

Women Entrepreneurship Development - with Special Reference to Rural India

¹*Deepti Kanojia, ²Ashwani Kumar

^{1,2}Department of Commerce & Business Administration
Multanival Modi College, Modinagar, U.P.
Email Id: kanodeep@gmail.com

Abstract

For development of any economy women entrepreneurs' plays an important role. In developing countries, a large percentage of micro-enterprises are undertaken by women. In addition to domestic responsibilities and childcare, rural women frequently have primary responsibility for agricultural production. In developing country like India where economic status of women is very pathetic especially in rural areas and opportunities of earnings are very less, the Self Help Groups (SHGs) have cleared the way for economic independence of rural women. This paper reviews concisely the literature in this field and addresses in particular opportunities and challenges faced by women entrepreneurs. It examined the impact on women empowerment through micro entrepreneurship development and SHGs.

In 2008, the world had undergone a global economic crisis. Since women always face greater difficulties in obtaining capital than men, the economic crisis had a greater effect on them. The purpose of this paper is to examine the implications of the global crisis for women's entrepreneurship, from the perspective of equality, diversity and inclusion. The paper reviews studies on gender differences in entrepreneurship, focusing on 2007 and 2008 Global Entrepreneurship Monitor (GEM) studies that examined the rates of entrepreneurship in 43 countries. The data show that in all 43 countries, the rates of women's entrepreneurship are lower than men's. Furthermore, the percent of women entrepreneurs is higher in countries where the general income per capita is small and where women have no other option for making a living.

Keywords: SHG, MSME, GEM, entrepreneur

*Corresponding Author

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1. INTRODUCTION

Entering the area of women's entrepreneurship, we began with a review of research articles on women's entrepreneurship. This did not significantly enhance our knowledge about the uniqueness of women entrepreneurs as very little seemed to differentiate female from male entrepreneurs. But several things puzzled us, and kept puzzling.

Why did researchers start with the assumption that women entrepreneurs must be different from men, and why was it so unsatisfying to several researchers that no or only small differences were found? Why did some *continue* looking for these differences in spite of the discouraging results? Why did they hypothesize that if they would only look in the right places or with better tools they would be more likely to find the differences? Why were certain questions asked and not others? Why were certain measures important and not others? Why was there an interest in wanting to mould an alternative, female model of entrepreneurship?

The position of women and their status in any society is an index of its civilization. Women are to be considered as equal partners in the process of development. But, because of centuries of exploitation and suppression, Indian women have been neglected a lot. They have not been actively involved in the main stream of development even though they represent equal proportion of the population and labour force. Primary women are the means of survival of their families, but are generally unrecognized and undervalued, being placed at the bottom of the pile.

Last twenty years of Indian economy make it evident that the structure of ownership in the industrial sector, in agriculture, in the trade and commerce sectors has changed. Many women entered in the world of business, trade and commerce, and they have become successful entrepreneurs in various business activities. However, the rate of participation or rate of their inclusion in the business world is very low, in spite of its increase during the last twenty years. This growth rate of women's participation in economic activities is much lower than the expected rate.

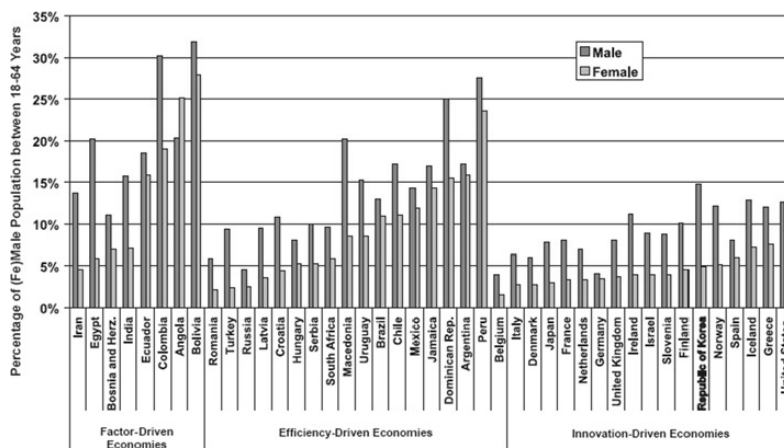
The push factor which induced the rural women to work in the search for livelihood and sustenance, now it has become more of an occupation to support her and her family. They show a great perfection in their home based activities of entrepreneurship like khadi making, weaving, operating a small store, pottery making, aggarbati, food products etc. The women entrepreneurs have diversify their skills into more of new commercial activities of working such as cloth stitching, hair cutting parlours, dying of clothes, dhabbas, lac products, candle making, milk dairies, toys, educational entrepreneurs etc. all was possible due to the recognition of their activities into International and local markets. Thus, government recognized them as an effective tool for eradicating poverty and generation of self employment to fight against immediate crisis and dilemma prevalent in the Country.

