Chapter No. 6: Problems and Prospects of Rural Women Entrepreneurs in Marathwada.

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Introduction:
The economic development of India can be achieved mainly through agriculture and rural development. It is because of the fact that about seventy per cent of our population is living in rural area and agriculture is their main source of livelihood. But unfortunately most of the rural agricultural areas are undeveloped and needs institutional mechanism to promote development of competitive and free markets for agriculture products and services. Therefore, rural financing play a very important role in achieving the strategic goals of rural development and rural poverty reduction.¹ Economic independence and education of women will go a long way attaining self reliance for women and also micro finance however provided small loans like saving facilities has sought to promote strategy for reducing poverty and promoting women entrepreneurs.²

Women in Indian society have got restricted mobility. Traditionally, the career of women was limited to four wall of kitten. That time women confined themselves to three Ks – Kitchen, Kids and Knitting as there was hardly any opportunity to cross this boundary. Although now women have got relatively more freedom in terms of entrepreneurial activity but they are suspected not only by the society members but also by the family member if they move out after normal hours or contacts a man respectively. To start an enterprise and entrepreneurs has to visit various financial institutions and government
support agencies repetitively which frustrates women from both angles. The humiliating attitude of officials compels her to give up the idea of venturing.\textsuperscript{3}

The entrepreneurship is not only beneficial for individual entrepreneur but it results in development of economy as whole. The presence of entrepreneurs in any economy is sign of economic growth.\textsuperscript{4} Economic independence no doubt makes changes in women’s life. Entrepreneurship among women is an indicator of economic independence women entrepreneurship in the country helps industrial development, promotes economic developments and solves the problems of unemployment in rural as well as in urban area.\textsuperscript{5}

A large number of rural households are poor and sometimes have little access to land. More than 80 per cent of the holdings belong either to the landless or to small farmers with no more than 2 hectares of land.\textsuperscript{6} For, survival women offer themselves as casual labour to neighboring farms. While men migrate to towns for earning, women suffer immobility due to household’s responsibilities and lack of living facilities in towns. This possibly creates a relative abundance of female labour in rural markets. Women are hired for arduous, injurious and monotonous work and command discriminatingly lower wage rates. There are evidences that women suffer more deprivation and food insecurity than the man
who are deemed as bread earners. Yet research has also shown that
women’s earnings can be more beneficial for the nutrition and health of
the children as men tend to spend on personal consumption such as
alcohol. In case of death or illness of the male earner, or abandonment or
sickness the responsibility falls on the women to support a household,
increasing their distress and the children’s vulnerability.

- **Problems in Women Entrepreneurship Development:**

  The biggest problems or difficulty of a woman entrepreneur is that
  ‘She is a women’. In, India, women entrepreneurs face several problems
  of finance, marketing, production, personal and social problems. Women
  entrepreneurs face certain problems some of which are in addition to, or
  may be different from, those met by men in starting and managing
  business. In the social front, the major problem faced by the Indian
  women entrepreneurs is that they have to work amidst social taboos and
  restrictions, etc. It is said that the sense of inferiority in women fostered
  by custom is a great barrier to their entrepreneurial skill. In India, women
  are forced to be lacking in knowledge. Women’s social interaction is less
  when compared with men. As a result, they do not have enough practical
  knowledge about the society and other entrepreneurial related issues. This
  would be the same even in the case of an educated woman. Majority of
  the women lack in confidence and always feel that they may not be
  successful and hence hesitate to take risks. Thereby, their risk bearing
capacity is significantly less. It is obvious that the general attitude of the society is not healthy towards women in India. Many of the Indian women entrepreneurs are constrained with lack of support from their family members. Moreover, the employed and self-employed women are seen with suspicious eyes by the society and even by their family members. As women entrepreneur have to play a dual role, they have to strive hard to balance their family life and hence many women feel better to be housewives.

In the economic front, getting the required financial support is a big problem to the women entrepreneurs. The officials in the financial institutions think that the majority of women entrepreneurs are ‘dummy’ and they are there to extract all the benefits from the financial institutions to support their male companion. Moreover, women entrepreneurs lack in property on their own. Hence, the officials in the financial institutions are hesitating to sanction loans to women entrepreneurs. It is obvious that availing the required financial assistance is the major problem faced by the women entrepreneurs in Marathwada. The marketing is another important problem faced by the rural women entrepreneurs, as majority of women own only small scale business units and hence they have strived hard to sell their products in the present modern competitive world. It is said that their marketing knowledge and skill are also less. Another important problem faced by the women entrepreneurs is the
management of labourers working in their unit. In general, the male workers feel inferior and inconvenient to work under the women entrepreneurs.

It is said that the government support for rural women entrepreneurs are inadequate. It is alleged that government has not introduced any important exclusive schemes to promote rural women entrepreneurs in the country. In the absence of adequate support from the government, the rural women entrepreneurs have to face sever problems to emerge and maintain as an entrepreneur in a traditional society. The problems and constraints being faced by business women need to be addressed in the right perspective. Their training requirements need to be identified and training programmes should be conducted so that women entrepreneurs are successful in their enterprises and contribute substantially towards the socio-economic development of the country.¹⁰

- **Common Problems of Rural Women Entrepreneurs:**

Women in rural India are faced many problems to get ahead their life in business. A few problems can be detailed as;

1. The greatest deterrent to women entrepreneurs is that they are women. A kind of patriarchal – male dominant social order is the building block to them in their way towards business success. Male members think it a big risk financing the ventures run by women.
2. The financial institutions are skeptical about the entrepreneurial abilities of women. The bankers consider women applicants as higher risk than men applicants. The bankers put unrealistic and unreasonable securities to get loan to women entrepreneurs. According to a report by the United Nations Industrial Development Organization (UNIDO), "despite evidence that women's loan repayment rates are higher than men's, women still face more difficulties in obtaining credit," often due to discriminatory attitudes of banks and informal lending groups.

3. Entrepreneurs usually require financial assistance of some kind to launch their units - be it a formal bank loan or money from a savings account. Women in India have little access to funds, due to the fact that they are concentrated in poor rural communities with few opportunities to borrow money. The women entrepreneurs are suffering from inadequate financial resources and working capital. The women entrepreneurs lack access to external funds due to their inability to provide tangible security. Very few women have the tangible property in hand.

4. Women's family obligations also bar them from becoming successful entrepreneurs. "Having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business". The
financial institutions discourage women entrepreneurs on the belief that they can at any time leave their business and become housewives again. The result is that they are forced to rely on their own savings, and loan from relatives and family friends.

