

# Role of government programmes towards empowerment and employability of rural women entrepreneur- an empirical study

Mr. Ganashyam\*

Guest Faculty,  
Department of Commerce & Management,  
Acharya Tulsi National College of Commerce, Shivamogga-577201

**Abstract:** Empowerment of Women Entrepreneurship and Women Employability is an essential part of human resource Development Compared to other countries the development of women entrepreneurship is very low in India, especially in the rural areas. However, women of middle class are not too eager to alter their role in fear of social backlash. In the developing India, women enjoyed equal status with men in all aspects of life, but still they were not in a position to compete in all the fields. In some areas there are don't have opportunity to compete or get success, because of some Indian traditional framework which made them to stay or compete in limited opportunities, so by keeping this view government has providing many facilities to the rural women of India in order to improve their competitiveness strength. As many programmes facilitating by government, somewhere those programmes were reached or succeeded in development of women, at a same point of time when considering by standing another side there is no utmost successful in reaching of government programmes to women those actually needed. This paper examines and evaluates about the various programmes facilitating by Government of India and succeed pace of those programmes in empowerment of rural women entrepreneurs of India.

## Introduction

In developing countries like India women work long hours daily, carrying out family tasks such as cleaning, cooking, bringing up children along with concentrating on their income generating activities. "Women Entrepreneur" is a person who accepts challenging role to meet her personal needs and become economically independent, or Women entrepreneurs may be defined as a women or a group of women who initiate, organize and run a business enterprise. The growth rate in women owned enterprises in some of the developing countries are higher as compared to the developed countries. According to ILO Statistics the growth rate is 24% in Malaysia, 30% in Thailand & 36% in Philippines & 42% in Indonesia. Rural women entrepreneur is person who prepared to face challenges to meet their needs in an economic system. In recent days there are much portion women engaged in their own business, moreover who located in rural areas. India is a country which given much place for opportunity to become entrepreneur to Indian women. The Government has taken more measures in order to improve their status and competitive strength and provides opportunity to become independent in a developing economic system.

## Objectives of the Study

1. To study the position of women entrepreneurs in India
2. To study the various Government programmes of India towards empowerment of rural women entrepreneurs
3. To study the success level of Government programmes towards rural women entrepreneurs and reasons to failure of not attaining those to rural women entrepreneurs.

## Research Methodology

The study has been collected information from various journals, books, and newspaper and Government statistics towards rural women entrepreneurs available in websites.

## Scope of the Study

The study scope focuses on various programmes providing by Government and its reaching level to the women entrepreneurs of India. And study scope confines to reasons behind ineffective of Government initiatives. Scope of study comprises only a few of the programmes facilitating towards rural women entrepreneurs empowerment by Government of India.

### Rural Women Entrepreneurship

Rural women entrepreneurship can be viewed as rural women indivisible process which flourishes when the inter-linked dimensions of individual psychological – entrepreneurial traits, social encouragement and business opportunities coverage towards the common goal of opportunity creation and exploitation. From this point of view, rural women entrepreneurship is a frame of mind and a continuous forward societal process. This means in which one does not become entrepreneur or does not act as an entrepreneurship by the mere act of starting or owning an enterprise.

More important is the nature, degree and extent of innovations and involvement that the entrepreneur introduces, establishes, organizes and controls on continuous basis, Rural woman entrepreneur can be described as a dynamic agent of rural economy change, who may be instrumental in transforming rural physical, natural and human resources into production possibilities. Therefore, further it can be stated that rural women entrepreneur and entrepreneurship is not born but can be made as it is neither art nor science. In another words, it can be said that rural women entrepreneur means one who organizes, owns, manage and assumes the risks of business at rural level. The rural women, who innovate, imitate or adopt an economic and commercial activity in rural India can be called rural entrepreneur or entrepreneurship.

### Reviews of literature:

**John Hopkins University:** The University reveals that this innovation provides a detailed breakdown of their talent management system and its implementation on the human capital supports lot to achieve greater economic development and to reach the same globally.

**The Society for Human Resources Management :** The society for Human Resources Management reveals that utilizing the Human Resource in an appropriate manner add to the value of the company and also reputational capital to the company.

**Robert and Fuldop (1993)** made a study of 50 women entrepreneurs in Hungary to determine their characteristics and motivations. The results revealed that most of them were married, and majority of them were from the middle class with the most frequently mentioned occupations of their mothers being house-wife, professional, technical or blue-collar worker and the most frequently mentioned occupations of their father being professional, technical or blue collar worker.