If we look at the developed countries we see that women are actively participative in the business and trade activities, including agriculture, without any social or other restrictions. But in India, there are still many social and cultural restrictions on women. Hence, women participation in entrepreneurial activities is less than the requirement of the fast growth of India.

In 2008, the world has changed. The global economic crisis, of the kind the world has never known, had changed the rules of the global economy. The crisis involved the collapse of large companies, large-scale firing of workers, a reduction in the standard of living and a reduction in

the demand for services, especially personal services of the type women tend to offer in their businesses. Another characteristic, as serious in its implications, is the shortage in credit for the business sector. Businesses have been having difficulty in gaining capital from financial institutions. Since women always have hard time obtaining funds, the economic crisis worsened even more their situation. In addition, women did not seem able to benefit from the solutions offered.

The paper also examined the implications of the global crisis for women's entrepreneurship, from the perspective of equality, diversity and inclusion. With the growing interest in entrepreneurship in general, there has been a growing interest and research that focused on women's entrepreneurship (e.g. **Boyd, 2005; Bruni et al., 2004; Brush et al., 2006; Lerner and Pines, 2010; Mulholland, 1996; Pines, 2002; Pines and Schwartz, 2008**). This interest is relatively recent. Until the late 1970s, the role of women entrepreneurs was rarely considered (**Humbert et al., 2009**). Nowadays, however, as Carter and Shaw (2006) noted, research on entrepreneurship is moving from looking at whether gender makes a difference to how it makes a difference. Despite this growing interest, and despite the fact that the number of women entrepreneurs has accelerated radically in recent years, (**Weiler and Bernasek, 2001**) women's entrepreneurship potential has only started to materialize. This is clearly evident in the General Entrepreneurship Monitor (GEM) Report on Women and Entrepreneurship (**Allen et al., 2007**) that examined the rates of entrepreneurship in 43 countries and showed that in all these countries the rates of women's entrepreneurship were lower than men's. Even a cursory examination of figure reveals several interesting findings, such as the very different rates of entrepreneurship in the different countries explained in the figure by the different types of economies (factor driven, efficiency driven and innovation driven) and the different percentages of women as compared to men entrepreneurs (from a relatively small difference in countries such as Ecuador, Bolivia and Peru to a relatively large difference in countries such as The Republic of Korea, Turkey and Ireland).



Source: Figure 14 in Bosma, Acs, Autio & Levie (2009, p. 27)

The Report on Women and Entrepreneurship is based on data collected by the GEM in 2007 and published in 2008, before the full impact of the global economic crisis was in evidence.

2. OBJECTIVES AND DATA

A major objective of this research paper is to identify the relevance of women entrepreneurship as well as critical issues of women entrepreneurship with special reference to India and discuss the various issues regarding the problems of women entrepreneurship in India. The present research paper is purely based on secondary data collected through literature survey. All facts and problems discussed in this paper are opinions of the respective authors. However, the present author criticizes some of these opinions and makes analysis based on the observations and experiences regarding women entrepreneurship especially in rural India.

3. REASONS FOR WOMEN OPTING FOR ENTREPRENEURSHIP

There are several factors which can initiate entrepreneurship characteristics among women, basic Entrepreneurial initiators are: personal motivations, socio-cultural factors, availability of ease finance, government schemes support and business environment. Mallika Das (2000) observed in her study that most common reasons for success of women entrepreneurs are personal qualities such as hard work and perseverance. Some independent factors are market opportunity, family background, idea, challenge, and dream desire of status and economic independence. These factors vary according to parameters such as region, gender, age, family background, and work experience. Several surveys conducted in different parts of the world regarding women entrepreneurship management show that women have provided to be good entrepreneurs for the following reasons:-

- Economic freedom
- Improved standard of living
- Self confidence
- Enhance awareness
- Sense of achievement
- Increased social interaction
- Engaged in political activities
- Increased participation in social meetings
- Development in leadership qualities
- Involvement in solving problems related to women and community
- Decision making capacity in family and community

Following chart shows some of the above reasons and some other benefits which derived women to get involve in entrepreneurship.



