



Problems encountered by rural women entrepreneurs of Ahmedabad District

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Abstract

Industrialization is considered one of the most vital factors for growth. During Industrialisation, more importance is given to large, medium, and small scale industries. In developing countries priority is given to small and micro-entrepreneurs in the context of balanced regional development, employment generation, development in semi-urban and rural areas. Nevertheless, rural women entrepreneurs are facing more problems. With this, an attempt has been made to study the problems of women entrepreneurs of Ahmedabad district. The study acknowledges that power cut, unattractive market, inadequate subsidies, lack of financial assistance, inadequate working capital, etc. are the major problems faced by women entrepreneurs of Ahmedabad district. Practical implementation of the recommendations could gradually uplift the growth level of rural women entrepreneurs.

Keywords: expectations, rural development, rural women entrepreneurs

1. Introduction

Economic betterment and social transformation in people combinedly lead to rural development. To provide the rural people with better prospects for economic development, increased participation of people in the rural development programs, easy access to credit, and better execution of land reforms are needed. Information regarding schemes, employment opportunities, new programs, innovation and information, development authorities, infrastructure, sanitation, etc. are essential entities for the development of rural areas. The rural development department of India has implemented numbers programs for rural development in face of employment generation, poverty reduction, provision of basic services, and habitat development.

The government has launched a sponsored scheme named Pradhan Mantri gram Sadak Yojana (PMGSY) by considering projects for poverty alleviation and developments of rural roads as a responsible factor for economic growth. PMGSY aims at connecting all unconnected habitations in rural areas with more than 550 peoples through roads by the end of the tenth plan. And in the hilly regions like Sikkim, J&K, northeast, Uttaranchal and Himachal Pradesh and desert areas would be connected habitations with more than 250 peoples of the population.

2. Review of literature

2.1 Parimala Devi, (2014) ^[4] conducted a study in which she explored that entrepreneurship was raised as a global concern in the modern competitive era and a recognized contribution in the economy. But in India, it assumed that it could be only perceived by males. For women, entrepreneurship was acknowledged as an effective tool for women empowerment. For many decades women remained economically undeveloped in India but recently this concept of women entrepreneurs got momentum. The government of

India had launched various schemes and policies for the development of women entrepreneurship but despite that, no grater moment was noticed. This study aimed to analyze various problems and prospects of women entrepreneurship in India.

2.2 Sujata Kumari, (2010) ^[7] carried a study on rural women entrepreneurs of Rajasthan. 60 rural women entrepreneurs were interviewed to collect data and through that data entrepreneurial problems of women entrepreneurs were analyzed. It resulted that marketing-related problems, finance-related problems and lack of supportive network were major problems for them and ultimately it results in demotivation for other women entrepreneurs who want to enter into the entrepreneurial world.

2.3 Uzma Amin Mir and Sana Bala, (2016) ^[5] investigated that women had played a crucial role in the development of the economy. Indian population constitutes around 48 percent of females. It was important to provide equal business opportunities to them too in every sector for the growth of the country. Women entrepreneurs remained a prioritized field for policymaker and their participation in economic development results in noticeable remarks. This study focused on the assistance provided to the women entrepreneurs in the role of women empowerment by utilizing empirical data from Jammu and Kashmir Entrepreneurship Development Institute (JKEDI). This study highlights their success by counting the number of units established by them. They studied the problems faced by women entrepreneurs and the role of JKEDI in women entrepreneurship in J&K.

2.4 Renu Chaudhary, (2012) ^[2] proposed a study to find out various problems faced by women entrepreneurs in India. The economic and social development of women is essential for the overall development of any nation. Entrepreneurship is viewed as a mental state which every woman have but in

India, it's not capitalized as much as it is supposed to be. She said, nowadays people were easily accepting the leadership of women in society because of the changing environment. Many entrepreneurial opportunists were grape by women due to the increase of dependency in the service sector and they were doing this very efficiently and able to manage their personal life too.

2.5 Savneet, (2013) [3] in her study examined that women entrepreneurs were creating more employment opportunities for other women in society. Motivating other women to initiate business, empowerment of women, and ensures favorable economic and social environment for them. This study highlights gender imbalance in entrepreneurship development through various activities and approaches which specifically target women. There was a need to reduce the problems of women entrepreneurs regarding social protection, access to finance, health and safety at work, working conditions, and gender discrimination.

3. Statement of the problem

Socio-cultural and financial assistance both are considered as one of the common problems faced by most rural women entrepreneurs, in fact in rural areas women are less empowered and relegated to taking care of the household activities.

4. Objectives of the study

- 4.1 To identify the various problems faced by rural women entrepreneurs of Ahmedabad district.
- 4.2 To know the expectations of women entrepreneurs of Ahmedabad district.
- 4.3 To highlight various schemes of government to empower rural women entrepreneurs.

5. Scope of the study

Study highlights the problems of rural women entrepreneurs in Ahmedabad district of Gujarat. The scope of the study encompasses rural women entrepreneurs of Ahmedabad district and problems faced by them in starting a new venture. Study is only limited to the rural women entrepreneurs of district of Gujarat.

6. Research methodology

A descriptive research design has been adapted to carry out the study. 160 rural women entrepreneurs of Ahmedabad district have been selected as sample size and a non-probability convenient sampling method is used. Primary data is collected by framing a structured questionnaire and interviews scheduled with women entrepreneurs of Ahmedabad district. Scaling technique, ranking technique, average, mean and simple percentage method is used to analyse the collected data.

7. Analysis and interpretation

The study analyse various problems and prospects of rural women entrepreneurs in various forms by using suitable statistical tools.