5. Indian women give more emphasis to family ties and relationships. Married women have to make a fine balance between business and home. Moreover, the business success depends on the support the family members extend to women in the business process and management. The interest of the family members is a determinant factor in the realization of women folk business aspirations.¹¹

6. One argument is that women entrepreneurs have low-level management skills. They have to depend on office staffs and intermediaries, to get things done, especially, the marketing and sales side of business. Here there is more probability for business fallacies like the intermediaries take major part of the surplus or profit. Marketing means mobility and confidence in dealing with the external world, both of which women have been discouraged from developing by social conditioning. Even when they are otherwise in control of an enterprise, they often depend on males of the family in this area.

7. The male-female competition is another factor, which develops hurdles to women entrepreneurs in the business management
process. Despite the fact that women entrepreneurs are good in keeping their service prompt and delivery in time, due to lack of organizational skills compared to male entrepreneurs women have to face constraints from competition. The confidence to travel across day and night and even different regions and states are less found in women compared to male entrepreneurs. This shows the low level freedom of expression and freedom of mobility of the women entrepreneurs.

8. Knowledge of alternative source of raw materials availability and high negotiation skills are the basic requirement to run a business. Getting the raw materials from different source with discount prices is the factor that determines the profit margin. Lack of knowledge of availability of the raw materials and low-level negotiation and bargaining skills are the factors, which affect women entrepreneur's business adventures.

9. Knowledge of latest technological changes, know how, and education level of the person are significant factor that affect business. The literacy rate of women in India is found at low level compared to male population. Many women in developing nations lack the education needed to spur successful entrepreneurship. They are ignorant of new technologies or unskilled in their use, and often unable to do research and gain the necessary training. Although great
advances are being made in technology, many women's illiteracy, structural difficulties, and lack of access to technical training prevent the technology from being beneficial or even available to females. According to The Economist, this lack of knowledge and the continuing treatment of women as second-class citizens keep them in a pervasive cycle of poverty. The studies indicate that uneducated women do not have the knowledge of measurement and basic accounting.

10. Low-level risk taking attitude is another factor affecting women folk decision to get into business. Low-level education provides low-level self-confidence and self-reliance to the women folk to engage in business, which is continuous risk taking and strategic cession making profession. Investing money, maintaining the operations and plugging back money for surplus generation requires high risk taking attitude, courage and confidence. Though the risk tolerance ability of the women folk in day-to-day life is high compared to male members, while in business it is found opposite to that.

11. Achievement motivation of the women folk found less compared to male members. The low level of education and confidence leads to low level achievement and advancement motivation among women folk to engage in business operations and running a business concern.
12. High production cost of business operations adversely affects the development of women entrepreneurs. The installation of new machineries during expansion of the productive capacity and like similar factors dissuades the women entrepreneurs from venturing into new areas.

13. A rural women entrepreneurs facing the problems of competition with urban entrepreneurs.

14. Rural women entrepreneurs can not produce goods as per customer’s demand. Hence it; arises the problems of marketing of goods.

15. Rural women entrepreneurs yet used old and outdated technology. They are not in economic position to used new and modern technology.

16. Lack of information regarding how to go about formulating a business plan starting first with a market survey, project finalization and so on.

Entrepreneurship as a strategy to promote enterprise can be successful only if the same is duly imparted and conscientiously induced. This argument holds strong particularly when such a strategy is being tried on women. It is seen that many entrepreneurs are motivated on their own to start their own enterprises. Many of these entrepreneurs actually do not receive any structured entrepreneurial input. They learn the same
through trial and error. Keeping these views on entrepreneurship, this chapter deals with the problems, which these self-motivated women entrepreneurs confront, and then highlights the prospects and the future challenges. The chapter establishes the role entrepreneurial training can play in making the ventures initiated by these self-motivated women in self-sustaining.

Rural women entrepreneurs had to face a variety of problems while doing the business activity. The respondents were asked to indicate if they had faced any problem during their activities or managing their business. The problems identified were:

- Difficulties in obtaining materials.
- Marketing problems.
- Labour problems.
- Problems in the availability of credit facility.
- Inadequate knowledge of the various Governments’ schemes.
- Heavy competition.
- Transportation problem.
- Problems in working place.
- Problems in acquiring new skills and knowledge.
- Gender discrimination.
- Lack of business education.
• Lack of business experience.
• Societal, cultural and religious attitude.
• Financial institutions give less preference to rural women’s enterprises.
• Technology, education and training issues are tightly.
• Double shift and double burden – combination of two job one at business place and another at home.

The primary data collected through interview schedule through questionnaire from rural women entrepreneurs to identify the problems faced by them are analyzed and presented in this chapter. A brief review of their profile showing and discussed in the Chapter No. 5.

- **Problems faced by rural women entrepreneurs:**

Most of the time the women entrepreneurs are not taken seriously and face innumerable problems. The problems and constraints experienced by women entrepreneurs have resulted in restricting the expansion of women entrepreneurship. Among the weakness of women entrepreneur’s lack of exposure is also the problem faced by the women entrepreneurs. The respondents were asked to list down the major problems and constraints faced by them during the course of starting and managing their businesses. The major barriers encountered by women entrepreneurs are categorized in to ten main heads as follows.
Table No. 6.1:

Problems faced by rural women entrepreneurs in Marathwada region.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Nature of problem faced</th>
<th>% respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Finance.</td>
<td>87</td>
</tr>
<tr>
<td>2</td>
<td>Social, Cultural, and religions attitude.</td>
<td>78</td>
</tr>
<tr>
<td>3</td>
<td>Marketing.</td>
<td>53</td>
</tr>
<tr>
<td>4</td>
<td>Government Policies and Schemes.</td>
<td>52</td>
</tr>
<tr>
<td>5</td>
<td>Education and Training.</td>
<td>48</td>
</tr>
<tr>
<td>6</td>
<td>Raw Material &amp; Infrastructure.</td>
<td>43</td>
</tr>
<tr>
<td>7</td>
<td>Gender discrimination.</td>
<td>32</td>
</tr>
<tr>
<td>8</td>
<td>Family.</td>
<td>22</td>
</tr>
<tr>
<td>9</td>
<td>Motivation.</td>
<td>22</td>
</tr>
<tr>
<td>10</td>
<td>Production.</td>
<td>16</td>
</tr>
</tbody>
</table>

*Source:* Primary data analysis.

*(Note: Figures within parentheses show percentage of total respondents.)*
Graph No. 6.1:
Problems faced by rural women entrepreneurs.