Fig. Reason of Involving Women into Entrepreneurship

4. WOMEN ENTREPRENEURSHIP IN INDIA

The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The concept of "Women entrepreneurship" is becoming a global phenomenon and in India it became prominent in the latter half of the eighties. An entrepreneur is a person who is able to scan the environment, marshal resources and implement actions to bring into existence a commercial venture, which can initiate and establish large, medium or small enterprises. The concept of women entrepreneurship is multidisciplinary in nature embodying economic, psychological, social, cultural and political as well as environmental characteristics. First prime minister of India Jawahar Lal Nehru has remarked "when a woman moves forward, the family moves, the village moves and the nation moves." Following are the statistical data which shows the women contribution and her situation in India:

- As per Census 2011, female workers constituted 25.63 per cent of the total working population.
- At All-India level the percentage share of females as cultivators, Agricultural labourers, workers in the household industry and other workers stood at 32.93, 38.87, 6.46 and 21.75 respectively.
- The percentage of female main workers to total female population stood at 14.68 which show a decline as compared to 15.93 reported in the 1991 Census.
- Literacy rate amongst females is reported at 65.46 per cent which is less than the male literacy rate i.e. 82.14 per cent in the 2011 census.
- Work participation rate of female workers in rural areas was higher which stood at 30.79 as compared to the work participation rate of 11.88 per cent in urban areas.
- The State of Mizoram had the highest female work participation rate (47.5%) whereas the lowest was reported in case of Union Territory of Lakshadweep (7.3%).
- Percentage of female main workers, female marginal workers and female non-workers to total female population was 14.68, 10.95 and 74.37 respectively

According to the statistics, total workers constituted 25.63 percent of the female population comprising of 30.79 percent in rural areas and 11.88 percent in urban areas, this shows overall less contribution of women in work but more percentage of women workers in rural areas. The total workers in female populations, 14.68 percent are main workers and 10.95 percent are marginal workers. A majority of the female population (74.34 percent) are non-workers.

Women in entrepreneurship has been largely neglected both in society in general and in the social sciences. Not only women have lower participation rates in entrepreneurship than men but they also generally choose to start and manage firms in different industries than men tend to do. Entrepreneurship development among rural women helps to enhance their personal capabilities and increase decision making status in the family and society as a whole. They engaged themselves individually or collectively into income generation programme with the help of self-help group. This will not only generate income for them but also improve their decision-making capabilities.

The types of responses women are generating in certain circumstances highlight women as special type of entrepreneurs, away from men with distinction. The need for bringing women to the main stream of economic development of our country is because of their proven success in all fields, wherever they got the opportunity. Traditionally, women, be it mother, wife or sister, used to be the in charge of the household management. Even though, over the last few decades' women have come forward to establish their own enterprises, their numbers remain small in male dominated world. Women's work, however, innovative they are, has gone unrecognized. Thus, the shift of entrepreneurial concept is due to some adjustment either social or economical, considering women's work within the purview of entrepreneurship.

Now Rural Indian women entrepreneurs are showing their presence in new areas like herbal marketing, food processing, farming, handicraft, readymade garments, dairying, etc. India envisions a future in which Indian women are independent and self-reliant. It is unfortunate that because of centuries of inertia, ignorance and conservatism, the actual and potential role of women in the society has been ignored, preventing them from making their rightful contribution to social progress. It is also because of distorted and/or partial information about their contribution to family and society that they are denied their rightful status and access to developmental resources and services contributing to their marginalization.

5. OBSTACLES FOR WOMEN ENTREPRENEURSHIP IN INDIA

The entrepreneurial process is same for men and women. They are also found to have access to fund from the same sources. The same condition both men and women can be successful entrepreneurs. However, in practice most of the upcoming women entrepreneurs face problems that are of different dimensions and magnitudes than that faced by their male counterparts. These problems, generally, prevent these women entrepreneurs from realizing their potential as entrepreneurs.