**Mary Arends-Kuenning:** February 2012

“Empowering Women through Education and Influence: An Evaluation of the Indian Mahila Samakhya Program”

In this paper author shows that participation in a community-level female empowerment program in India significantly increases participants’ physical mobility, political participation, and access to employment. The program provides support groups, literacy camps, adult education classes, and vocational training. We use truncation-corrected matching and instrumental variables on primary data to disentangle the program’s mechanisms, separately considering its effect on women who work, and those who do not work but whose reservation wage is increased by participation. We also find significant spillover effects on non-participants relative to women in untreated districts.

### Government Programmes towards Rural Women Entrepreneurs

Government of India at the Centre as well at the State designed a number of schemes and entrepreneurs in general and for women entrepreneurs in particular such as –

1. Support for Training and Employment Programme(STEP) : facilitate to raise the income of woman by updating their skills and in the traditional sectors such as dairy development, animal husbandry, handloom and social forestry. Since the inception of the programme in 1987 to year 2000, 3.32 lakhs women have been benefited through 61 projects Assistance extended by Norwegian Agency for Development (NORAD) for training and skill development, and also for promotion of self-reliance through the generation of income for women in nontraditional trades. Since 1982-83 when the programme was launched, till 31 December 1997, 1.40 lakh women have been benefited through 887 projects.
2. The Department of Rural Employment and Poverty Alleviation under the Ministry of Rural Development have initiated several schemes in which 30 to 40 per cent of the benefits are reserved for women below the poverty line. The underlying philosophy of these schemes is to encourage entrepreneurship and self-help among women.
3. Swarna Jayanthi Gram Swarozgar Yojana Scheme (SGSY), the amended and merged version of the erstwhile Development of Women and Children in Rural Areas (DWCRA).
4. Integrated Rural Development program (IRDP) and Training of Rural Youth for Self Employment (TRYSEM) was launched in April 1999. It is a holistic credit-cum-subsidy program, covering all aspects of self employment. The stipulated 40 per cent reservation for women will implemented through the Panchayat Samitis (local self government).
5. The Jawahar Rozgar Yojana (JRY) provides facilities for women through training and employment.

6. The Indira Awas Yojana, a part of the JRY, aims at providing houses free of cost to poor people. The houses are allotted to female members, or in the joint names of the husband and wife to enable women to own assets.
7. The Government in 1998 launched a new scheme, called the Trade-Related Entrepreneurship assistance and Development (TREAD). It was designed to generate self-employment for 45,000 women in rural and urban areas. The package involves financial assistance and services through NGOs in the non-farm sector. The National Bank for Agriculture and Rural Development (NABARD), with the objective of meeting the credit needs of the poor links banks with self-help groups. About 85 per cent of the self help groups that linked with the banks are women's groups. The Scheme for setting up Women's Development Corporations in States was formulated ,in 1986-87 with a view to identifying women entrepreneurs, providing them with technical consultancy, facilitating availability of credits, promoting marketing of products, strengthening women's cooperatives, arranging training facilities, etc.
8. National Development Council. Indira Mahila Yojana (IMY) was launched in 1995 in over 200 blocks of India, for the holistic empowerment of women. IMY is being implemented in 238 blocks and, 40,000 women's groups have been formed under the scheme. Of these, 3,000 groups were formed in 1999-2000 Swa-Shakti Project (earlier known as Rural Women's Development and Empowerment Project) was sanctioned on 16 October 1998 as a centrally sponsored project for a period of five years.
9. Special Assistance : Machinery and equipment assistance such as 50 percent of the cost of machinery or Rs.75,000, whichever is less. Workshop or building grant assistance like 50 percent of the cost of construction or Rs.50,000, whichever is less, Building under hire purchase i.e 50 percent of the hire purchase charge in mini industrial estate will be given on grant to a maximum of Rs.25,000, Stipend to trainees such as Rs.500 per month per trainee etc.
10. Women entrepreneurs of India getting many more institutional support, marketing support, infrastructure support etc.,

### **Reasons behind ineffective in utilization of Government Programmes by Rural Entrepreneurs**

The major reasons behind failure in effective utilization are problems of rural women entrepreneur and implementation of Government programmes in ineffective route.

