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Entrepreneurial Passion in Rural Women: A Literature-Base Study of India

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Abstract

Entrepreneurship, the key structure of sustaining progress in trade and industry, is a process of action which an entrepreneur follows to establish enterprise. It was mainly a phenomenon of male-domination from time immemorial; but now time has changed. As expected, the importance of women in respect of entrepreneurship development is moderately noticeable in India. As a consequence, it makes the sole input in the tune of financial empowerment of society by promoting life-quality and motivating female human potential. The complication in respect of socio-cultural and financial stumbling block in the society fails to assure females entrepreneurial development. As a result, women are being deprived of opportunities, information, education etc. This study is done with the objective to discover women-based entrepreneurial passion in India by review of literature and implied contribution of the researcher or organization. The paper provides important insights for harnessing women entrepreneurial passion and has implications for academics, researchers working in this field, the Government.

Keywords: Challenges, Development, Entrepreneurship, Passion, Women

1. Introduction

Entrepreneurship is the key structure of sustaining progress in trade and industry. Naturally the entrepreneur acts as a positive catalyst for the growth of industry and makes significant role to the economic development of society. It is a process of action which an entrepreneur follows to establish an enterprise and begets a new enterprise. It is a task of multipurpose creative activity. Thus, entrepreneur and entrepreneurship are co-related to each other. It was mainly a phenomenon of male – domination from time immemorial; but now time, has modified the situation by bringing women to be the memorable and inspirational entrepreneurs. Consequently, it is a recent phenomenon of female domination. As expected, the importance of women in respect of entrepreneurship development is moderately noticeable in India. This type of intervention can play an effective role to solve rural poverty-problems and urban development. As a result, it makes the sole input in the tune of financial empowerment of society by promoting life-quality and motivating female human potential. It can be emphasized with the tune of Swami Vivekananda:—"It is impossible to think about the welfare of the world unless the condition of women is improved"

Many women in India have reached their leadership position being upgraded to the peak in every step of life. It is a fact that women create the productive work force in the economy of developing nations including India and put their steps at par with men in business contribution to the growth of the nation. The family - the village - the nations will be moved when women

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move forward. Half of the world population is contained by the women. So, all developing countries now realize the importance of promoting women to engage in economic activities. Entrepreneurship comes forward to help the women for their economic independence by improving their social and economic status. Thus women bloom life into this world for contribution to the society. Likewise, while entrepreneurs create entrepreneurship it produces employment and creates wealth. Therefore, women entrepreneurship plays a prerequisite role to develop any nation. According to Census report 2011, out of 121 Crore persons in India, 48.5% are females where the females' workforce participation rate is 25.51% against 53.26% for males. So, it is clear that growth of India is lying in the development of villages and it is possible only when maximum females take part in the development process attentively. Many women make their economic contribution, but of their work remain undocumented. Due to certain norms of society and responsibilities of family, the women limitedly participate in the formal economy. They have to face gender discrimination, hazardous situations, and less wages while on work. After coming back home, they have to work as child-bearers, care-takers, and home-makers. In spite of such obstacles, women entrepreneurship vis-à-vis business networks are rapidly increasing. Women are equally competent as men in running the business. There are women empowerment movements in our country, but the main problem is the lack of entrepreneurial environment due to socio-cultural and financial stumbling block in the society fails to assure females entrepreneurial development. As a result women are being underprivileged to grasp the benefit offered by Government although they have potential, credential and talent.

'You can tell the condition of a nation by looking at the status of its women.' – *Jawaharlal Nehru*

This research work carried out with the objective to discover women-based entrepreneurial passion by review of the literature and implied contribution of the researcher or organization. The Government efforts & their important roles also are to be viewed in respect of Women empowerment and entrepreneurship development. All the secondary information will be analyzed in light of its current maneuver, marketing, expansion, management setback, and way out for future plans of Women entrepreneurship development in village industry sector. The women contribution in economic activities is 34% approx. At this juncture what are the main barriers – obstacles-gaps -challenges they face to innovative entrepreneurship will have to be identified with justification.