Source: Table No. 6.1

These problems and constraints are discussed in details in this chapter. Solutions have also been suggested for overcoming these problems in the next chapter.

1. Problems of Finance:

For any economic activity finance is the back bone. Lack of financial support and availability of resources at the initial stages of
advancement may discourage women to come into entrepreneurial activity. The biggest challenge faced by the respondent is the non availability of sufficient finance. The problem faced by rural women entrepreneurs in Marathwada is lack of access to funds because they do not possess any tangible security and credit in the market. Since women do not enjoy right over property of any form, they have limited access over eternal sources of funds. It is very shocking to observe that 26 per cent of the respondents have borrowed money from money lenders with a very high rate of interest. The respondent who have borrowed money from money lenders feels that the service of financial institutions are not approachable to them and those who have taken loan from financial institutions complained that the procedures for taking loan is very lengthy. Table No. 6.1 shows that 87 per cent entrepreneurs were face financial problems. 23 per cent of the entrepreneurs said that it is their own funds were converted into capital. Their own funds relate to their own savings and loan from friends and relatives. During the interview they said that they preferred to borrow it from their friends and relatives rather than take any help from the financial institutions. The Graph No. 6.1 also shows that 87 per cent of the entrepreneurs have problems in getting loan from the financers. The reason behind this is documentation and delay. To get loan from family is easier. The opinion of respondent about financial problems expressed by respondents is:
Table No. 6.2:

Financial Problems Faced by Respondents.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Problems</th>
<th>No. of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Lack of knowledge of Finance.</td>
<td>63 (72.41)</td>
</tr>
<tr>
<td>2</td>
<td>Inability to provide collateral security.</td>
<td>43 (49.43)</td>
</tr>
<tr>
<td>3</td>
<td>Tight repayment schedule.</td>
<td>37 (42.53)</td>
</tr>
<tr>
<td>4</td>
<td>Attitude of Bank officials.</td>
<td>29 (33.33)</td>
</tr>
<tr>
<td>5</td>
<td>Fear from mediators.</td>
<td>16 (18.39)</td>
</tr>
</tbody>
</table>

*Source: Primary data analysis.*
*(Note: Figures within bracket show percentage to figures shown in Table No. 6.1.)*

During the course of field work 87 respondents were found to be facing financial problems. The problems and constraints faced by sample respondents pertaining to finance are depicted in Table No. 6.2. Out of total respondents 63 entrepreneurs are do not know any knowledge of finance or the procedure of loan taking from the banks. They hesitate to go in the bank for inquiry about the loan for their business. 43 respondents are told that they are not having any property on their name for give as a collateral security to the bank for getting the loan. It is the major problems facing by the rural women entrepreneurs. 37 respondents express that after getting the loan they can’t able to payment promptly of loan installments. 29 respondents were discourages from bank officials
and 16 respondents are told that for the bank loan purpose many mediators were approach them and demand for commission for sanctioning the loan. Some unmarried respondents stated that the problem of availing finance from the bank becomes more acute in case of unmarried women entrepreneurs because of apprehension of possible change of their destination after the marriage. Some specific problems faced by rural women entrepreneurs with relevance to financial matter are listed below.

- Banks and Financial Institutions take long time for appraising and finalizing the projects. There is also a big time lag between sanction and disbursement of loan.
- There is a greater time lag between the identification of the beneficiaries and disbursement of loan to them. Due to such delay in the disbursement of the loan, they are loosing interest in starting the business unit.
- The offices of Banks and Financial institutions are located at big villages, Taluka or District places.
- The financial agencies ask for experience but most of the respondents do not have any practical experience which is understandable as they are first generation entrepreneurs.
- Banks while sanctioning working capital ask for tangible security for loan amounts which are in the form of fixed assets. The sample
respondents state that properties of the family are in the name of male members and are not able to offer the collateral security.

- The attitude of Banks in financing the new entrepreneurs is not sympathetic.
- Entrepreneurs approaching State Finance Corporation only for machinery, mainly in case of electronics, are not financed or discouraged.
- Seed capital is not disbursed in time.
- Government subsidy is never available on time.

02. Social, Cultural, and religious attitude:

A woman has to perform her family duties irrespective of her career as an entrepreneur. Rural women especially in Marathwada region, face certain problem, which are different from their male counterparts. Social environment surrounded with male domination. In our society, more importance is given to educating the male child as compared to the female child. This results in lack of schooling and vocational training of women, their lack of attaining technical skills and thereby lack of awareness of opportunities available. Lack of confidence in women’s ability, women entrepreneurs find it difficult to combat the opposition from family and society, to take a bold decisions and risk and dare to enter into unbeaten track of entrepreneurial activity. Apart from the problems common to all entrepreneurs, women also encounter various
social problems. Duel role of women is the major constraint of women entrepreneurs, prejudice against women, male domination, lack of economic freedom, etc.

As is evident from Table No. 6.1, as many as 78 per cent of the respondents faced resistance from Social, Cultural, and religions attitude. Highest number of respondents (78.21 per cent) faced resistance from indifferent attitude of society. 53 respondents are faced non co-operation by society during operational stage. 46.15 per cent respondent is faced problems from Male side. As a woman limited liberty getting in the business by 31 respondents. Varity of problems related to social, cultural or religious faced by 29 respondents and religious attitude was there is thinking by 13 respondents.

Table No. 6.3:

Social, Cultural and Religious Problems Faced by Respondents.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Problems</th>
<th>No. of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Indifferent attitude of society.</td>
<td>61 (78.21)</td>
</tr>
<tr>
<td>2</td>
<td>Non co-operation by society during</td>
<td></td>
</tr>
</tbody>
</table>


<table>
<thead>
<tr>
<th>Operation Stage</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male dominance</td>
<td>36 (46.15)</td>
</tr>
<tr>
<td>Limited liberty to women</td>
<td>31 (39.74)</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>29 (37.17)</td>
</tr>
<tr>
<td>Religious attitudes</td>
<td>13 (16.67)</td>
</tr>
<tr>
<td>Operation stage</td>
<td>53 (67.95)</td>
</tr>
</tbody>
</table>

Source: Primary data analysis.
(Note: Figures within bracket show percentage to figures shown in Table No. 6.1.)