The major hurdles that the women face during starting and running a business are as follows:-

- A. Dual role of women overlapping of responsibility of business and family:** As the boundaries between the business and the family tend to be indistinct, women operating family businesses face a unique set of issues related to personal identity, role conflict, loyalties, family relationships, and attitudes towards authority. Additionally, family

- businesses owned by women are at a disadvantage financially and are forced to rely on internal resources of funding rather than outside sources.
- B. Problem of finance:** There are several bottlenecks and a gap in availability of credit for women. The multiplicity of schemes is not adequately listed nor is there networking among agencies. As a result, clients approaching one institution are not made aware of the best option for their requirements.
- C. Illiteracy among rural women:** The literacy rate of women in India is found at low level compared to male population. The rural women are ignorant of new technology or unskilled. They are often unable to do research & gain the necessary training. The uneducated rural women do not have the knowledge of measurement and basic accounting.
- D. Less risk bearing capacity:** Women in India lives secure and protected life in family. Decision making power related to business activities is less due to economic dependent and domination of male headed society.
- E. Lack of visibility as strategic leaders:** Changing the perceptions about the likely success of women-owned businesses depends on increasing women's visibility in leadership positions within the greater business community. In an assessment of women's presence as CEOs or Directors of large business enterprises, it has been anticipated that the exodus of women to entrepreneurial growth firms might be because women believe that have greater representation in strategic leadership positions in privately-held or family-owned firms as they provide better opportunities for leadership than available to women in publicly-traded companies.
- F. Lack of information and assistance:** Another significant need of many women business owners is obtaining the appropriate assistance and information needed to take the business to the next level of growth. In a study conducted to gather information needs of women entrepreneurs, those who were just starting their ventures, requested assistance and training in implementing the business idea, identifying initial sources of financing, and advertising/promotion. The entrepreneurs, who were already established, had a somewhat different set of needs including financing for expansion and increasing sales. It has been identified that most desired needs of fast growth entrepreneurs may be:-
- Optimum use of capital to make operational decisions
 - Financing growth
 - Increasing the value of the business
 - Compensation for self and associates
 - Hiring, training and motivating for growth
 - Succeeding in a rapidly changing world
 - Successful selling
 - Sales force management
 - Management success
 - Scanning of business environment
- G. Need of training and development:** Furthermore, in business schools where most of the professional advisers today were trained, the male model of business is still being taught by an overwhelming majority of male professors. Examples of women entrepreneurs have been

left out of textbooks, and rarely is a female business owner used as the example or case study. Neither the women nor the men students are learning about the natural abilities and talents women are using to succeed as business owners today. Unfortunately, without some very strong initiatives on the part of educators, the process will be slow to change.

- H. Male dominated society:** The male - female competition is another factor, which develop 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.
- I. Lack of infrastructure and widespread corruption:** These are also the other problems for the rural women entrepreneurs. They have to depend on office staffs and intermediaries to get the things done, especially the marketing and sales side of business. Here is the more probability for business fallacies like the intermediaries take major part of the surplus or professional dependence. Rural women lack training and advisory services on managerial and technical skills to solve production problems. Here more than 70 percent of enterprises are micro- and small enterprises but their growth and the competitiveness is greatly challenged by a lack of business management, marketing and technical skills besides the overall weak infrastructure and complicated legal frameworks for business processes, especially in global online transaction context.
- J. Mobility constraints:** Rural women in Indian society have got restricted mobility. The carrier of women is limited in four walls of kitchen. The women confined themselves to three Ks, Kitchen, kids & knitting. There are hardly any opportunities to cross this boundary. The mobility problem has been solved to certain extent by the explosion of Information technology & telecommunication facilities.

6. OPPORTUNITIES FOR RURAL ENTREPRENEURS

Therefore there is generous evidence to suggest that if more women are motivated and are given the necessary encouragement and help for becoming entrepreneurs, they would contribute effectively in running viable commercial enterprises. There are several schemes and plans both by centre and state government at different levels for the encouragement and support to rural women entrepreneurs in India.

In 1999-2000, the Government of India launched "Swarna Jayanthi Grama Swarozgar Yojana" programme for promoting poverty alleviation through self employment and the organization of poor into Self-Help Groups (SHG). Loans sanctioned under this scheme are treated as medium-term loans. The SHGs have given a new lease of life to the women in villages for their social and economic empowerment. There is national policy for creating an environment through positive economic and social policies for full development of women to enable them to realize their full potential. These policies provide opportunities of equal access to participation and decision making of women in social, political and participation in economic progress of the nation.