8. Problems encountered by rural women entrepreneurs of Ahmedabad district

Most of us have notice a rapid growth in women entrepreneurship, numerous studies were conducted by various researchers. This study highlights the following problems encountered by rural women entrepreneurs during the entrepreneurial journey.

Table 1: Problems encountered by rural women entrepreneurs

Problems	5	4	3	2	1	Total	Total Weight	Rank
Lack of education	300	192	96	20	10	160	618	5
Shortage of raw material	400	140	75	20	10	160	645	3
Lack of motivation	350	160	90	24	8	160	632	4
Work life balance	460	100	60	26	10	160	656	2
Lack of entrepreneurial skills	250	160	90	60	10	160	570	11
Shortage of finance	240	200	150	14	5	160	709	1
Low ability to bear risk	250	120	180	20	10	160	580	9
Social attitude	225	180	120	40	10	160	575	10
Transportation cost	250	192	120	24	10	160	596	8
Male dominated society	350	148	75	30	13	160	616	6
Cultural barriers	350	128	90	34	11	160	613	7
Lack of technological awareness	250	120	114	60	12	160	556	13
Lack of management skills	200	200	123	40	4	160	567	12
Legal formalities	190	160	126	60	10	160	546	14

Source: Primary data

Interpretation

Table 1 shows that a shortage of finance and work-life balance are most commonly faced by rural women entrepreneurs. As they belong to rural area it's difficult for them to arrange a large amount of capital to start a venture and on the other side, it's also tough for them to manage both because rural people are not that much educated and easy going with the concept of women entrepreneurship so somewhere they did not get their family support and favorable response from the community.

9. Government schemes available for women entrepreneurs

The Indian government and other financial institutions have introduces numerous schemes to support and encourage women entrepreneurs to participate in the entrepreneurial world. Central and State government has also made lots of efforts to provide subsidies, financial assistance, startup loans, insurance, etc. to women entrepreneurs, but somehow few of them are not aware of such schemes which are available for them. Therefore, the study analyse those governmental schemes about which they are aware of.

Table 2: Government schemes available for women entrepreneurs

Schemes	3	2	1	Total	Total weight	Rank
Annapurna scheme	258	84	32	160	374	5
Bharatiya Mahila Bank Business loan	300	96	12	160	408	4
Cent kalyani scheme	288	110	9	160	407	3
Udyogini scheme	345	68	11	160	424	2
Mudra Yojana Scheme	201	76	55	160	332	7
Mahila Udayam Nidhi Scheme	345	96	13	160	454	1
Oriental Mahila Vikas Yojana scheme	210	16	82	160	308	8
Shree Shakti Package	168	116	46	160	330	9
Dena Shakti schemes	105	230	10	160	345	6

Source: Primary data

Interpretation

The above table shows that the Mahila Udayam Nidhi Scheme and Udyogini scheme are more popular among rural women entrepreneurs. It is very clear that rural women entrepreneurs are more aware of this scheme rather than other as Mahila Udayam Nidhi it got rank 1.

10. Expectations of rural women entrepreneurs

The study selected a few main variables to know the level of expectation of women entrepreneurs of Ahmedabad district. Table 3 reflects the level of expectation of rural women entrepreneurs by using the mean score ranking tool.

Table 3: Expectations of rural women entrepreneurs

Expectations	Mean	Rank
Warehouse facility	50.714	8
Transportation facility	100.714	3
Marketing facility	89	6
Subsidies	107.142	1
Low cost power supply	93.28	5
Interest free loan	100.28	4
Advance training	86.57	7
Document free loans	102.85	2

Source: Primary data

Interpretation

Table 3 shows that subsidies are the first expectation of the rural women entrepreneurs of Ahmedabad district. As they are facing financial problems to start their business, therefore it is necessary to grant subsidies and secondly, they expect document free loans.

11. Findings

Major findings of the study are as follow:

- 11.1 Financial problem is the major problem which is faced by most of the rural women entrepreneurs.
- 11.2 The government has launched various schemes to uplift the growth level of women entrepreneurs but most of rural women entrepreneurs are not aware of those schemes which are specially introduced for them.
- 11.3 Most of the rural women entrepreneurs expects subsidies to start their business as they are lacking in finance.

12. Recommendations

12.1 Low interest rate loan can be provide to rural women entrepreneurs as they belong to rural areas therefore they are not in a condition to pay high rate of interest. Simple procedure can be adopted to sanction loans to them so that maximum rural women entrepreneurs can able to take advantage of this.

12.2 Supply of raw material can be set as first priority followed by providing those at reasonable rates to rural women entrepreneurs.

12.3 Government and other financial institutes has made lots of efforts to promote women entrepreneurship by launching various schemes and policies, but because of lack of education they are not aware about various schemes. Therefore it is necessary to make them aware about this by conducting workshops and seminars. So that it is easy for them to gather maximum information regarding starting new business.

12.4 To expand the rural business to foreign boundaries it is necessary to take steps in building sound infrastructure, advance training, proper logistic arrangements and support rural women entrepreneurs to export their goods to overseas.

13. Conclusion

Nowadays rural business are growing rapidly and capture big market at international level. Therefore it necessary to promote rural women entrepreneurship, which ultimately increase employment opportunities and helps in balancing urban-rural disparities. Establishment of rural women Entrepreneur Empire could reduce poverty and lift the farming productivity. It can be concluded that proper training, easy financing, informative workshops, motivators and leaders all are crucial for the development of rural women entrepreneurship. As per this research rural women entrepreneurs are expecting more subsidies and wish financial support to establish new venture.

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