



## RURAL WOMEN EMPOWERMENT THROUGH MICRO ENTREPRENEURSHIP

Shivani Jain  
Research Scholar

**Dr. Mini Arrawatia**

Department of Commerce and Management, Jayoti Vidyapeeth Women's University Jaipur, Rajasthan

### **Abstract-**

A nation can only be developed if its women are given more opportunities. Business development among women will be an effective way to empower women. The development of rural women has emerged as a priority these days and is particularly important for economists, political thinkers, social scientists, and economic reformers. Women make up 90% of the country's poorest workers. Rural women in agriculture make up 78% of all full-time women. Small businesses among rural women are a new institutional program that promotes the empowerment of poor women economically and socially leading to the development of families and communities.

Keywords: Rural women, Women Empowerment, Micro entrepreneur, Entrepreneurship.

### **I- Introduction:**

Equipping women with a new term in the vocabulary of gender texts. Often, it refers to empowering women to become independent by giving them access to all the freedoms and opportunities, which they have been denied in the past only because of their femininity. In a sense, women's empowerment is about developing their position in the power structure of society.

Women's development has five components:

- Women's sense of self-worth.
- Their right to access opportunities and services.
- Their right to have control of their lives inside and outside the home.
- Their ability to contribute to social change in order to create social and economic order, nationally and internationally.

In today's competitive world, there are various ways for women to gain power. Women's business is an effective tool for economic development and women's empowerment. According to India's 2011 census, the population of India is over 1.21 billion and of them 72.20% are rural. Women make up about 50% of the population, do two-thirds of the work and produce 50 percent of the country's food. They earn one third of their income and own 10% of the country's property. Women are considered the “better part” of society and equally with men. But in reality our society is still male and women are treated as equal partners inside and outside the four walls of the house. In fact, they are treated as weak and independent of men. As Indian women enjoy a negative social status. Mostly women in rural India, make up 77% of the population, women play an important role in the farm and home system, sharing heavy responsibilities and performing various tasks in managing the family, maintaining household chores such as raising, feeding, and to take care of farm activities, herding animals and having traditional skills and knowledge. His direct and indirect contribution to farm and home level and livestock management not only helped to save their property but also led to an increase in family income. They also participate in the creation of individual funds or collections with the help of self-help groups. This will not only earn them money but will also improve the decision-making skills that have led to full

empowerment.

**Entrepreneurship development of rural women through self-help groups:**

Women comprise part of the human resources that have been identified as a key agent for sustainable development. The contribution of women and their role in the family and in economic development and social change is significant. Women make up 90% of the country's poorest workers. Rural women working in agriculture make up 78% of all full-time women.

Small loans promote small businesses and their main purpose is to eradicate poverty by creating lucrative jobs among rural women, so that they can gain independence. Small business also strengthens women and removes gender inequality.

Self-help group credit helps members participate in other community development activities. Women in rural areas run small-scale entrepreneurship programs with the help of self-help groups, where they have developed economically, and found a better environment in the family and community. All the private sector develops small businesses through small debt interventions, which means that small-scale remittances to the poor are efficient, effective and cost-effective.

**II- Review of Literature:**

Several studies have been conducted on women entrepreneurs referring to various countries and India. Some studies focused on methodological issues and others focused on intellectual analysis. The researcher attempted to review the following: Nachimuthu & Gunatharan (2012) conducted a study of 350 female businesses in Tamilnadu to measure the potential of SHGs and other types of businesses in women empowerment. The results show that women entrepreneurs in SHGs are more empowered than other entrepreneurs (non-SHGs). Margaret and Kala (2013) learned about the important role of NGOs in the empowerment and development of beneficiary women. They say the fluctuations in age, education, monthly income and age of association affect the level of women's empowerment. Kirankere and Subrahmanya (2013) argue that Self Help Groups (SHGs) are successful in empowering women through the finances of women entrepreneurs in rural areas. According to her, SHGs have had a significant impact on the social and economic well-being of rural women. Handy, Kassam, and Ranade (2003) examined women entrepreneurs in the non-profit sector and the various social and cultural factors influencing women entrepreneurs in a particular sector of the non-profit sector in India to determine such options. Singh, Thakur and Gupta (2013) studied the roll of micro entrepreneurship among rural women. They argue that Micro enterprise is an effective tool for improving the social and economic well-being of rural youth. It also helps to create jobs for more people and is an excellent tool for rural women as it enables them to supplement their family income. Sharma, Dua & Hatwal (2012) examined the impact on women's empowerment through small business development and SHGs. They argue that micro finance plays a key role in the success of SHGs. Therefore, from the above review of the literature it is clear that many studies have been done on women's empowerment and related issues. Current research on this is an attempt to highlight the role of SHGs and small businesses in empowering women.

