

# Women Entrepreneurs in Rural India: A New Wave of Empowerment

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## Abstract-

In recent years, Indian women have significantly increased their participation in the workforce, achieving notable positions across various fields, including politics and science. Their contributions to the business sector have also grown, with women playing key roles as both job seekers and employment providers. Economic liberalization and globalization have further fueled the rise of women entrepreneurs in both urban and rural areas. This paper aims to explore the entrepreneurial spirit of women in India, particularly focusing on the challenges faced by rural women entrepreneurs, the factors driving their entrepreneurial endeavors, and the effectiveness of government support in this area. Women entrepreneurs are defined as those who establish and manage an enterprise, taking on challenging roles with the goal of achieving economic independence while also creating employment opportunities for others. Indian society is undergoing rapid change due to urbanization and globalization, and the involvement of women in rural development is crucial for the country's economic progress. Despite their skills and efforts, women entrepreneurs often face greater challenges than their male counterparts in gaining recognition and success within the business community. Consequently, rural women's entrepreneurship has been significantly impacted by socioeconomic barriers, raising global concerns, especially in India. There are currently eight million women entrepreneurs running businesses in India, with Tamil Nadu leading in the highest percentage of female-owned enterprises. This study focuses on the current state of women entrepreneurs in rural India, using secondary data from books, journals, articles, websites, and government publications. The paper examines the significant contributions of women entrepreneurs to long-term economic growth in rural areas and explores the future potential of these entrepreneurs. Additionally, it highlights the role of the government in fostering passionate, empowered, and inspirational women entrepreneurs and proposes key strategies for empowering rural women in India.

**Keywords**— Indian women, workforce participation, rural entrepreneurship, socioeconomic barriers, government support, economic growth.

## 1. INTRODUCTION

India, a nation renowned for its diverse population and rich cultural heritage, is currently undergoing a profound transformation in its social landscape. Historically, Indian women were primarily confined to domestic roles, with limited opportunities to participate in public life. However, in recent decades, this scenario has changed dramatically. Women in India are now making significant strides in various spheres, including education, politics, and the economy. They have not only achieved academic excellence but have also become active participants in the country's political, social, and economic activities. This transformation is rooted in a long history of influential women who played pivotal roles in Indian society. Figures like Gargi, Brahmi, Damyanti, Laxmi Bai, and Razia Sultana were trailblazers, making crucial decisions in their respective eras and breaking barriers that once limited women's roles. These historical examples continue to inspire contemporary women, who are now increasingly venturing into fields traditionally dominated by men. Today, there is a global shift in the perception of women's roles, with more women breaking away from conventional and stereotypical expectations. They are carving out successful careers in industries that were once male-dominated, from science and technology to business and politics. This shift not only reflects changing societal attitudes but also emphasizes the importance of fostering and understanding women's entrepreneurial aspirations. Supporting women in these endeavors is crucial, as research consistently shows that countries that practice gender equality and provide equal opportunities for all experience higher levels of prosperity, social growth, and organizational development. The rise of women in entrepreneurship is particularly significant. As women increasingly step into the entrepreneurial arena, they contribute to the economy by creating jobs, driving innovation, and fostering economic growth. However, to fully harness the potential of women entrepreneurs, there is a need for

targeted support and promotion of their initiatives. This includes addressing the unique challenges they face, such as access to funding, mentorship, and networking opportunities.

The growing interest in the role of women in modern business and entrepreneurship is not just an academic curiosity; it is a recognition of the critical role that women play in driving economic and social progress. By understanding and supporting the entrepreneurial aspirations of women, we can contribute to a more inclusive and prosperous society, where both men and women have the opportunity to succeed and thrive.

### 1.1 Objectives of the Study

- To identify the challenges and obstacles faced by rural women entrepreneurs in India.
- To determine the factors that motivate rural women to become entrepreneurs.
- To assess the effectiveness of government support for women entrepreneurs.