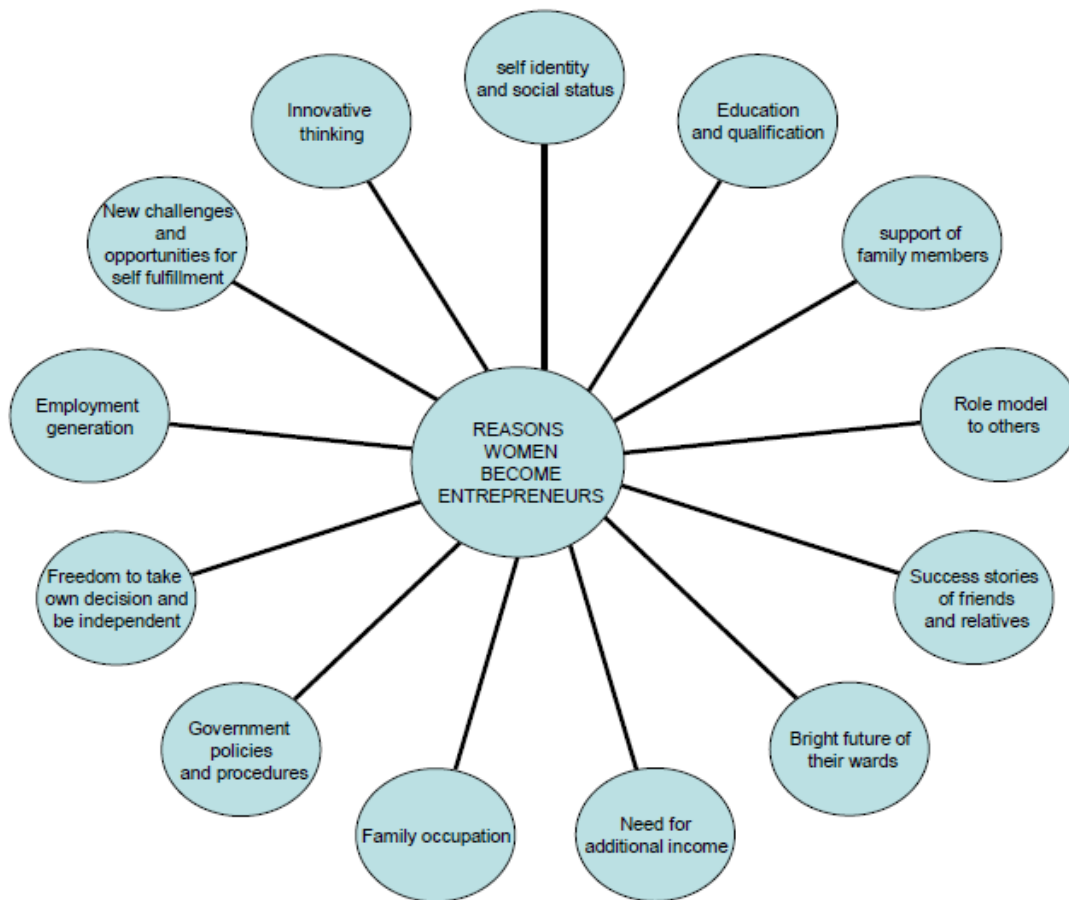
- I. There are some problems of women entrepreneurs which are obstacles to ineffective utilization of Government programmes such as-
  - a) Lack of opportunities: India is a kind of patriarchal male dominant society, certainly much in rural areas, where male members think that is a big risk to financing the ventures run by women. So this kind behaviour of India people prohibits opportunity to become entrepreneurs to the women.
  - b) High Rate of Illiteracy: The literacy rate of women in India is found at low level compared to male literacy. The rural women are not well educated consequently unaware about the facilities available to them by Government of India.
  - c) Lack of self confidence: The women residing in rural areas, those who are not literate may think that they are not having management ability to manage business and also have the wrong believe that the business will be managing only by educated persons.
  - d) Risk Fearing Environment: Women in India lives protected life and particularly rural women in a specific defined constructed frontier. She is taught to depend on male members from birth. She is not allowed to take any type of risk even if she is willing to take and has ability to bear, because the family members think that women cannot eligible to become business person and think that she is not having the capacity of bearing business risk. This kind of environment makes them to stay in limited boundary which is an obstacle to entrepreneurship.
  - e) Lack of Infrastructure and uncontrolled bribery: These are also the other problems for the rural women entrepreneurs. They have to depend on office staffs and intermediaries to get the things done, especially the marketing and sales side of business. Here is the more probability for business fallacies like the intermediaries take major part of the surplus or profit.
- II. Insufficient implementation of Government Programmes
  - a) Mismatch between Government Judgment and Requisite of Rural Women Entrepreneurs: The Government while providing or rendering its services to the rural women entrepreneurs, it's not considering or making survey on requisite of rural women entrepreneurs. Without proper understanding the conditions of specific rural women entrepreneurs merely its discharge it services which leads to maltreatment of those programmes.
  - b) Lack of guidance or assistance towards realistic implementation of business  
The majority of the Government programmes simply provide funding assistance to rural entrepreneurs instead of giving direction or taking care regarding realistic implementation of business. If, the

Government focusing only on providing funding assistance that may not lead to create an entrepreneur, because somewhere those funds will mistreat by the women or her family.

