

WOMEN ENTREPRENEURSHIP IN RURAL AREA

(Special reference of Maharashtra)

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Abstract

The gender empowerment measure (GEM) on the other hand, measures the extent to which a woman has influence in decision making, in politics, in professional life and in organizations. The GEM has been used widely in advocating the empowerment of women. The HDR takes into account some aspects of female empowerment (i.e. economic participation political participation and power over the economic resources) and to an extent it explains the degree of their empowerment. However there are various other aspects also that decide the level of empowerment. Though a woman is literate and working, she may not be empowered as regards domestic decision making financial autonomy (i.e. control over the resources) mobility or freedom of movement child related issues (e.g. well-being schooling, health, marriage etc.) and participation in the modern sector.



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INTRODUCTION:

The emergence of economic scene as entrepreneurs is a significant development in the emancipation of women and securing them a place in the society. The hidden entrepreneurial potentials of women have gradually been changing with growing sensitivity to the role and economic status in the society. Women are increasingly becoming conscious of their existence their rights and are exploring new avenues of economic participation. Among the reasons for women to run organized enterprises are their skill and knowledge their talents and abilities in business and a compelling desire of wanting to do something positive. What makes their arrival as well achievements eve more significant and commendable are the struggles they have to put up. Frustrations they have to experience and the multiple handicaps they have to overcome to emerge as entrepreneurs at the early stage and subsequently achieving success in business at the stage of managing their enterprises.

OBJECTIVES OF THE STUDY:

The objectives of the study are to :

- Analyse the region, marital status and age patterns of the women entrepreneurs in the region.
- Examine the place, area and level of the women entrepreneurs.
- Ascertain the preferred types and ownership pattern of their industrial activities.
- Identify the problems of the women entrepreneurs.

It proceeds with the hypothesis that (i) the development of women entrepreneurs is at a primary stage from the point of view of psychological factor, education and business and (ii) it is a viable system for empowering women economically for strengthening the economic conditions of people in Western Maharashtra.

METHODOLOGY:

The statistical data for the study have been mobilized both from the primary and the secondary sources. Primary data has been collected from the Western Maharashtra through a well designed questionnaires schedule and the secondary data has been collected from the various publications of Economic survey, NSSO, books, journals and periodicals. The data thus collected, have been analyses by using the suitable statistical tools for specific Interpretation.

They study covers the Ahmednagar, Nashik & Pune districts of Maharashtra in India. The data has been mobilized through random samples of 120 women entrepreneur in the aforesaid districts having tiny, village, cottage or small scale industries.

ANALYSIS:

Demographic characteristics like age, marital status, education etc, are important for locating potential women entrepreneurs.

Table 1: Profile of women entrepreneurs.

Particular	Percentage	Particular	Percentage
Age (years)		Setup of Unit	
26-40	66.7	Self	96.3
41-55	25.9	Inherited	3.7
55 and above	7.4	Types of enterprise	
Religion		Small	18.5
Hindu	81.5	Cottage	51.9
Muslim	18.5	Tiny	29.6
Marital Status		Establishment	
Married	97.0	period	
		Before	33.3
		Liberalization	

Unmarried	3.0	After Liberalization	66.7
Education Status		Individual	70.4
High School	40.7	Partnership	22.9
Intermediate	11.1	Co-operative	7.4
Graduation	25.9	Types of Product	
Post Graduation	11.1	Standard	51.9
Professional	11.1	Specification	33.3
Place of Education		Ancillary	14.8
Rural	11.1	Argo based	14.8
Urban	88.9	Live Stock	40.7
Educational level at start		Forest	18.5
Primary	7.4	Mineral	25.9
High-school	66.7	Demand of Product	
Intermediate	18.5	Institutional	37.0
Degree	7.4	Finance arrangement	
Education in the area		Through relation and friends	18.5
Agriculture	66.7	Bank	22.3
Commerce	18.5	Money Lender	11.1
Arts	11.5	Self	29.6
Science	3.7	Other Sources	7.4
Business & Ownership		Financial Institution	11.1

It reveals the maximum number of respondents belongs to education level of high school and most of them are from the urban areas which alone account for 88.9% of the total number of respondents covered Most at the respondents started their units having high school education level and 66.79% population of the respondent having agriculture specialization (Table 1).

963.3% women entrepreneur started their own unit and 66.7% of them were started after the liberalization and when to economic and taxation policy liberalized by the quart. The above tables also reflect that large percent (51.9%) of the women entrepreneurs have cottage units setup by individual (70.4%) with the objective to earn money (Table 1)

It is also found those products produced by the women entrepreneurs are of in nature of standard product (51.9%). Which comprises of 40.7% live stock based product popularly dairy product and by produce are very common then 25.9% were engaged in the mineral product units to support 37% consumption of institutional and domestic demand (Table 1).

Finance is the backbone of the entrepreneurial development. But the scarcity of finance and credit is the main obstacle in the development of women entrepreneur. The capital based of small industrial unit of cottage or tiny in nature is very low that reflect the functioning of the women entrepreneur. In many cases credit is obtained on a very high rate of interest and is thus much explosive in character they are not even in a position to know

about the various schemes and get the benefit of them. Bank and financial institution are generally supporting the small scale industries. It reveals from the table that most of the time women entrepreneur gets financial resources from the self sources (29.6%) or banks (22.3%).

CONCLUSION:

It is clearly observed from the present study that the women entrepreneurs in the eastern part of Maharashtra experience various challenges like low mobility, lack of achievement motivation. Low risk taking, low education level, unsupportive family environment, being a women lack of it information and experience. Consequently, the women lack of it information and experience. Consequently, the main thrust of planning revolves around the development of small scale. Cottage and tiny enterprises based mainly on the local skill and these types of industries are also good enough to attract women entrepreneurs of the region as they have already invoke in such activities like handicrafts, handloom, stone work, textiles etc. therefore, empowering women will ultimately help using improving the status of women entrepreneurs by formation of supportive network family and other institutions to deal with the challenges. There should also be proper and appropriate invention strategies that can prove to be a big source of assistance to empower women and motivate them to setting up a collage industries specially agro based industries, dairy cooperatives, poultry farming and food and fruit preservation and provide opportunities to market the product and understand product qualities and features.

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