### 1.2 Challenges Faced by Rural Women Entrepreneurs in India

Rural women entrepreneurs in India encounter numerous challenges on their entrepreneurial journey, including:

- **Inadequate Education:** Many rural women have limited access to education, which restricts their ability to obtain market information, financial resources, and networking opportunities, ultimately hindering their ability to establish and manage successful businesses.

- **Financial Constraints:** Rural women entrepreneurs often face difficulties in securing the necessary funding to start and grow their businesses. They may struggle to obtain credit, especially if they lack collateral or a history of creditworthiness.
- **Lack of Market Knowledge:** Limited access to market data makes it challenging for rural women entrepreneurs to identify and capitalize on business opportunities.
- **Limited Technological Access:** The lack of access to technology hampers the ability of rural women entrepreneurs to effectively market their products and services, conduct business transactions, and access information.
- **Cultural and Societal Norms:** Rural women entrepreneurs often face cultural and societal norms that limit their ability to start and run businesses. They may encounter discrimination based on ethnicity, social class, or religion.
- **Inadequate Infrastructure:** The lack of basic infrastructure, such as transportation, electricity, and water supply, poses significant challenges for rural women entrepreneurs in managing their businesses.

### 1.3 Strategies to Overcome Challenges

To address the challenges faced by rural women entrepreneurs, the following strategies are recommended:

- **Enhancing Education Levels:** It is crucial to focus on improving the education levels of rural women, particularly in areas such as technology, business management, and financial literacy.
- **Facilitating Financial Access:** Efforts should be made to enhance access to financial support for rural women entrepreneurs, including grants and microcredit. This could be achieved through the establishment of specialized funds and programs tailored to the needs of rural women business owners.
- **Improving Access to Market Information:** Initiatives should be undertaken to enhance rural women entrepreneurs' access to market information, possibly through the development of online platforms providing data on market conditions, prices, and business opportunities.
- **Expanding Access to Technology:** Measures should be implemented to broaden access to technology for rural women entrepreneurs. This could involve the creation of mobile applications that provide business-related information and resources.

## 2. Empowering rural women's progress

The study reveals that one of the most significant challenges faced by rural women entrepreneurs is the lack of access to capital and credit. Women entrepreneurs often struggle to secure loans from banks and financial institutions due to various factors, including a lack of collateral, poor creditworthiness, and limited financial literacy. Another major barrier is the lack of market information, which hinders their ability to identify and leverage business opportunities effectively.

Gujarat, Kerala, Maharashtra, and Tamil Nadu are widely recognized for their contributions to the advancement of rural women, efforts that will never be forgotten. Among the notable women making strides in entrepreneurship is Thinlas Chorol, a Ladakhi activist and entrepreneur. She founded the Ladakhi Women's Travel Company,

the first female-owned and operated travel firm in Ladakh, aimed at training more female guides in the male-dominated trekking industry. Her enterprise has provided income opportunities for women in the community. Navalben Dalsangbhai Chaudhary, an entrepreneur from Gujarat, owns a dairy farm that generates an annual revenue of Rs. 1 crore. Her determination and hard work have inspired many rural women. She has received two Lakshmi Awards and three Best Pashupalak Awards for her contributions to dairy farming in Gujarat's Banaskantha region. Sobita Tamuli, a creative businesswoman from Assam, founded her own organic manure brand, 'Seuji,' with the goal of empowering women in her village and boosting the rural economy. Her Aii-Women Self-Help Group produces and sells organic, high-quality manure using easily accessible and economical ingredients such as cow dung, banana plants, earthworms, khaar, and fallen leaves. Additionally, Sobita has ventured into the production of Japi, a traditional Assamese headgear, through her self-help group, creating various sizes, colors, designs, and shapes. Pabiben Rabari, known as "The Hard Jari Woman," is the founder of the Hari Jari needlework art form, now referred to as PabiJari after her name. She is the first Rabari woman to run a website, conduct business, and export Rabari needlework globally. Her creations have been featured in Bollywood and Hollywood films, and her artisan business provides financial independence to women in her Gujarat village while preserving the Rabari embroidery culture. Godavari Satpute from Maharashtra runs a paper lamp-making business that provides employment opportunities to the women in her village. She was named Woman Entrepreneur of the Year 2013 at the Youth International Business Awards. Godavari ensures that her employees achieve financial independence and also offers creche and educational facilities for their children to improve their lives. Anita Gupta, a tribal activist and Indian social entrepreneur, has trained over 50,000 rural women. She received the "Women Transforming India Award" from NITI Aayog in 2017 and the prestigious "Nari Shakti Puraskar" in 2022, India's highest honor for women. Jaswantiben Jamnadas Popat is one of the founders of 'Shri Mahila Griha Udyog Lijjat Papad,' a women's cooperative that produces popular consumer products, including Lijjat Papad. In 2021, she was awarded the Padma Shri, India's fourth-highest civilian honor, in the Trade and Industry category.