- c) Reckless providing of assistance: Providing of programmes to rural entrepreneur when they are actually not needed, means for example arranging some assistance programmes during rainy where they are much busy in their agricultural activities.
- d) Deficient communication : The appointed officers of programme not properly corresponding with rural women entrepreneurs and not properly understanding their requirements

### REASONS FOR WOMEN BECOMING ENTREPRENEURS

The glass ceilings are shattered and women are found indulged in every line of business. The entry of women into business in India is traced out as an extension of their kitchen activities, mainly 3P's, Pickle, Powder and Pappad. But with the spread of education and passage of time women started shifting from 3P's to modern 3E's i.e., Energy, Electronics and Engineering. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures



### Finding

1. The major reason behind failure in reaching government programmes is the problems of rural women entrepreneurs such lack of education, Business risk fear, etc
2. All the government programmes are just as a custom, means providing assistance to the women entrepreneurs without understanding their conditions.
3. Poor understanding about purpose of programmes because there is no proper communication between government programmes assistance officers and rural women entrepreneurs.

### Suggestions

1. Before providing services or development programmes Government must try to understand the conditions and authentic requisites of women entrepreneurs exist in scrupulous region.
2. The attention must be towards to draw out the problems of women and afterward arranging or providing services to them.
3. Maintaining proper communication with them in order to maintain proper understanding, and to provide suitable services at appropriate time.

## Conclusion

India is a country which comprises more number of traditions. Those traditions contain much restriction to the women. The women also have the capability to compete in modern era, but she can't in a position to compete cent percent, because of some boundaries built by Indian traditional system. Now a day's Government of India providing many facilities to strengthen the women entrepreneurs, specifically rural women entrepreneurs, but yet again those facilities are not reaching at successful way because of their own problems and lacking decision of government. If the government taken the right way of implementing its programmes to strengthen Indian women entrepreneurs, certainly women in India become a role model for world women entrepreneurs.

## References

### Journals

1. Anitha D.Pharm, Dr.R.Sritharan (2013), Problems Being Faced By Women Entrepreneurs in Rural Areas, The International Journal of Engineering and Science, Vol.2, pp.52-55.
2. Sreenivasa Ro Behara, K Niranjana (2012), Rural Women Entrepreneurship in India, International Journal of Computational Engineering and Management, Vol.5, Issue.6, pp.6-15.
3. Suvarna Sable, Challenges faced by Rural Women Entrepreneur & Entrepreneurship, Abhinava Monthly Journal of Research in Arts and Education, Vol.1, Issue.No.2, pp.37-45.
4. Dr.Anitha Mehta and Dr.Mukund Chandra Mehta, Rural Women Entrepreneurship in India-Opportunities and Challenges, International conference on Humanities, Geography and Economics, pp.313-315.
5. Sathibama K, Rural Women Empowerment and Entrepreneurship Development, Working paper.

### Books

1. Gupta and Srinivasan, Entrepreneurship Development in India, Sultan Chand and Sons.
2. Vasanth Desai, Dynamics of Entrepreneurial Development and Management
3. Jain and Varshney, Entrepreneurship Development – An Indian Perspective

### Websites

1. [www.zenithresearch.org.in](http://www.zenithresearch.org.in)
2. [www.oecd.org](http://www.oecd.org)
3. <http://www.slideshare.net/drakansha/case-studywomen-empowerment-through-entrepreneurship-a-case-study-of-guwahati-municipal-corporation>
4. <http://pezzottaitejournals.net/index.php/IJEBEP/article/view/217>
5. [http://www.ijeronline.com/documents/volumes/Vol2issue2/ijer20110202\(5\).pdf](http://www.ijeronline.com/documents/volumes/Vol2issue2/ijer20110202(5).pdf)
6. [http://www.academia.edu/5450776/RURAL\\_DEVELOPMENT\\_THROUGH\\_WOMEN\\_ENTREPRENEURSHIP\\_A\\_CASE\\_STUDY\\_OF\\_SHIMOGA\\_DISTRICT#](http://www.academia.edu/5450776/RURAL_DEVELOPMENT_THROUGH_WOMEN_ENTREPRENEURSHIP_A_CASE_STUDY_OF_SHIMOGA_DISTRICT#)
7. <http://www.slideshare.net/drakansha/women-entrepreneurship-in-india-a-case-study-in-andhra-pradesh>