03. Marketing Problems:

Marketing is another area which very often proves to be the graveyard of many rural women entrepreneurs. The problem of marketing the products is a big hurdle for rural women. Heavy competition in the market and their lack of mobility makes the women entrepreneurs dependent on middlemen who pocket a major chunk of profit. Further, women entrepreneurs also find it difficult to capture the market and make their products popular. They lack information on the changing market. In addition, women entrepreneurs, face difficulty in collection of payment. Table No. 6.1 shows that 53 per cent respondent were told that they face problems in the marketing of their products, whereas 47 per cent of the entrepreneurs declared that they do not face any problem in marketing their products. It has been found that the respondents, owing to their high achievement orientation, generally set higher goals in terms of marketing of their products or services but later...
on find them difficult to achieve because of heavy competition and many other factors. 53 respondents in the samples faced a number of problems pertaining to marketing of their products. As it is evident from Table No. 6.4 as many as 92.45 per cent of the respondents cited the problem of marketing of their products on account of collection of payment, 84.91 per cent respondents cited the problems of lack of current information on changing the markets. Followed by 79.25 per cent faced indifferent attitude of customers, 58.49 per cent respondents were faced cut throat competition. 27 respondents faced traveling problems, another 35.85 per cent and 32.07 per cent are faced the problems of inadequate publicity and non proactive attitudes of entrepreneurs respectively.

Table No. 6.4:

Marketing Problems Faced by Respondents.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Problems</th>
<th>No. of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Collection of payment.</td>
<td>49 (92.45)</td>
</tr>
<tr>
<td>2</td>
<td>Lack of information on changing markets</td>
<td>45 (84.91)</td>
</tr>
<tr>
<td>3</td>
<td>Indifferent attitude of customers</td>
<td>42 (79.25)</td>
</tr>
<tr>
<td>4</td>
<td>Cut throat competition</td>
<td>31 (58.49)</td>
</tr>
<tr>
<td>5</td>
<td>Lack of traveling mobility.</td>
<td>27 (50.94)</td>
</tr>
<tr>
<td>6</td>
<td>Inadequate publicity</td>
<td>19 (35.85)</td>
</tr>
<tr>
<td>7</td>
<td>Non proactive attitude of entrepreneurs</td>
<td>17 (32.07)</td>
</tr>
</tbody>
</table>

**Source:** Primary data analysis.

*(Note: Figures within bracket show percentage to figures shown in Table No. 6.1.)*

- **Another marketing problems faced by respondents.**
  - Rural women lack bargaining power.
  - Direct access to transport and markets is also crucial if women are to maintain control over the products of their labour.
  - Where the women are not permitted in the market place, male family member who sell their goods receive the cash.
  - Rural women were unable to face the competition in the urban markets.
  - Lack of salesmanship.
  - Inadequate budget for publicity, advertising and field selling.
  - Prices and competition wars.

**04. Government Policies and Schemes.**

Government policies and assistance from financial institutions are the most important external factors that promote entrepreneurship.\(^{15}\) Government’s supports play an important role in promotion of rural women entrepreneurship. The main constraints of women entrepreneurs are lack of knowledge of Government policies and schemes. Besides this there are so many constraints which are not directly affecting but
indirectly influencing the growth of women entrepreneurs. Table No.6.1 shows that 52 per cent women entrepreneurs are suffered from lack of knowledge of Government policies and schemes. They told that they were not aware about government initiatives for women’s entrepreneurship development. Some of them were told that Government policies, schemes, initiatives and support are very important for the development of women entrepreneurs in rural areas. The overwhelming majority view proves that active support and promotion by Government is essential for establishing and development the enterprises. Government of Maharashtra should adopt more intensive measures to improve the infrastructural facility for the development and promotion of entrepreneurship activities. During the course of field work 52 women entrepreneurs were found to be facing the problems related to Government schemes and policies. In the Table No.6.5 categories of the problems are classified. As it is evident from the Table No. 6.5 more than 94 per cent respondents complained that they did not know any schemes or specific government policies for rural women entrepreneurs. 35 respondents are told that they were fear from number of paper formalities because they are illiterate or having lower education background. 29 respondents are did not want unnecessary interference of government officers in terms of a number of inspectors visiting their premises and troubling them. 12 respondents highlighted a typical problem faced by women entrepreneur that their routine activities were affected when they
engaged in to completing the formalities of the schemes i.e. training, visiting govt. offices which are located at district places.

Table No.6.5:
Problems pertaining to Government Policies and Schemes.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Problems</th>
<th>No. of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Lack of knowledge of Govt. Schemes.</td>
<td>49 (94.23)</td>
</tr>
<tr>
<td>2</td>
<td>Large amount of paper formalities</td>
<td>35 (67.31)</td>
</tr>
<tr>
<td>3</td>
<td>Unnecessary Govt. interference</td>
<td>29 (55.77)</td>
</tr>
<tr>
<td>4</td>
<td>Discrimination with women Entrepreneurs.</td>
<td>14 (26.92)</td>
</tr>
<tr>
<td>5</td>
<td>Affected routine activities.</td>
<td>12 (23.08)</td>
</tr>
</tbody>
</table>

*Source: Primary data analysis.*
*(Note: Figures within bracket show percentage to figures shown in Table No. 6.1.)*

05. Educational and Technical qualification:

Educational and technical qualification is the prime motivating factor for educated entrepreneurs. Training is basic for any entrepreneurship facilities are available many institutions are imparting training under various scheme but again social attitude keeps women
away from them, both in urban and rural areas. Secondly, part time training facilities like stipend, crèches for their children, transport facilities need to be given and mobile training centers will attract more women as sending women away from family for training is not liked by family member.

The education scenario in the sample respondents is not that encouraging in comparison to the urban part of the region. Training facilities for women to improve their earning power, housing facilities and provision of housing loans. Technically qualified persons normally set up their ventures in the field of their specialization. It is observed from study that 12 per cent respondent are not having any type of education, they are illiterate. Out of the total respondents only 28 per cent are undergone entrepreneurship training and 72 per cent of the women entrepreneurs have not received any entrepreneurship training at all. It is common understanding that a trained person gives better results.

06. Raw Material and Infrastructural Problems.

Any project will require a piece of land. This should be considered for present activities as well as for expansions in the future. An industrial project must be on a non agricultural land meant for industries. It is imperative that this clearance is obtained from the local government before any work is commences. Many times; the land is not in a
developed form. Then it will have to be properly developed as per the needs of the project which may include leveling, fencing and landscaping. It must be ensured that there is an approach road to this land from any major road in the vicinity.

Many times the industrial estate is ready but the infrastructure facilities are missing. This includes;

- Roads and Transportation facility;
- Telecommunication;
- Electricity;
- Water supply.