2. Research Objectives

1. To learn Women entrepreneurial passion in India
2. To identify the setback faced by the Women for establishing herself as an entrepreneur and managing business and possible way out.

3. Research Methodology

This research is conducted on the basis of data collection from different existing sources. The maximum focus was given on literature review, Government reports, other reports published in reputed website, journals, etc. related to women entrepreneurship development mainly in India.

Limitation of the Study

This research carried out on the basis secondary data published in internet, publication, literature review, Government reports etc. Few case studies of entrepreneur and different state perspective research findings also covered in this paper.

Global Status of Indian in Respect of MasterCard Index of Women Entrepreneurs (MIWE) 2017

As per Report of the Global Entrepreneurship Monitor (2015) on Women Entrepreneurship the activity gear up by 6 % in the last two years and it is proved that females are more innovative than male counterparts Women entrepreneurs thus play an increasingly vital role - socially, professionally and economically - in turning developing countries into more knowledge- and innovation-oriented economies. This study conducted by using twelve indicators and twenty five sub-indicators to examine 54 economies which characterize by 78.6 % of only world's female labour force. Women Business Owners is the benchmark indicator of the MIWE.

The women business owners' progress (Analysis done on the basis of 6 key constraints): Uganda, as one of the low income economies, surprises with the highest percentage of Women Business Owners (34.8 percent) and lowest is Soudi Arabia (1.5 %). Where the India (8.3) possesses a lower middle income economy and its position is 50 out of 54 Market economies.

The Women's Advancement Outcome Component (A) (It comprises four indicators): Lower income economy Philippines (65.5) stands with the highest percentage and Lower middle income economy Bangladesh (19.7) is the lowest. Where the India (28.4) possesses a lower middle income economy and its position is 51.

The Knowledge Assets & Financial Access Component (B) (It comprises four indicators): High income Economy Singapore (90.6) possess the highest percentage and Egypt (48.2), middle income economy possess the lowest percentage. Where the India (54.0) possesses a lower middle income economy and its position is 52.

The Supporting Entrepreneurial Conditions Component (C) (It comprises four indicators): High income Economy Singapore (83.3) is showing highest percentage and Bangladesh (40.1), Lower middle income economy possess the lowest percentage. Where the India (51.7) possesses a lower middle income economy and its position is 46.

After evaluation of 54 economies, it is found that the status of India in respect of the score MIWE is not good as per data above. So much more attention is required in respect of family support, socio-economic support, laws to protect women entrepreneur, proper need based skill training, marketing, networking, trade linkages locally and globally etc.

Status of Indian Women in Respect of Census 2011 and National Sample Survey (NSS) - 68th Round

According to Census Report 2011, among 121 Crore persons in India, 48.5% are females with 949 female to 1000 males in rural against 929 in urban India. As per NSS-68th Round, 11.5% of total households in rural and 12.4 % in urban were Female Headed Households as compared to 9.7% and 10.6% during 1993-94. The workforce participation rate is 25.51% as against 53.26% men. According to NSS-68th Round results the worker population ratio was 24.8 for women and 54.3 for men in Rural Sector. In Urban sector, the ratio is 14.7 for women and 54.6 for men. In regard to participation in labour force, women are found to be lower than men since women account for most of the unpaid work, and when women are employed in paid work, they are overrepresented in the informal sector and among the poor. It noticed that LFPR is the lowest for urban females. During 2011-12, the rate of unemployment was 2.9 women against 2.1 for men in rural area and 6.6 women against 3.2 men in urban area. The average wage/salary received by regular wage/salaried employees of economically active age group was Rs. 428.66 per day for females compared with Rs. 550.23 per day for males in rural areas. For urban areas, it was Rs. 609.7 and Rs. 805.52 per day for females and males respectively. In

