agricultural activities, livestock management activities, household based operations. In terms of production there is a shift in the choice of products which these women have undertaken. From kitchen products they are now moving on to own their family business. Women have started taking interest in family business as it gave them the feeling of being their own boss, Chordiya, 2013. Rural women contributes majorly in farm and house hold activities, Qureshi , Khan and Uprit , 2016

### **Contribution of Rural Women as Entrepreneurs in Nation Building**

Nation building refers to establishing a national identity of citizens. Nation building calls for the unification of people. It aims to have a politically stable and socially developed country. It fosters social harmony and economic growth. It involves the development of behaviour, values and language, institution and physical structures that protects the identity and independence of nation. These rural entrepreneurs are developing and strengthening our nation by contributing at each level. They are the source of employment to others; they are contributing by generating income. They are also utilizing as well as consuming the indigenous raw material to convert them into usable material. They are innovating new products for the growth and development of our economy. In other words they are acting as responsible citizens who are contributing in nation development and building.

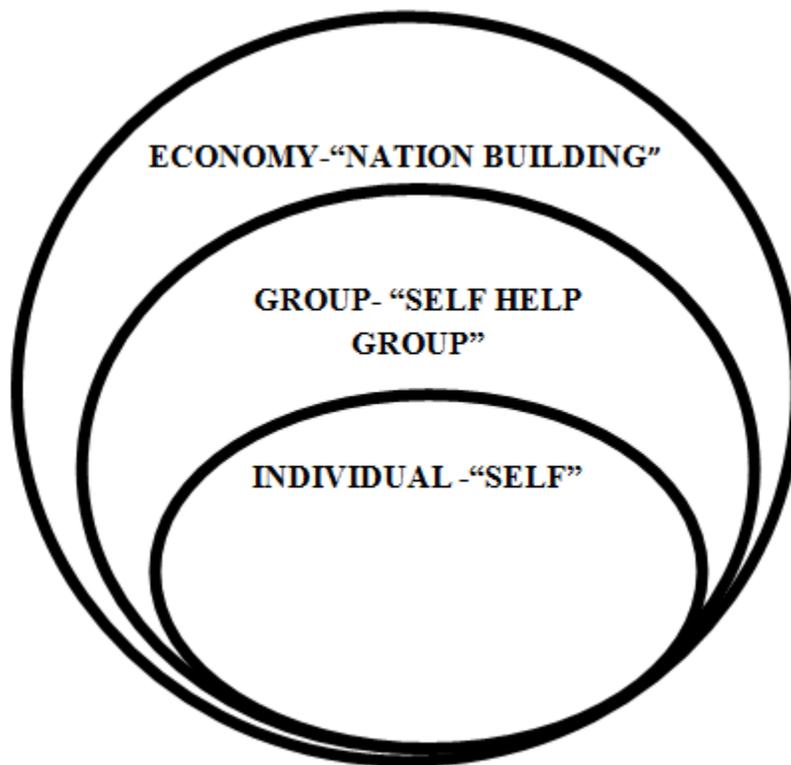
The role played by women entrepreneurs have provided many fold benefits at various echelon. At the individual level these women are now independent, strong and resilient. They have developed the strength to face the world. They are now financially progressive. They have taken up the roles of decision makers, policy implementers, managers, leaders and have emerged as responsible citizens of India. They have developed the foresightedness for running their business. They have inculcated the sense to take practical and calculative risk. Singh (2014) conducted a study on women entrepreneurs and by using SWOT analysis reported that women entrepreneurs possess the core traits of entrepreneurship like being assertive, persuasive and risk takers. They are striving to survive and succeed in this competitive world and willing to apply their core competency with their hard work, diligence and perseverance. They have created their own victories by making their voices heard and solving their issues independently.