There are diversified vocational training programmes for women by ministry of labour and employment, they have established regional vocational training institutes for development of

entrepreneurial skills Following are the major programs for development of entrepreneurship in India:

- Integrated rural development programme:- The main objectives of Integrated rural development Programme is to increase the income generating power of family who are below the poverty line to alleviate the poverty. They impart technical & entrepreneurial skills & raise the income level of the poor.
- IRDP (Integrated Rural Development Programme):- and its allied programmes
 - TRYSEM (Training Rural Youth for Self Employment)
 - DWCRA (Development of Women and Children in Rural Areas.)
- JRY (Jawahar Rozgar Yojna):- It is wage Employment programme implemented by Panchayats at Village, Block & District level in the ratio. 70:15:15 etc.
- Support and training and employment programme for women (STEP)

By Ministry of Rural Development

- Swarnjayanti Gram Swarozgar Yojana (SGSY) Sampoorna Grameen Rozgar Yojana (SGRY), including Food Grains Component Assistance for Rural Employment Guarantee Schemes
- National Social Assistance Programme (NSAP)
- National Rural Employment Guarantee Act (NREGA)
- National Food for Work Programme (NFWP)
- National Common Minimum Programme (NCMP)

By Ministry of Micro, Small And Medium Enterprises

- Credit Support Programme
- Rajiv Gandhi Udyami Mitra Yojana
- Prime Minister's Employment Generation Programme
- Work shed Scheme for Khadi Artisans

7. ENTREPRENEURSHIP DEVELOPMENT OF RURAL WOMEN THROUGH SELF HELP GROUPS (SHG)

The SHG is an association of people belonging to similar socio-economic characteristic, residing in same locality. The SHGs are voluntary associations of people formed to attain some common goals (Poornima et al.) found that a typical rural women's SHG is a good example of capacity building for prospective entrepreneur. Its aims include enabling members with no educational or industrial or entrepreneurial background to become self dependent and self reliance. A Self help group is a small economically homogenous and significant group of rural urban poor voluntarily formed to save and mutually agreed to contribute to a common fund to be lent to its members as per group decisions. These are groups, which have similar social identity, heritage, caste or traditional occupations and come together for a common cause and manage resources for the benefit of the group members. Pattanaik (2003) reveals that SHGs are continuously striving for a better future for rural women as participants, decision-makers and beneficiaries in the domestic, economic, social and cultural spheres of life. But due to certain constraints like gender inequality, exploitation, women tortures for which various SHGs are not organized properly and effectively. Members in SHG agree to save regularly and convert their savings into a common fund and to use this common fund for management and business activities. SHGs are presently promoted by

governments, development banks and voluntary agencies, with focus on social and economic issues, mainly thrift and credit programmes. They are also taking up issues relating to rural industries and modernization of agriculture. (Suguna, 2006) SHG provides an opportunity to improve their financial social and political status by their involvement as a team. It promotes the quality of life by motivating female human potential. No doubt SHGs will replace commercial/cooperative lending institutions and the villages or at least supplement rural financing. SHG is an organization of rural poor, particularly of women that deliver micro credit to undertake the entrepreneurial activity. It generates income and also provides flexible working hours according to the needs of homemakers. The SHGs had major impact on social and economic life of rural women. It helps women increase in social recognition of self, status of family in the society, improvement of standard of living. SHGs could be linked to literacy programmes run by government and it could be made an integral part of SHG activities. Raised literacy level could be helpful for the SHG members to overcome cognitive constraints and to understand government policies, technical understanding and gaining required skills.

In India National Bank for Agriculture and Rural Development (NABARD) is apex institution, accredited with all matters concerning policy, planning and operations in the field of credit for agriculture and other economic activities in rural India with a vision to facilitate sustained access to financial services for the unreached poor in rural areas. NABARD has been working as a catalyst in promoting and linking more and more SHGs to the banking system. It is considered as a landmark development in banking for the poor. On the recommendation of the NABARD the Reserve Bank (central bank of India) advised that the banks financing of SHG would be reckoned as part of their lending to weaker sections. As a follow up of the recommendations of the NABARD Working Group, the RBI took some measures to give a thrust to micro finance based lending. Banks were advised to consider lending to the SHGs as part of their mainstream credit operations, to identify branches having potential for linkage with SHGs and provide necessary support services to such branches. Further, it was decided that NABARD would continue to provide refinance to banks under the linkage project at the rates stipulated from time to time and also provide training to the members of SHGs and other support services. Rural women could be motivated to avail finances for starting the entrepreneurial activities. Awareness created about various credit facilities, financial incentives and subsidies through Self Help Groups. As women were found technologically less empowered, they are to be imposed to the technologies which are labour saving, drudgery reducing, income generating and productivity increasing. Entrepreneurship education and trainings could be introduced at all levels from basic education.