In general under this heading are also included the facilities of post office, banking, medicine, catering and others. Particularly; if the project is coming up in a rural areas, then, the availability of these utilities is essential. The following problems faced by respondents about infrastructural facility.

- Allotment of land is being done without developing the infrastructure properly.
- Small sheds or Plots of DICs are not available particularly at rural areas.

- In some cases MIDC are too far off and infrastructure is not developed. This creates problems for new entrepreneurs.
• Power connection is not provided in time or the decision to provide power takes long time.

• MSEB asks for deposits. Such deposits are not funded by any financial institutes.

• The power and procedures of installation of power points and transformers and deciding the loan factor is very tedious and time consuming.

• Poor supply of electricity is one of the major problem is rural area.

• There were more than 12 to 14 hours load-shading in rural areas.

• Raw materials are not easily available in rural markets.

• Legal requirements of local authorities and financial institutes are different and to cope with this is a tedious task.

07. Gender discrimination.

The biggest problem of women entrepreneurs is that she is a woman. It means that attitude of men, family members in which she is surrounded in her family and work. Traditionally she is confined to role of home maker, wife and mother. Women have been confronted by dilemma of dual role. Rural women have to suffer still further, with joint families breaking up, resistance and reservation of men as well as elderly women who are ingrained in orthodox view and inequality. Family member’s continues encouragement, motivation, physical assistance in handling household responsibility, rearing children and in business too,
are proved to be a ladder marching towards success. In the absence of husband, in laws and other family members support, entering into any economic activity could be a dream, and an unimaginable, for a woman. Table No. 6.1 shows that 32 respondents were faced the problems related to gender discrimination.

08. Family Problems:

In rural India as well as in Marathwada region it is mainly women’s duty to look after the children and other members of the family. Her involvement in family leaves little energy and time for business. Most of the entrepreneurs have come from joint families. Their success in this regard also depends upon supporting husband and family. Without the support and approval of husband, the female entrepreneurs cannot succeed. There arises a role conflict in many women entrepreneurs. Such conflict prevents them from taking prompt decisions in business. Occupational background of families and educational level of husbands have a direct impact on the development of women entrepreneurship. The Table No. 6.1 shows that 22 women entrepreneurs were faced family problems. Remaining 78 per cent have no problems from this side. This shows that family co-operation and support has been essential for the promotion of women entrepreneurs.

09. Motivational Factors:
Motivation is an inner spirit that activates and directs the behavior of the entrepreneurs towards the goals. Motivation in general is an important determinant for entrepreneurial growth and development in society.\textsuperscript{21} Many factors motivate and promote the new entrepreneurs to enter into the industry. The moral support from the family and friends, personal experiences and availability of funds are also important factors directing people to entrepreneurship. The process of becoming an entrepreneur becomes easier if one is encouraged and provided moral support by the members of the family, friends and relatives. In Indian society entrepreneurship can not be considered as an individual phenomenon and strictly intrinsic to the person involved. Rather it is the extension of the family aspirations and ambitions that are ultimately realized by an individual.\textsuperscript{22} Family support is one of the important motivational factors. Table No. 6.1 shows that 78 per cent respondents are getting family support while 22 per cent entrepreneurs are not supported by their families. Some of the sample respondents were told that there were number of young members in their family but they do not help for any business activity. The following table shows that the family supports or encouragement for business.

\textbf{Table No. 6.6:}

\textbf{Family Support or encouragement for business.}
Why do women go in for business and become an entrepreneur. Entrepreneurs are not motivated by money alone. There are several other factors that drive women to become entrepreneurs. For this it is important to understand to motivation process. To know about the Motivational factors, which promoted the entrepreneurs to enter into their enterprises, a detailed analysis has been carried out. The result is given in Table No. 6.1. It shows that 51 per cent of the entrepreneurs under study are promoted by their parents, 18 per cent respondents are self promoted, 21 per cent promoted by Self Help Group, 8 per cent are motivated by their friends. This shows that in the Marathwada region the role of Parents, Husbands, Friends and Self Help Group is very important to motivate them for entrepreneurial activities. In the rural area related govt. machinery are not reached for promotion for women entrepreneurship.

**Table No. 6.7 :**

**Motivational factors.**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Motivational Factor</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
<td>78</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td><strong>Total:</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

*Source: Primary data analysis.*
Dr. R.A. Sharma has studied the factors that promoted new entrepreneurs to enter industry and has classified them in two major categories: the factors that are internal to the entrepreneur and those external to the entrepreneur. The internal factors make the personality of an entrepreneur and induce the person to adopt entrepreneurship. Without the presence of internal factors entrepreneurial activity in a person cannot start. However once the entrepreneurial tendencies germinate in a person, the external factors start playing an important role in the person becoming an entrepreneur and starting his own business venture. External factors like availability of financial assistance, technology, infrastructural facilities, training and guidance from the necessary systems. Such facilities and assistance form the important external factors motivating and directing people to entrepreneurial career.²³ Above table shows that 18 entrepreneurs are self promoted. Their internal factor is very strong. But external environment is very necessary for continuing the business.

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Self Motivation</td>
<td>18</td>
</tr>
<tr>
<td>2</td>
<td>Parents &amp; Husband</td>
<td>51</td>
</tr>
<tr>
<td>3</td>
<td>Friends</td>
<td>08</td>
</tr>
<tr>
<td>4</td>
<td>Need of Family</td>
<td>02</td>
</tr>
<tr>
<td>5</td>
<td>Self Help Group</td>
<td>21</td>
</tr>
<tr>
<td></td>
<td></td>
<td>100</td>
</tr>
</tbody>
</table>

_Source: Primary data analysis._

²³
10. Production Related Problems:

Production in a manufacturing enterprise involves coordination of a number of activities. While some of these activities are in the control of the entrepreneur, there are others over which she has little control. Improper coordination and delay in execution of any activity cause production problems in industry. The inability of women entrepreneurs to keep pace with the latest advances in technology and lack of technical know-how results in high cost of technology acquisition and machinery utilization. These problems result in increasing the cost of production and adversely affecting the profitability of the unit.

Production in a manufacturing and processing enterprise involves a number of problems. Out of the total sample selected 16 respondents are facing production related problems. The problems and constraints faced by the respondents pertaining to production are depicted in Table No.6.1. Availability of raw material is the major problems in rural area told 15 respondents. Some of these are purchases raw material from out of state or within the state. It will take long time for supply of raw material in remote areas. Transporter is not ready to supply it to the destination of enterprise. The problem of frequent price rise of raw material which results in increasing the cost of production and thereby, affecting the profitability of the unit, was also highlighted by them. Another major problems faced by respondents is labour problem. Skilled labours are not
available in rural area at fare charges. Due to the 12 to 14 hours load shading in rural area of Marathwada region the manufacturing units were suffering the problems of supply of electricity. Working area is not good told by 6 respondents. Proper constructions are not made for production. Day by day advancement of technology takes place in the production area. It is not possible to the respondents to change many times.