At the group level, women entrepreneurs have also emerged as a great success by working in Self Help Groups (SHGs). Data provided by Ministry of Statistics and Programme Implementation 2016, reported that total number of Self Help Groups (SHGs) were 0.19 million out of which all women Own Account Establishments were 89%. Kumar 2006, have defined Self Help Groups as, "...small voluntary association of people from the same socio-economic background with a purpose of solving their common problems through self-help and mutual help. In other words, it is an association of people who have common problems that cannot be solved individually, but only through joint action." Desai and Gaikwad, 2013 have defined SHG as, "Self-Help Group (SHG) is a registered or unregistered group of micro entrepreneurs having homogenous social and economic backgrounds, voluntarily coming together to save regular small sums of money. They mutually agree to contribute to a common fund and to meet their emergency needs on the basis of mutual help." The group provides a way out to women for generating income with co-operative and mutual helping attitude, (Bori, 2017). Self help groups are regarded as a tool to eradicate poverty and uplift women entrepreneurs and to bring financial benefit in India, (Geetanjali & Prabhakar, 2017). Self Help Groups (SHGs) have contributed the way for financial independence of rural women, (Sharma, Dua, & Hatwal, 2012).

The roles and responsibility of women entrepreneurs is not only limited to the individual and at self help group. Women are equally and proudly contributing for nation building. McKinsey Global Institute 2015, reports that if 68 million more women are added to the non-farm labour force over the next decade, India's gross domestic product (GDP) could be boosted by \$700 billion in 2025. India's female labour force participation rate (based on data for the population aged 15 and above) is 21% in urban areas and 36% in rural areas. The major findings sixth Economic Census (EC) have reported the fact that women entrepreneurs, about 34.3% belonged to agricultural activities, with livestock dominating therein having a share of 31.6%. Among non-agricultural activities owned by women entrepreneurs, manufacturing and retail trade were the

dominant ones with corresponding percentages being 29.8% and 17.8% respectively. The women entrepreneurs are involved in manufacturing sector for making eco-friendly bags, designer saris, mirror work, dolls, soft toys, decorative items, handicrafts, Solapur chappals, pickle and papad, sanitary material, plates and cups of areca leaves, agarbhaties, and food processing. The earning is over Rs. 10,000 per month and had enhanced their business and marketing skills, Prabhu, 2004. Figure 1 illustrates the diagrammatic representation of rural women contributing to nation building by strengthening their own self and groups.

**FIGURE 1: CONTRIBUTION OF RURAL WOMEN ENTREPRENEURS**



### **Major Challenges Faced by Rural Women Entrepreneurs**

In spite of making positive overtures, the political, social and economic conditions of India have really confronted the women entrepreneurs to prove themselves. Women’s contribution in employment is a gauge of their position in a society. Ghosh 2016 have reported that according to National Sample Survey Office (NSSO) reported that in 1999-2000, 35% of rural women and 17% of women over 15 years old were “working”, as regular or casual wage workers, self-employed or unpaid helpers in family enterprises (like farms or small shops). By 2011-12 (the

most recent survey published), after a period of rapid economic growth, this has declined to 25% in rural areas and remained at the same pitifully low rate in urban areas.

Pathak & Varshney (2017) worked on a case study called Avika, which is a project to produce traditional, hand-embroidered Indian garments. The case study discussed the challenges faced by women entrepreneurs. It was found that market positioning of the product, getting orders from the retailers, village politics, and religion and caste issues, fluctuating market conditions were some of the major challenges. Pharm and Sritharan, (2013) have reported that low self confidence and lack of competence are serving as constrains in case of rural women entrepreneurs. Chordiya, 2013 opine that women entrepreneurs are facing the problem of finance, family, society, security in rural areas. Singh and Seema (2017) highlighted the fact that women entrepreneur are facing the gruesome acts of family conflicts, less education and awareness, less government support, management issues, limited mobility, social-culture barrier, problem in arranging finance and raw material.