2014 under Crime against Women, it is noticed that 'Unkindness by spouse and family members' reaches to be the highest recorded crime against women (36%) followed by 'assault on women with intent to outrage her modesty' (24%). The overall crime figures with major increases in Rape, Kidnapping & Abduction and assault on women with intent to outrage her modesty has been increased gradually. "One of the biggest growth markets in the world may surprise us. We have heard about the opportunities opening up in countries like China, regions like Asia and industries like green technology. But one major emerging market hasn't received the attention it deserves: women." - Hillary Clinton

The above quotation reflects: potentiality of women is unnoticed & unutilized in society. In India, women population consists 48.5 % of total population. Women population is reservoir of human resources, not yet tapped.

Status of Indian Women Entrepreneurs in Respect Sixth Economic Census (EC) 31st Mar '16

Women Entrepreneurs: In India female headed households were 11.5 % in rural areas whereas this was 12.4% in urban areas as per 68th round of NSS, 2011-12. Female literacy rate: 65.46 %.

Women entrepreneurs owned establishments: 8.05 million (13.76%).

Average employment: 1.67 per establishment. Employment generated: 13.45 million persons (10.24%).

Number of SHGs: 0.19 million. Establishments managed by women: 89%.

As result women have started playing important roles in decision making at all levels.

Establishments & Employment: The detailed highlights are given here under in tabular form as stated in the Sixth Economic Census (2013):

Area	Operated Establishments (million)	Percentage (%)	Person Employed (million)	Percentage (%)
Rural	34.8	59.48	67.89	51.71
Urban	23.7	40.52	63.40	48.29
Total	58.5	100	131.29	100

Sex	Employment (million)	Percentage (%)	Workers Employment	Percentage (%)
Male	98.25	74.83	In Government or Public Sector Undertakings	7.2%
Female	33.04	25.17	In proprietary establishments	78.5%
Total	131.29	100	In Private Companies / SHGs / Cooperatives etc	14.3%

In case of proprietary establishment, proprietors owned establishment were 89.39% by which female owned establishment were 15.4%. 1.87 million (1.71%) are to be the total number of Handicraft / Handloom establishments. Proprietors owned majority of establishments i.e. 96.6% whereas women owned 21.89% and men owned 77.74% establishments.