### 2.1 Government Initiatives Supporting Women Entrepreneurs

The Government of India has launched several initiatives to support women entrepreneurs in setting up their businesses. Some key programs include:

- **Bharatiya Mahila Bank Company Loan:** This bank offers loans of up to Rs. 20 crores to women entrepreneurs for starting manufacturing ventures, with no collateral required for loans under Rs. 1 crore.
- **Mudra Yojana Scheme:** This scheme supports women who wish to start or expand their businesses, offering loans ranging from Rs. 50,000 to Rs. 10 lakhs without requiring any security or guarantor.
- **Dena Shakti Scheme:** This platform provides loans up to Rs. 20 lakhs, with a 0.25% interest rate discount for women-owned businesses. Microcredit loans of Rs. 50,000 are also available.
- **Stree Shakti Scheme:** Sponsored by SBI, this scheme is for women entrepreneurs in manufacturing, retail, or services. It offers a 0.5% interest rate reduction for loans above Rs. 2 lakhs and waives collateral for loans up to Rs. 5 lakhs.
- **Annapurna Scheme:** This popular government program provides loans up to Rs. 50,000 to women starting food catering businesses, with collateral and guarantor requirements. The loan must be repaid within three years.

- **Udyogini Scheme:** Designed to assist aspiring women entrepreneurs in rural and impoverished areas, this scheme offers interest-free loans up to Rs. 3 lakhs without collateral, along with a 30% government subsidy, for women with a household income of less than Rs. 1.5 lakhs.
- **Women Entrepreneurship Platform (WEP):** Launched by NITI Aayog and SIDBI, WEP supports women-led businesses at all stages of development through incubation and accelerator programs, fostering a network of like-minded women to share business knowledge.

### 3. Conclusions

It is essential to acknowledge and value the contributions of rural women entrepreneurs in India, as they are integral to the nation's pride and advancement. Encouraging and motivating women entrepreneurs to reach new heights is vital, as their contributions are key to societal and national development. The government and society must recognize that sustainable development and economic growth are deeply connected to gender equality and women's empowerment. Research indicates that by 2030, approximately thirty million women-owned MSMEs in India could create employment for around 150 million people. Therefore, it is imperative for both government and non-governmental organizations (NGOs) to take proactive steps and invest in the growth and development of women entrepreneurs.

The entrepreneurial spirit among Indian women, particularly in rural areas, is gaining momentum, driven by economic liberalization and globalization. However, rural women entrepreneurs still face

significant challenges, including limited education, financial constraints, inadequate market knowledge, restricted access to technology, and societal norms. To support the growth of women entrepreneurship, it is crucial to implement targeted strategies that improve education, facilitate access to finance, enhance market information availability, and expand access to technology. By addressing these challenges, rural women entrepreneurs can make substantial contributions to India's economic development and social progress.

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