The above context of the literature provides a horrific picture of the women entrepreneurs particularly with respect to rural areas. The need of the hour is to create a firm support system for their progress and betterment. No doubt Government is ensuring their full support by providing them various schemes. The pondering aspect is that, how far is it applicable at the implementation aspect? To move ahead it should be realized that dependence on the government is not the solution. Government is only a support system. For the development of rural women, there is a call for society to come forward. These women workers should be empowered with responsibility as well as autonomy together. They should be empowered enough to gain competitive advantage and emerge as support system for others. Their mental, physical and emotional needs should be nurtured to promote their overall wellbeing and development.

Tracing out the socio-cultural perspective of India, it was found out that it is a country which is dominated by gender disparity. In India a son is the cherished desire of many families as it is believed that it is only through son that the dynasty can run. On the other hand a daughter is perceived as someone who will be given to different family and a result they have been subjected to humiliating treatment even in their own families. In spite of all odds Indian rural women have comprehended the philosophy of life in their own way. Exhibit- 1 provides the list of some rural entrepreneurs who have gained success by fighting all odds and are now being looked as a role model. It is a foreseeable fact that the women are immensely capable of creating the magic in the form of their contribution. Though they are progressive a lot needs to be done to nurture their spirits so that this legacy continues. Rural women entrepreneurs need to be strengthened financially, physically and psychologically.

Financial security in the form of financial literacy provides them a stable lifestyle. Singh & Kumar, 2017 defined financial literacy as “...the ability to know how money works in a normal course of action. Specifically it refers to the set of skills and knowledge that allows an individual to make informed and effective decisions with all of their financial resources”. It is through proper education that women can be taught to handle their own money safely. Financial literacy is a must to rural women. Many government institutions like RBI, IRDA, and NABARD are providing their full support for financial literacy. Various workshops and demonstrations are being provided to them so that they become aware about the external environment and gain financial knowledge. The credit-linked rural entrepreneurial development programme of the National Bank for Agricultural and Rural Development (NABARD), have provided help especially to women entrepreneurs. The NABARD's scheme have assisted many women and self-help groups (SHGs) rise to become micro-entrepreneurs. Of the 75,000 SHGs that received financial assistance, 3,628 have become micro-entrepreneurs, (Prabhu, 2004).

Another imperative issue which demands consideration is the health status of women. Women's health concern should be of prime importance. Since women are looking mostly at the need of their families their health issues are completely ignored subsequently they suffer a lot. Unhealthy nutrition and lack of awareness on the use of health amenities during their childhood and reproductive age are the foremost factors responsible for the high maternal mortality, (Kowsalya & Manoharan, 2017). Shivashankar, & Revanna, conducted a study on women entrepreneurs who participated in trainings and Entrepreneur Development Programmes (EDP). Haemoglobin content and Morbidity score directly depicted the health and nutritional status of farm women. These health and nutritional status of farm women entrepreneurs played a significant role in increasing self confidence of SHGs for undertaking small scale food processing of value added products and capacity building of women towards entrepreneurial activities. Nayyar, Sharma, Kishtwaria, Rana, & Vyas 2007, studied the causes and constraints faced by women entrepreneurs in entrepreneurial process and have reported that lack of rest and sleep, heavy schedule of work and long working hours were some of the main problems faced by them. Olja 2016, noted that women's health status has not recovered and it is being ignored in comparison to men. There is a need to address this growing concern by providing proper nutrition sleep and rest to them.