Table No.6.8:

Production Problems Faced by Respondents.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Problems</th>
<th>No. of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Availability of Raw Material</td>
<td>15 (93.75)</td>
</tr>
<tr>
<td>2</td>
<td>Skilled Labour Problem.</td>
<td>13 (81.25)</td>
</tr>
<tr>
<td>3</td>
<td>Electricity Supply.</td>
<td>07 (43.75)</td>
</tr>
<tr>
<td>4</td>
<td>Working area</td>
<td>06 (37.50)</td>
</tr>
<tr>
<td>5</td>
<td>Recent advancement in technology.</td>
<td>03 (18.75)</td>
</tr>
</tbody>
</table>

Source: Primary data analysis.

An observation can be made that the Indian society is mostly male dominated. Women were not allowed to think independently and could never identify an independent identify within or outside the family.24 However, in last two decades, the situation has started changing for women for good. If women have to emerge as successful entrepreneurs, they will have to overcome these obstacles. They will have to realize that
entrepreneurs do not have a gender. As women entrepreneurs, to encourage them the government may offer them various incentives and subsidies. However, in the market place, they will have to survive and grow only on their merit.

‘Swot’ analysis of sample respondents:

The success stories of successful women entrepreneurs form rural areas are surely a valuable guideline for future woman entrepreneurs. Individually woman entrepreneurship provides women with independence they crave and with the economic and social success they need. Nationally, woman entrepreneurship has great importance for future economically; woman entrepreneurship has great importance for future economic prosperity. Globally woman are enhancing, directing, and changing the face of how business is done today. Ultimately, woman entrepreneurs must be recognized for who they are, what they do, and how significantly they impact the world’s global economy.25

➢ The following strength factors seen by researcher among the respondents.

Strength:

• Self Confidence.

• High entrepreneurship quality.

• Highly energetic.
• Self Motivator.
• Risk taking.
• Persistence.
• Family support.
• Positive attitude towards empowerment of women.
• Education qualifications.
• Prompt repayment of loans.

➢ The following weaknesses observed by researcher among them.

Weaknesses:

• Sensitivity.
• Low literacy.
• Capacity to work hard.
• Worrying about rumors.
• Work with others (men).
• Lack of high risk taking.
• Compete back to back with the men.
• Loans are a problem when starting the business.
• Society’s attitude.
• Improper training.

➢ The following opportunities to rural women entrepreneurs in Marathwada.

Opportunities:
• Improvement in technology.

• Government support.

• Development of entrepreneurial training centers.

• Increase in the economic conditions of the people purchasing power.

• Increase in standard of living.

• Positive cultural changes.

• Wider market opportunities.

• Diversification.

• Many Women’s participation in business.

• Change in customers expectations.

➢ The following threats in the rural area for women entrepreneurs.

Threats:

• Health.

• Competitors.

• Finance.

• Negative attitude of people.

• Continues fast changes in technology.

• Lack of command in the implementation of decisions.

• Lack of economic resources under command.

• Having property.

• Employee management.
• Knowledge about Accounting, Taxation, computer, etc.

It was found that all the women entrepreneurs faced a number of problems out of which some were very much associated with their entry to enterprise, age and education. Almost all the entrepreneurs faced problems at different levels. In addition to the problems at enterprise, the rural women entrepreneurs have to face problems at their own (self) level also. Generally, in our society, male member is considered as the head of household, so, all the resources and cash transactions are made by him. It led to problem of command in the implementation of decisions and resources under control. The women who enter to enterprise due to force of circumstances were not able to adjust in a better way due to the reason that they have no link in market, less aware and got labour problem. But the women who had higher education had adjusted well in the enterprise.

Increasing impoverishment, decrease in farm size, government and non-government organizational efforts and income generating opportunities are breaking the age old cultural norm of absolute seclusion of women, which discourage women from seeking employment outside the home. But absence of job opportunities in the rural areas, lack of education and training facilities, poverty and general lack of awareness have forced them to stay outside regular economic activities.
The traditional skills of women, especially in processing agricultural products by which they earn an income, have been taken over by machines. Although a few organizations have revived the rural women’s skill at handicrafts, such as making Kathas and jute products, there is no demand, in the local markets, for such products and these special skills do not bring a steady income for the women. While there has been a proliferation of institutions to provide training on earning an income, not much has been done to create a demand for their products in the market. In the absence of marketing facilities, whatever traditional skill women have to earn an income, may become obsolete.\textsuperscript{28}

Entrepreneurship is suitable for women and it is possible to do work when she has free time. A self-employed woman is getting better status and it enables her to take part in decision making in the family affairs.\textsuperscript{29} Through the economic independence, women automatically get empowerment also. Development of women entrepreneurship enables men to understand and appreciate women’s abilities.

- **How to Develop Rural Women Entrepreneurs?**

Right efforts on from all areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. Following efforts can be taken into account for effective development of women entrepreneurs.
1. Consider women as specific target group for all developmental programmes.

2. Better educational facilities and schemes should be extended to women folk from government part.

3. Adequate training programme on management skills to be provided to women community.

4. Encourage women's participation in decision-making.

5. Vocational training to be extended to women community that enables them to understand the production process and production management.

6. Skill development to be done in women's polytechnics and industrial training institutes. Skills are put to work in training-cum-production workshops.

7. Training on professional competence and leadership skill to be extended to women entrepreneurs.

8. Training and counseling on a large scale of existing women entrepreneurs to remove psychological causes like lack of self-confidence and fear of success.
9. Counseling through the aid of committed NGOs, psychologists, managerial experts and technical personnel should be provided to existing and emerging women entrepreneurs.

10. Continuous monitoring and improvement of training programmes.

11. Activities in which women are trained should focus on their marketability and profitability.

12. Making provision of marketing and sales assistance from government part.

13. To encourage more passive women entrepreneurs the Women training programme should be organized that taught to recognize her own psychological needs and express them.

14. State finance corporations and financing institutions should permit by statute to extend purely trade related finance to women entrepreneurs.

15. Women's development corporations have to gain access to open-ended financing.

16. The financial institutions should provide more working capital assistance both for small scale venture and large scale ventures.
17. Making provision of micro credit system and enterprise credit system to the women entrepreneurs at local level.