**III- Objectives of the Study:**

- To know the role of Self-Help Groups (SHG) in empowering women.
- To know small businesswomen in rural areas and developing areas.
- To know the benefits of small businesses in building women's empowerment.
- To know the impact of business development on women's empowerment.

#### **IV- Methodology of the Study:**

Research design: The nature of the study is both exploratory and descriptive. It is exploratory as the study aims at identifying the significance of women empowerment through entrepreneurship. Sources of data: The study is based on secondary data. The data is collected from books and literature review is done by online available studies and journals.

#### **V-Role of micro-entrepreneurship in rural area:**

Empowering women especially in rural areas is a major challenge and small businesses in rural areas can help address these challenges. The role of Micro-entrepreneurship is not only to improve national productivity, create job opportunities but also to promote economic independence, personal skills and well-being such as boosting self-esteem, increasing awareness through social media; a sense of accomplishment also develops leadership qualities and decision-making. Overall, the economic empowerment of rural women through micro-entrepreneurships has led to the advancement of women and has had a significant impact on the development of the nation.

#### **VI- Micro Enterprises for Rural Women and Its Areas of Development:**

**Small Business:** The concept of small business and small business was introduced in 1976 by Nobel laureate Muhammad Yunus, founder of Grameen Bank (Poor Bank), Bangladesh. Businesses from small to medium scale combined are called “Small, Medium and Medium Enterprises” (MSME). Small businesses focus on developing and using the business skills and strengths of rural women below the poverty line to meet local needs (Kaushik & Rengarajan, 2010). It helps to create job opportunities for more people within their social system. This is of great benefit to rural women as it enables them to supplement their income while caring for their home and livestock. Small businesses strengthen women's empowerment and eliminate gender inequality.

##### **Areas of Development:**

Depending on the number of factors ranging from land ownership, sub-employment, agricultural climate and the social factors of rural women and her family members small business areas also vary from place to place. Small businesses are divided into three main categories:

- i. Small Business Development related to agriculture and integrated agricultural activities such as growing vegetables, flowers, oil seeds and seed production are some of the areas other than mushroom planting and beekeeping. Other areas such as dehydration of fruits and vegetables, canned or canned cucumbers, chutneys, jams, squashes, milk and other ready-to-eat products. This is a common type of small business in rural areas.
- ii. The development of small businesses related to livestock management activities such as dairy farming, poultry farm, animal feed production and the production of liquid pesticides using animal waste can be an important area where women can use their technical skills and raw materials from the farm and livestock. to earn more money and smaller units for agricultural processing.
- iii. Small business development related to household chores, Usually a business related to handicrafts where women do activities such as weaving, sewing, weaving, embroidery etc.

Indian women entrepreneurs are now showcasing their presence in various fields such as herbal remedies, food processing, farming, ready-to-wear clothing, dairy, handicrafts and handicrafts, such as bangles, glass, utensils, using wood, stone, and metals such as copper, iron and metal, making. furniture with the help of sugarcane and bamboo, statues of Indian deities, pots, utensils, other decorative pieces, grass baskets, sewing and embroidery, carpet making and sale, agarbatti / Chalk / Candle / Phenyl for



decoration. , rope repair, door mats, rope, toys, jute bag / Baskets / Hats, Retailer and Seller etc.

Therefore, it can be said that trading is a practical, multi-faceted process, which helps women to realize their full potential and power in all stages of life.

### **VII- Advantage of Micro Enterprise in Building Women Empowerment:**

Small businesses in rural areas can help empower women in rural areas. A small business not only enhances national productivity, creates employment opportunities but also helps to develop economic independence, personal and social skills among rural women.