To promote the wellbeing of the women entrepreneurs a lot needs to be done at psychological level also. Mental health is another imperative area which cannot be ignored. According to WHO 2001, “Mental health is defined as..... a state of well-being in which every individual realizes his or her own potential, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to her or his community.” The positive dimension of mental health is stressed in WHO's definition of health as contained in its constitution: "Health is

a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity." To make women entrepreneurs fully functional and independent in their work, there is a serious need to take care of their wellbeing. Since entrepreneurial activities require innovation, risk, foresightedness prediction, therefore their Psychological Capital (PSYCAP) should be increased. PSYCAP is an individual's positive psychological state of development that is characterized by: (1) having confidence (self-efficacy) to take on and put in the necessary effort to succeed at challenging tasks; (2) making a positive attribution (optimism) about succeeding now and in the future; (3) persevering toward goals, and when necessary, redirecting paths to goals (hope) in order to succeed; and (4) when beset by problems and adversity, sustaining and bouncing back and even beyond (resiliency) to attain success (Luthans, Youssef, & Avolio, 2007,). These capacities are the individual's inner strength which is open for measurement and hence it could be increased. To make them mentally tough there is a need to focus primarily on these inner resources.

The global scenario provides a lucid picture about the story and progression of woman entrepreneurs. The various studies have shown that individual level strength of these entrepreneurs and how they are employing it for bigger causes. Undoubtedly women led enterprises are high in generating income as they are not negotiating on the quality and standard of the products. Through self employment they are able to generate income, employment opportunities and support to other section of the society. As a result their contribution in developing our country cannot be ignored. In spite of this there are many roadblocks on the way of their journey. The economic and socio-cultural system has challenged their creativity and passion. Though Government is providing support by many different ways other stakeholders need to address this issue seriously. Empowerment of these women worker in true sense would mean to provide them responsibility and autonomy. Their proper nurturance in all aspect i.e mental, physical, emotional and financial should be of major importance to enhance their quality of life and wellbeing.

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**Exhibit 1: Some rural women entrepreneurs of India, with their major contributions.**

S.No	Name	Organization	Contribution
1.	<b>Ela Bhatt</b>	Founder of Self Employed Women Association (SEWA)	The association, setup in 1972, assists the women to buy solar bulbs with loans from SEWA and sell or rent them to families in the villages and towns of Bihar.
2.	<b>Thinlas Chorol</b>	Founder of Ladakhi Women's Travel Company	Professionally trained in the field of Mountaineering. With her 2009 found Ladakhi Women's Travel Company she is trying to attract more and more women to take up mountaineering and allied studies to earn a living.
3	<b>Annie George</b>	Founder of BEDROC	The main objective of this 2008 registered trust is to leverage experiences of the 2004 Asian tsunami to create community-based, community-owned mechanisms for enhanced disaster response, mitigation and preparedness for coastal communities, as reported at the BEDROC website
4	<b>Chetna Gala Sinha</b>	Founder of Mann Deshi Mahila Sahakari Bank	Chetna's foundation established in 1994 governs a regulated co-operative bank that is completely operated by women and serves women customers.
5	<b>Shri Mahila Griha Udyog Lijjat</b>	Women's Co-operative Association	The association founded by seven Gujrati housewives is well known for its products launched with the brand name Lijjat. It employs more than 40,000 women and encourages self employment through a number of branches across the country.

	<b>Papad</b>		
6	Dalimi Patgiri		she broke through the shackles of poverty by making utensils that use arecanut sheets for raw materials, thus creating a success story that inspired many others to take risk in their life and lead an independent life.
7	<b>Saloni Malhotra:</b>	Founder of first rural BPO in the country	Saloni gives employment to the inexperienced and untrained youth of rural India. <u>Desi Crew</u> provides back office and support services in rural areas of Tamil Nadu and Karnataka. Around 2/3rd of her employees are women at their data processing centres.
8	<b>Ajaita Shah</b>	founded a Jaipur based <u>Frontier Market</u>	Its provides BOP villagers in India, access, training and servicing for clean energy product. With the help of village-level community workers, Shah markets her solar products at a relatively low price in the brand name 'Saral Jeevan'
9	<b>Babita Devi</b>		She aggregates Rice, Pulses, other grains from the community members and sells it in the block market.. She has reduced their drudgery by buying their produce at doorstep which has helped them save money that was earlier spent in transportation and the amount that the poor producer had to give to the middleman for selling the product is also saved with the introduction of her VLSC