18. Repeated gender sensitization programmes should be held to train financers to treat women with dignity and respect as persons in their own right.

19. Infrastructure, in the form of industrial plots and sheds, to set up industries is to be provided by state run agencies.

20. Industrial estates could also provide marketing outlets for the display and sale of products made by rural women.

21. A Rural Women Entrepreneur's Guidance Cell set up to handle the various problems of entrepreneurs all over the state.

22. District Industries Centers and Single Window Agencies should make use of assisting women in their trade and business guidance.

23. Programmes for encouraging entrepreneurship among women are to be extended at local level.

24. Training in entrepreneurial attitudes should start at the high school level through well-designed courses, which build confidence through behavioral games.
25. More governmental schemes to motivate women entrepreneurs to engage in small scale and large-scale business ventures.

26. Involvement of Non Governmental Organizations in women entrepreneurial training programmes and counseling.

- **Future Prospects for rural women entrepreneur:**

  Problems of rural women entrepreneurs are multidimensional but it can be solved by their sincere efforts, innovative ideas co-operate efforts, various promotional agencies and of coarse Government’s supports. In the present research study, an effort was made to find out the availability of business opportunities for prospective rural women entrepreneurs. In the liberalized business environment rural entrepreneurship will be several new opportunities. The development of non farm activities is of special importance in the rural area for increasing the income and employment of rural people. Handloom, Power loom, Tiny industries, Cottage and Village industries, Rural artisans, small scale industries, Poultry, Dairy development, fisheries, sheep / goat / piggery, Shopkeeper, Small service center, Transport, Telecommunication, Entertainment, Electronic, Food and agro based industries, Small hotel etc.
Entrepreneurship will provide opportunities to the women entrepreneurs in rural areas.\textsuperscript{30}

Many women especially in the present modern day in rural areas are realizing the need for an independent identity and the various avenues available.\textsuperscript{31} Following are some of the key future avenues a women entrepreneur can look forward to:

**Table No. 6.9:**

**Areas of business opportunities of Potential for Rural women Entrepreneurs.**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Areas</th>
<th>Order of Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Cosmetic and Beauty Parlor.</td>
<td>01</td>
</tr>
<tr>
<td>02</td>
<td>Agro based units.</td>
<td>02</td>
</tr>
<tr>
<td>03</td>
<td>Education, Coaching, Classes etc.</td>
<td>03</td>
</tr>
<tr>
<td>04</td>
<td>Food Processing.</td>
<td>04</td>
</tr>
<tr>
<td>05</td>
<td>Traditional Rural Arts &amp; Handicrafts.</td>
<td>05</td>
</tr>
<tr>
<td>06</td>
<td>Milk Products.</td>
<td>06</td>
</tr>
<tr>
<td>07</td>
<td>Services type units.</td>
<td>07</td>
</tr>
<tr>
<td>08</td>
<td>Computer Training Centers.</td>
<td>08</td>
</tr>
<tr>
<td>09</td>
<td>Garments.</td>
<td>09</td>
</tr>
<tr>
<td>10</td>
<td>Seasonal items trading or retailing.</td>
<td>10</td>
</tr>
</tbody>
</table>

*Source: Primary Survey.*

**01. Cosmetic and Beauty Parlor. (Beautician):**
Beautician is a 100 per cent woman oriented and house based industry. Which do not require much capital. Even with low investment, the rural woman can generate significant income which supplement family income. Hence, women irrespective of age, marital status and social status have taken up beautician as profession either to earn on their own or to increase their family income. Cosmetics and Beauty Parlors are considered as the most promising business area for potential women entrepreneurs to venture into. This area of business is gaining importance day by day. The beauty parlor enterprise is a very profit making enterprise, providing employment to a large number of women, thereby contribute women empowerment. The growing awareness of modern women towards beauty culture and personal grooming has been responsible for the growth of this area. Educated rural women can find good opportunities in this business. It is predicted that the beautician enterprise had a wide scope for expansion and improvement in future.

02. Agro based Units:

In rural areas, where agriculture is prominent activity, agro based industry like food preservation, bakery, dairy; poultry could be taken up by rural women. People are becoming health conscious. We are going to enter an era when potable bottled water would find place in almost all general stores and it will become an unavoidable
expenditure for people at large. There are huge fresh water resources are available in rural areas. Entrepreneurs can take up project of filling drinking water in packages of varied shapes and dimensions. These packages of water may be made available at various rural markets and the places of tourist’s attraction so as to meet their urgent requirement of drinking water. Nursery of plants and flowers is another area which will attract to rural women. Many rural women entrepreneurs can find business opportunities in this fast growing market.

Herbal medicinal products are one of the important areas of agro based sectors. India has the distinction of growing vast variety of herbs. Raw herbal products can easily available from rural agricultural. Rural India has had to established tradition of growing and using variety of herbs. We need to go for commercialization of herbal based medicines and skincare products in a big way. Rural women can find best opportunities in this area.

Indian flowers are becoming increasingly popular in world market. There is vast scope in rural area for cultivation of flowers plant. Rural entrepreneurs with interest in floriculture can definitely make the Indian flower blossom abroad. At the same time florists need to concentrate on domestic flower market as well.

Bio fertilizer products are the blessing of nature and today world over every country is stressing on organically produced edible
crops due to the far reaching damages of pesticides and inorganic fertilizers not only to the soil but also to the humanity for the food we eat directly transfers the above as residues. Organic farming is one of the important areas. Organic success comes slowly but steadily. Now a day organic products are more attracted by customer. Indian farmers are now realizing that organic farming can increase yields. Potential rural women entrepreneurs with interest in agriculture related activities would find good business opportunities in this area.

India has long suffered the lack of a comprehensive cold chain in rural areas. A large portion of a agricultural and other products produced in the country perish, due to the lack of a serviceable refrigerated storage and distribution network. Rural women entrepreneurs can start small types of cold storages in rural area.

Educating them in the modern techniques of agriculture and creating awareness on the opportunities in the area of non traditional agriculture such as horticulture (Grape, Strawberry, Floriculture etc.) cultivation of arid lands and other such new areas.

03. Education, Coaching, Classes etc.:

Education, Teaching, Coaching etc. was ranked at number three. Better education background of present day rural women has opened up new vistas for them in the area of Education, and Training. This sector is fast expanding in view of the huge market in
our country particularly in rural area. Private coaching is becoming increasing in rural areas. This field is more suitable for women. Women can start Private Teaching / Coaching Centers, Consultancy, etc in the rural areas. This area of teaching and training is seen as a natural extension of formal teaching work in which women are considered to be adapted and thus hold a great potential for prospective rural women entrepreneurs in the times to come.