8. MICRO ENTERPRISES FOR RURAL WOMEN

Enterprises from small scale to medium scale grouped together are called "Micro, Small and Medium Enterprises" (MSME). MSME is defined in India like this: "The Micro, Small and Medium Enterprises Development Act, 2006" of Government of India. According to the act MSMEs micro enterprise is classified on the basis of capital investment does not exceed Rs. 2.5 million in manufacturing sector and Rs.1 million for service sector. Micro enterprise is an effective instrument of social and economic development. It helps to generate employment for a number of people within their own social system. This is more beneficial for women in rural areas as it enables them to add to the family income while taking care of their own home and livestock task.

The micro entrepreneurships are strengthening the women empowerment and remove the gender inequalities. Self Help Group's micro credit mechanism makes the members to involve in other community development activities. Micro credit is promoting the small scale business enterprises and its major aim is to alleviate poverty by income generating activities among women and poor. Therefore, they could achieve self sufficiency.

9. AREAS OF MICRO-ENTERPRISE DEVELOPMENT

Depending on number of factors ranging from landholdings, subsidiary occupations, agro climatic conditions and socio-personal characteristics of the rural women and her family member the areas of micro-enterprises also differ from place to place. The micro enterprises are classified under three major heads:

1. Micro Enterprise development related to agriculture and allied agricultural activities like cultivating to organic vegetables, flowers, oil seeds and seed production are some of the areas besides taking up mushroom growing and bee keeping. Some more areas can be like dehydration of fruits and vegetables, canning or bottling of pickles, chutneys, jams, squashes, dairy and other products that are ready to eat. This is common form of micro enterprise in rural areas.
2. Micro-enterprise development related to livestock management activities like dairy farming, poultry farm, livestock feed production and production of vermi composting using the animal waste can be an important area in which women can utilize both her technical skills and raw materials from the farm and livestock to earn substantial income and small scale agro-processing units.
3. Micro-enterprise development related to household based operations, It is generally handicraft related enterprises where women perform activities like knitting, stitching, weaving, embroidery etc.

10. SUGGESTIONS

Women entrepreneurs are contributing a lot in rural development and growth of economic but their potential is still untapped. Right efforts on from multi direction are required in the development of women entrepreneurs. The following efforts can be taken into account for effective development of women entrepreneurs:-

- There are various schemes and plans of government for the encouragement of women entrepreneurs but on ground level their execution is poor, there should be a strong monitoring of these policies at different levels of execution.
- Government should organize training programmes to develop skills, professional competencies, leadership, and information of marketing and financial at village level.
- Vocational training to be extended to women community that enables them to understand the production process and production management.
- Information should flow in right direction with the help of NGO's and government organizations to about policies, plans and strategies on the development of women in the field of industry, trade and commerce.
- Counseling through the aid of committed NGOS, Psychologists, managerial experts and technical personnel should be provided.

- Making provisions of marketing and sales assistance from Government part.
- Making provisions of micro credit system and enterprise credit system to the women entrepreneurs.
- There is a need on the part of the formal financial sector to build up an effective and efficient financial strategy to improve access of women entrepreneurs to banks and financial institutions. The banks should take up steps to reach the potential women entrepreneurs and encourage them to avail credit and credit plus service from banks.
- Women generally hesitate in going through the procedural formalities in extending loans entrepreneurs. The managerial staff in the banks should assist women applicants in understanding the formalities in simple manner.

11. CONCLUSION

Studies on gender differences in entrepreneurship, including GEM studies that examined the rates of entrepreneurship in 43 countries, reveal a consistent finding: the rates of women's entrepreneurship are lower than men's. These findings reinforce the explanation for women's entrepreneurial inferiority as resulting from social and economic exclusion and lack of equality, whose influence tends to grow stronger in times of economic crisis.

Women entrepreneurs can play a role of catalysts in social and economic development of country like India. They faced many obstacles specifically in finance and marketing of their produce. Micro finance is playing a vital role in the success of SHGs; particularly the entry of rural women in micro enterprises will be encouraged and aggravated. Rural women can do wonders by their effectual and competent involvement in entrepreneurial activities. The rural women are having basic indigenous knowledge, skill, potential and resources to establish and manage enterprise. Now, what is the need is knowledge regarding accessibility to loans, various funding agencies procedure regarding certification, awareness on government welfare programmes, motivation, technical skill and support from family, government and other organization. Moreover formation and strengthening of rural women entrepreneurs' network must be encouraged. Women entrepreneur networks are major sources of knowledge about women's entrepreneurship and they are increasingly recognized as a valuable tool for its development and promotion. This will motivate other rural women to engage in micro entrepreneurship with the right assistance and they can strengthen their capacities besides adding to the family income and national productivity.

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