The following are some personal and social skills, developed as a result of starting businesses among rural women:

- Economic freedom
- Improved quality of life
- Pride
- Improve awareness
- A sense of accomplishment
- Increased social media
- Political involvement
- Increased participation in community meetings
- Development of leadership qualities
- Involvement in resolving issues affecting women and society
- The ability to make decisions in the family and community

Rural women have a basic knowledge of traditional, skills, strengths and resources to start and run businesses. Therefore, business development through the microenterprise approach has been recognized as a solution to integrate women into the economic development program and to eradicate rural poverty in developing countries on a large scale.

Finally we can say that the economic empowerment of rural women through small businesses has led to women's empowerment in many areas such as socio-economic opportunities, political participation and representation, social equity, personal rights, family development, market development, community development, community development, state development and development. of the nation at last.

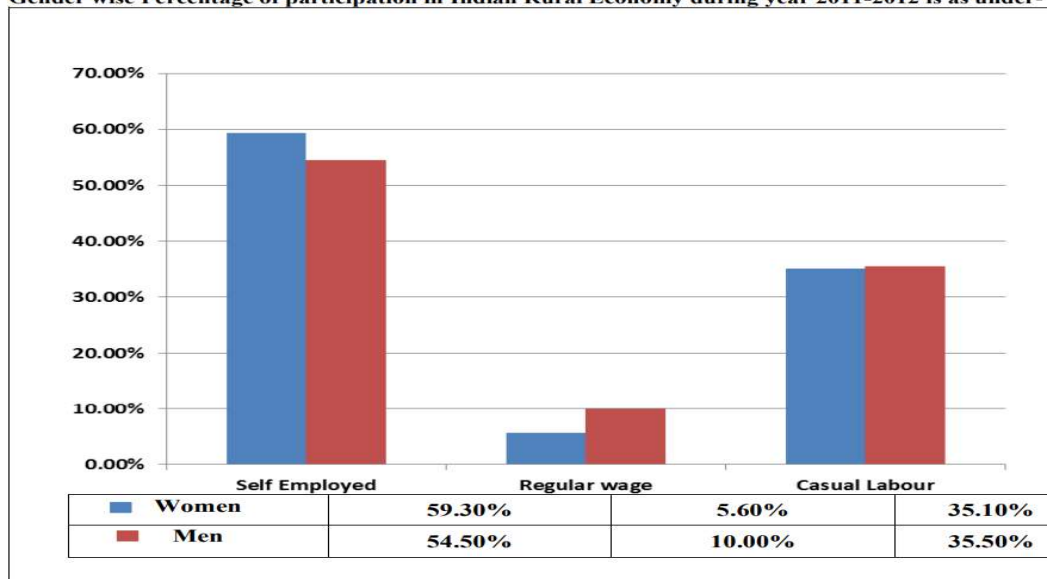
Entrepreneurship Empowerment for Women:

The following is the impact of business development on women's development:

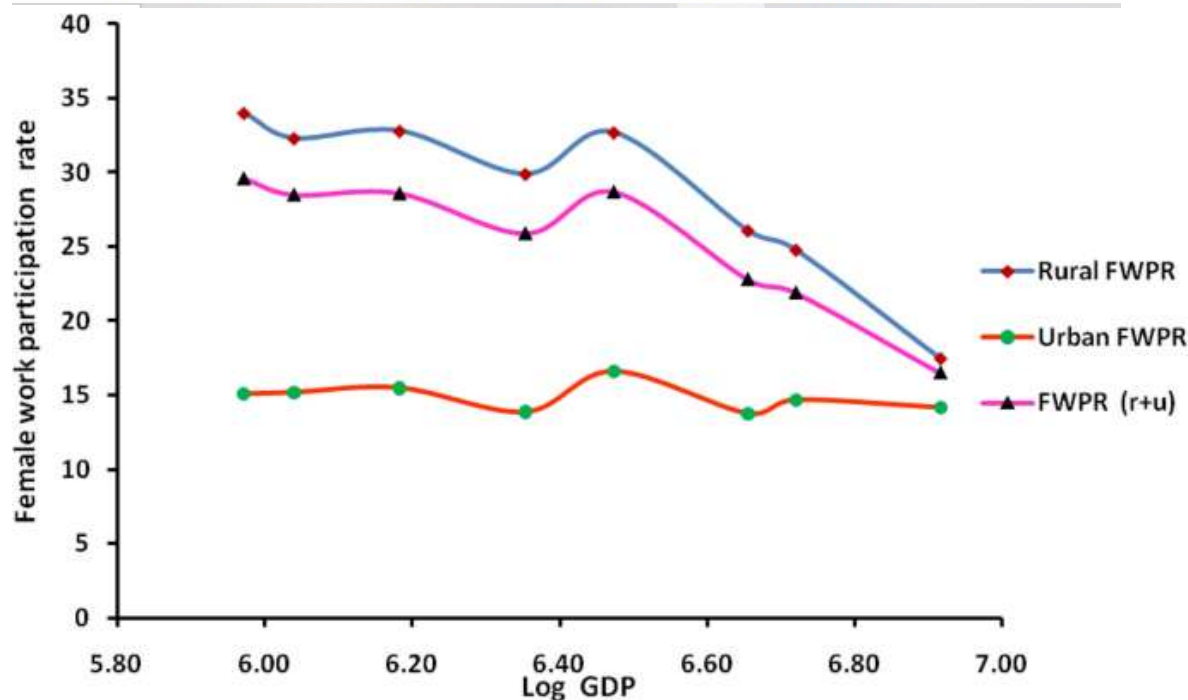
1. With the development of entrepreneurship the level of women's confidence grows and gives them a brighter future.
2. Women in rural areas are now actively involved in small business programs with the help of the Self Help Groups who are economically empowered to find a better environment in the family and community.
3. Entrepreneur also helps to raise awareness of rural women about saving, education, health, environment, hygiene, family welfare, community forests etc.
4. Micro Enterprise is an excellent tool for rural women as it enables them to supplement their family income and thus provides family members with a better way of life, including children's education and improving family life.
5. Some aspects of family decision-making have reportedly changed as a result of women's contribution to the family income. Most husbands now discuss with their wives important family matters.
6. Business development using the microenterprise method helps to eradicate poverty in the developing

economies on a large scale.

Gender wise Percentage of participation in Indian Rural Economy during year 2011-2012 is as under-



Source: Central Statistical Office as per National Sample Survey 68<sup>th</sup> round (2011-2012)



As per above graphical representation 59.30% rural women are self-employed while the ratio of male is only 54.50%, 5.60% rural women are engaged in regular wages while male candidate are 10.00% and casual labour comprise 35.10% of women and 35.50% of men in rural economy of India. As per result it makes us clear that interest of rural women is being increased towards the entrepreneurship in India.

### VIII-Suggestions:

- Women entrepreneurs contribute significantly to the rural and economic development of India. However, it can only be powerful and liberating if it gives women the opportunity to improve their well-being and develop their skills. Kumari, et. al. (2010) pointed out that lack of support network, financial and marketing problems are the main areas of concern for rural

women entrepreneurs and the lack of encouragement for other women to start entrepreneurial work. The following efforts can therefore be considered for the successful development of women entrepreneurs:

- The various government programs and programs to promote women's entrepreneurship should be implemented vigorously at different levels.
- Information should be properly disseminated with the help of NGOs and government agencies on women's policies, programs and strategies for industrial, commercial and commercial development.
- Credit for the free use of vulnerable women should be provided to the Government, banks, financial institutions and the rich.
- Special training should be given to women entrepreneurs to develop skills.
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- Provisions must be made for the micro-credit system and the business credit plan for women entrepreneurs.
- Special assistance should be provided to poor groups especially such as the poorest women, women facing conflict, women affected by natural disasters, widows with disabilities, older women, single women in crisis, dismissed women, migrants, women. victims of visible violence etc.

### **IX-Conclusions:**

It can be said that today we are in a better position wherein women participation in the field of businesses are growing rapidly, efforts are being made in the economy and at the global level to improve women's participation in the business sector. Currently women have broken the law of men and proved that they are not inferior to men. SHGs and small businesses have had a significant impact on the social and economic well-being of rural women. The study concluded that there has been an increase in the self-esteem, independence and independence of rural women as a result of their involvement in business and other SHG activities. Now women entrepreneurs are aware of the opportunities available to them, but there is a way to improve in them. The economic situation of women is now accepted as an indicator of the social development stage and it is imperative that government sets out policies for the development of women entrepreneurs. Increased literacy levels can be helpful to SHG members in overcoming psychological barriers and understanding government policies, technical insights and acquiring the necessary skills.

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