04. Food Processing:

India has emerged as one of the top most food producing country in the world. Indian climate is suitable for growing vast varieties of food grains. As a matter of convenience people, especially youngsters prefer fast food or ready to eat food. We need to exploit this potential by processing our food grains. Processed food will have good market in rural India as well as in Marathwada region. Fruits and Vegetables are grown in plenty in rural area. The country has emerged as a leading producer of fruits and vegetables. Fruits and vegetables processing offers potential for high value addition and potential entrepreneurs can earn a lot from such products. By processing of fruits and vegetables our producers will get proper price for their products and rural women entrepreneurs will have good business opportunities. A woman has basically strong kitchen background. They are expert in preparing the various food products like Chili, Turmeric, Coriander powder, Spices, Papad,
Pickles, Chutny, Jams, Jellies, etc. They can start fast food restaurants, Soft drink stalls, Dhaba’s at road sides, bus stand, public places, temples etc.

05. Traditional Rural Arts & Handicrafts:

Naturally women are skilled in making of handicraft items. The people from metropolitan areas like rural hand made items. Toy manufacturing is a low technology based less capital intensive and highly labour intensive industry. There is more and more demand in Super Malls, Big Bazaars in metro cities. In this area number of rural women can find the opportunity for her and her family and will earn some income. Our women entrepreneurs will have to consider the handicrafts units at rural places. Handicrafts items includes - Hand bags, Leather garments, Wall Painting, embroidery, knitting, pots and textiles printing, Foil painting, clay / ceramic painting, soft toys, wooden toys, Jute articles, festival decoration items, mehandi cones, kite making, stitching, etc.

Artisan entrepreneurs are the skilled persons in rural society. Such skills are acquired through family traditions (Carpentry, Weaving, Jewellery making etc.) and or through practical training obtained. Rural Handicraft items made by the artisans may find potential all over India as well as abroad. Handloom cottage industries, khadi and village industries are providing self employment opportunities to women
06. Milk Products (Dairying):

Women and dairy industries are closely inter-related. They actively engage each other not only in agriculture but also in its allied activities. Dairy operations are carried more by women than men. Dairying is regarded as one of the important activities that could supplement the income of the small rural families. Dairying may be suitable for women as they contribute milk production and animal husbandry. To ensure clean and quality milk production, participation of rural women in dairy activities is necessary. Dairy entrepreneurship seems to be a major enterprise in the rural area.

Women engage dairy activity easily because it is an agriculture related activity. Agriculture provides employment to them only of 90 to 120 days in a year. In the rest of the year they are idle. In this situation, women try another work which provides regular employment and income in rural area. They can see more such opportunities in dairying.

In order to give a fillip to the entrepreneurs who are interested to come in dairy farming the remedial steps are suggested.

- Women undertake dairy activities as yet another household work.
- To form dairy co-operative society.
- Cow rearing activities started with the help of Self Help Groups.
- Preparation of butter, ghee, khova, etc.
• Women manage milk production and marketing easily as they are allied to agriculture.

• As dairying is done at small level, this is more suitable economic activity for women to generate additional income.

• Women are capable of managing this tiny unit effectively.

07. Services Type Units:

The service industry is expected to grow in leaps and bounds in the near future for the simple reason that physical delivery of goods in Internet based business will be primarily handled by courier services companies. In recent trends courier services are ensure a promising future. Rural women can start courier centers, Xeroxing centers, Photographic studios at their home.

Electronics, Computer services and needed informative and consultative services, advertising agencies and the like are the areas which rural women entrepreneurs can explore. Telecommunication sector is one of the fastest growing sectors in India. There are more than five crores of mobile users in India. Mobile sales, repairing, peripherals and related services units can start by rural women. Investment in telecom sector by government and private players will throw open opportunities for rural women entrepreneurs. A number of rural women entrepreneurial opportunities exists in Travel and Tourism, DTH service provider, Mini hotels or restaurants, petrol pump service stations, Fashion designing, Catering, etc.
08. **Computer Training Centers:**

Computer and Information Technology (IT) sector is growing day by day in India. The IT sector has taken the country by storm. The IT poses new forms of learning education, health services, livelihood options and e-commerce options which would lead to the ultimate goal for women’s empowerment. There is tremendous potential for providing I.T. enabled services within the country in rural areas. With little investment, knowledge and training of computers rural women may involve computer related activities. Women entrepreneurs from rural area can secure gains from IT with little technical training. Women can act is Information intermediaries between the Internet and the rural people. These women can be agricultural extension agents, community workers of Internet operators who can get useful information from Internet and pass on the same to the rural people. There is a great market potential in opening up of Computer Training Centers, Internet Cafés, Computer Hardware, in rural area.

09. **Garments:**

India has the potential of becoming a leading supplier of garments, apparels, silk, hosiery and textile. Due to changes in fashion, the demand for readymade garments is picking up. Even among the
women folk demand for readymade blouses, dresses etc. is picking up. The fast emerging business opportunities for rural women entrepreneurs available in this area.

10. Seasonal items trading or retailing.

The rural India has a greater potential from natural and human resources point view to excel in the world market. The rural enterprises generally start at low cost. Rural women entrepreneurs make full use of family labour and invest low capital in production. It is by no means an exhaustive list of opportunities for potential entrepreneurs. There are tremendous opportunities in agro based, animal based, service sector, non farm agriculture sector, sales and distribution, and many of the sunset industries. Potential entrepreneurs need to keep track of Indian and global economy and seize the opportunity at an appropriate time.

Now the scenario is changing fast with modernization, and development of education and business. Thus the opportunities of employment for women have increased drastically. Self employment opportunities are still popular among rural women, they can start poultry, dairy piggeries, beekeeping, goatry, petty shop keeping match boxes, agarbathy, agriculture and allied operations and establish small units to produce sauce and other similar products in corrective way.
The study thus reveals that the rural women entrepreneurs face problems and constraints during the course of setting up and management of their enterprises and also highlights the prospects to rural women entrepreneurs in future. The possibilities are endless. What they need is little training, finance and large quantity of co-operation and encouragement from the family and society and in Government organization. That will enable rural women entrepreneurs to enter the main stream of country’s economy, which in turn will speed up the economic development of our country. Women entrepreneurs have the world waiting for them today in almost any field but they need to break the traditional grounds to emerge as the educated young dynamic leader of today.

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