4. Literature Review

A wide range of studies have been conducted in Women Entrepreneurship Development in India along with Women Empowerment, problems, prospects, gender equity, etc. in recent years. Maximum studies carried out starting from 2013 to till date on Women Entrepreneurship Development in India. Dr. S.P. Mishra (1996) highlights the Conceptual Clarity, National Policy, Policy Implementation, Finance, Raw Materials, Marketing, Infrastructure, Support and Networking, Information and awareness etc in his paper. A report published by UNIDO (2003) which was telling about "A path out of poverty, Developing rural and women entrepreneurship". Mulugeta Chane Wube (2010) studied further and furnished detailed information relating to crisis and views of Women Entrepreneurs. Meenu Goyal & Jai Parkash (2011) explored the reason "why women enter into the business", its slow progress and suggestion for its development through a case study of Mrs. Rajni Bector, Ludhiana, founder of the Mrs. Bector's Cremica manufacturing Ice Creams and Bakery. Rupali Jitendra Khaire (2011) published an article related to women entrepreneurship development; government policies which play an important role for the development of the economy. G. Palaniappan, C. S. Ramanigopal, A. Mani (2012) published a paper which determines to undertake the entrepreneurial progress among women relating to their motivational and socio-economic milieu. The study based on Erode District. Das Gupta Ashok (2013) presented a case study on West Bengal's rural Rajbanshi womenfolk's empowerment through Microcredit intervention. Hina Shah (2013) published a report with analysis where it proved that the social and cultural aspect shows key barriers to the entrepreneurial activities of women to combine their work and family life. According to this report very small number of women able access information related Government support, market etc. Shubhra Bhardwaj (2013) again explored about the condition of women entrepreneurs in India and explains the steps which motivate the women to begin own business with a special emphasis of role of Government to overcome the possible barriers. S.Pattu Meenakshi, Venkata Subrahmanyam C. V. & Dr. K. Ravichandran (2013) explained the importance of rural women entrepreneurship, its obstacles and possible solution for the faith of socio-economic development of the country. Dr. Sharmistha Bhattacharjee (2013) discussed about the women in the villages of Birbhum under West Bengal in India who are engaged in entrepreneurial work in marketing katha work made by the rural women or themselves. Yogita Sharma (2013) studied on "Women Entrepreneur in India" through literature review. Similar type of studies was conducted by Priyanka Sharma (2013) related to Women Entrepreneurship Development among Indian women, recent barriers, possible way out etc. Dr. A. Raghurama (2014) published a research paper which deals with "Problems of Women Entrepreneurs of Micro, Small and Medium Enterprises (MSMEs)" in the competitive world of business environment. Vinesh (2014) studied on Role of Women Entrepreneurs in India with a special emphasis of its sustainability in this competitive market. A study conducted by Sreemoyee Das, A. Mitra and Md. H. Ali (2015) on Women Self Help Group's (SHG) and found that lot of barriers in the way of entrepreneurship development but few women member really establish sound business venture which will be the possible way for women empowerment in near future. An information based paper also available which prepared by Dr Shefali Raizada, UP on Women's Entrepreneurship Development and Gender Quality. Sara Carter and other four authors of UK, (2015) discussed in the context of ethnic minorities and women in enterprise with summarized research evidence relating to availability of finance, identification of market and managerial skills etc. Fernando Lourenço, Natalie Sappleton, Ranis Cheng (2015) argued that depending upon the gender role in a society in case of similar type of assignment can show different result which can be explained through moral development theory. Jia Wang (2012) established a new ray of research which highlights the idea of "social entrepreneurship". The author elaborated the concept of Women Entrepreneurship in light of social situation and looking forward to the persons who are working in this sector may study on

social entrepreneurs. María-Cristina Díaz García, Spain, Friederike Welter, Sweden (2011) which offered new concept for women entrepreneurship development in respect of gender practice in society and how it can be framed and implemented through women friendly policies or programmes. Robert Smith (2015) carried out a study which clarifies the role played by strong women within family businesses and the tension between matriarchal and patriarchal dominance, in which it is politic for the male entrepreneurial figurehead to defer to an equally entrepreneurial spouse and her matriarchal voice. The woman who rules the family, rules the business. Philip Roundy (2014) studied on “The stories of social entrepreneurs’ identify two findings with identifying of 03 narratives i.e personal, social-good and business which plays a key role for any venture. Manuel P. Ferreira, Nuno R. Reis and Rui Miranda (2015) carried out a study on literature review related to thirty years of entrepreneurship research published in top journals etc. Here the authors systematically capture the effort, models, concept of researcher for the policy maker as well as for student who are interested to explore it. Mohammed Z.H. and Kulsuma A N (2015) published a research paper on social entrepreneurship concept in Bangladesh Water sector. It was carried out by analyzing individual cases and using secondary data. Fardous Alom and three authors (2016) presented few concepts for the policymakers & entrepreneur for the microenterprise expansion. Muhammad SQ and other two authors (2016) found an encouraging bond among the variables and had a constructive force on the Entrepreneur Identity Aspiration. Ensure education for all male & female children by giving special focus to young women for higher education to avoid traditional female activities. Reservation for Women at all tires of political steps i.e in Legislative Assembly, Parliament etc to raise the voice of women through Women’s Reservation Bill and more development of EDP and its effective implementation for deprived women suggested by Arnaud Daynard (2015). Vanita Yadav and Jeemol Unni (2016) explored the studies on women entrepreneurship movement over the past 30 years by systematically presenting the publication in reputed entrepreneurship journals. Starting from late 1990s to early 2000s there was no separate domain for women and men entrepreneurship. Naturally maximum studies carried out starting from 2001 to till date and its findings also highlighted by the author in the research paper. Sabiha Fazalbhoy (2014) studied on the development of women entrepreneurs in India connected with financial access and its cause of failure. Author also highlighted the SHGs movement and sound government policy for better livelihood. “One motivation for women’s empowerment is basic fairness and decency. Young girls should have the exact same opportunities that boys do to lead full and productive lives the empowerment of women is smart economics.” President Robert Zoellick, World Bank Spring Meetings, April 2008

5. Recommendations

Ensure of legislation relating to policymakers and governments: Ensure that legislation provides equal opportunities for women and men. Where legislation is gender-neutral, ensure that nondiscrimination is actually practiced. Partner with private sector companies (including financial institutions) to enhance regulatory frameworks for the benefit of women entrepreneurs (e.g., credit reporting, opening hours of financial institutions).

In time easy financial support to women: Limited financial assistance is the most drawbacks of the women trying to set up a business venture. So policy must be framed for in time easy financial support.

Community mobilization & Women controlled Institutional Development: There is a need for a ‘communication for development’ campaign that seeks to mobilize communities towards supporting the workforce aspiration of their women through women based Institutional Development.

Knowledge and information percolation under one umbrella platform: At GP/ Municipality, Block/ Sub-division, district and state level knowledge and information system may be developed dedicatedly for women entrepreneurs, facilitated with toll free number, internet connectivity etc. where all types of Government scheme / project information will be available in friendly manner.

Action point for the private sector: Conduction market research to identify the potential business case for women-targeted interventions and to look after the opportunities for venture capital or starting business fund. In partnership with research institutes, improve results measurement frameworks so as to better capture the success factors of capacity - building programs for women entrepreneurs.

Effective Skill training under skilling the Indian: The Country's goal of imparting skill training of the Indian youth with strong gender spectacles. The major focus may be given in the areas where it actually needed.

Management of Enterprise or Entrepreneurial training program: EDP is required for women and girls who aspire to setup home based or micro scale businesses with basic literacy if required. Further knowledge on opportunities and obstacles faced by women-owned enterprises may be explored how to undertake it.

Focus on sustainability: There is a need for advocacy efforts directed at helping the industry in realizing the profitability to emphasize on how women's participation in the workforce can help drive up productivity and profitability in a sustainable manner.

Restructure of centrally planned cottage/cluster industry model: Most of the women entrepreneurs coming from low income group like to work from home or to set up home based business for the purpose of employment to be identified and suitably placed through restructure of the Government plans and programmes.

Leveraging the presence of SHGs: SHGs should not just be viewed as an entity where one can find aspiring women entrepreneurs. They are also an important source of finance which women are able to readily use in order to pursue mercantile aspirations.

Placement linked training: Women and girls face a number of barriers when it comes to accessing relevant skills trainings. So the companies may be involved where they impart training and after training they will give or offer job opportunities at per gender and skill. The post training follow up action & employment tracking is required for job sustainability. Such partnerships are expected to benefit all parties/stakeholders involved.

6. Conclusion

Women account for about half of a Country's eligible workforce and their lack of participation in the economy is lowering economic growth. It is noticed that a large and diverse set of barriers impede women from accessing relevant skills development trainings and employment opportunities. Further, even where women have access to trainings or employment opportunities, they are unable to capitalize on the same due to a number of socio-cultural, familial, economic barriers. The running programmes implemented by Government may be restructured by observing the finding of the different authentic survey data, reports, etc. Dedicated department or institute for Women Entrepreneurship at block, district, state, and national level must be open to extend real time support to the women entrepreneur.

“An enlightened woman is a source of infinite energy” — Swami Vivekananda

The research work concludes wide range of recommendation for overcoming the barriers of Women entrepreneurship development to assure sustainable growth & expansion of Women

Entrepreneurship Development in India. Ultimately, this study will enlighten the hope of huge job provisions and scope for the financial stepping of the women by proper framing of policies by the policy makers and thus an entrepreneurial ecosystem will be developed in near future in the sustainable way.

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