

Rural Women Entrepreneurship and Schemes for Their Sustainability in India: A study

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Abstract: The present paper contains the data that reveals the status of rural women who are rooting for achieving the environmental, economical, and social changes required for sustainable development. The objectives of this study are to find out the problems of women in achieving empowerment regarding their employment and find out the required solutions. As most of the women in rural area are unable to know about their rights and how can they get employment. In this situation it become essential to acquaint them with several government schemes and programs have been initiated to improve rural women's status in society by creating livelihood facilities in paid employment. Various schemes, such as the Prime Minister's Employment Generation Program (PMEGP), National Livelihoods Mission, Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU GKY), Pradhan Mantri Kaushal Vikas Yojana (PMKVY), etc. have made a significant role in creating gender equality and socio-economic empowerment of women in India. This enables the rural women powerful, minded, independent, skillful empowered women not dependent women.

Keywords: Development, Human Rights, Sustainability, Schemes, Women-Entrepreneurship.

“We need women at all levels, including the top, to change the dynamic, reshape the conversation, to make sure women's voices are heard and heeded, not overlooked and ignored.”

– Sheryl Sandberg

INTRODUCTION

Women empowerment means to create an environment in which a woman feel safe, and takes her own decisions for her personal benefits and as well as for the betterment of the society. In India, women included around 50% of the country's population, and

a half of them stay financially dependent on each other without employment. In the era of feminism, a small degree of women in India are free to get employment, and are permitted to carve out their lives the way they want. In most Indian villages and semi-urban cities, women are still unaware about their educational rights and are never get permitted to continue their higher education despite accumulate the understanding required. Rural women need to know about their rights and various schemes that government delicates especially for them. Through, various schemes women will be able to get a suitable employment and get their own identity. Entrepreneurship is significantly correlated to economic development of any economy by enlarge growth and prosperity Schramm (2006), and (Baumol et al 2007). In the past few decades, woman as entrepreneur are appearing both in developed and developing economically. It is evident that women entrepreneurs contribute immensely to improve poverty levels, increased per capita income and employment creation.

Objectives of the study:

- To study the main term of women empowerment in rural areas.
- To examine the Government schemes for enhancement of women empowerment.
- To study the situation of rural women in employment.

Material and Methods (Research Methodology)

This study is basically descriptive and analytical in nature, and qualitative study. The data has been collected from different secondary sources like books, magazines, journals, various government organizations, website etc. The data used in it is purely from secondary sources according to the need of this

study. The for selecting the existing research on the topic included highly cited research studies on Women entrepreneurship specifically in the Indian context. Most recent research studies available on Google Scholar, JSTOR, EMERALDs, Delnet, and Parquets have been selected for the purpose of review.

Rural Women's Issues in Employment:

Financial Challenges: Women in developing nations like India have little access extended to finance because they belong to poor rural communities with few opportunities to get money. Lack of awareness about the requirements for loan is another reason for them. According to a report by the "United Nations Industrial Development Organization" (UNIDO), it is a great source of evidence that women's loan repayment rates are higher than men, still women face more difficulties in getting credit often due to the discriminatory attitudes of banks and lack of their knowledge informal groups. In fact small entrepreneur's women groups always suffer from insufficient financial resources. Due to shortage of employment opportunities, women frequently do not look for work opportunities, which is also known as the 'discouraged worker effect'(Dasgupta and Verick, 2016).

Lack of Mobility Challenges: Lack of mobility is one of the biggest reasons that made rural women handicaps is mobility or traveling from place to place. Because of, they found its difficult task to get a secure accommodation in smaller towns.

Lack of Raw Materials: Beginner Women entrepreneur still face more difficulties in getting raw materials and other necessary inputs for their small companies. In 1971, there was failure of many women cooperative such as those working in basket making was mainly due to the insufficient availability of forest-raw materials. The biggest issue for women i.e. the prices of many raw materials are not affordable and sometimes it out of reach.

Gender Pay Gap: In this planet there is no place and city where women paid equally to men for the same work. India has the difference of being the BRIC (Brazil, Russia, India, and China) economy with the lowest gender parity, which includes wage parity. We can see The Global Gender Gap Report from 2022 manifest this. For more than a century, Wages inequality between men and women has been a global

problem. According to the survey, India has a 25.4 percent pay difference between men and women. According to SEWA (the Self Employed Women's Association) recently found that the average salary of women workers was Rs. 1815 while the average wage for men was Rs. 3842. Another cause for the gender wage gap, There is male employee preference rather than the female. Male employees are being promoted to supervisory roles, but women also indulged with career pauses. Because of, women will have to perform their family duties and other socio-cultural issues. We can't say that there is no progress for women in employment but they have but in various situations they have to quite from their professional life. The condign figure for the urban population is comparatively smaller (47.6 per cent). Gender-wise, nearly one-fourth of the female population in rural areas and about one-fifth in urban areas of the country constitute its labour force in 2017-18. Similarly, In rural India (2017-18), women's participation in the labor market is significantly lower than men's. While less than a quarter of working-age females participate in the workforce, the male participation rate is roughly one-third higher. (Mamgaina ,P. Rajendra and Khan Khalid,2021)

Gender Discrimination:(Anna Maria, 2022) "Jharkhand's state police manual had stated that women police officers shall not be substituted for male police and should be appointed tasks that they alone can perform better. Women generally entrusted with tasks like escorting female prisoners, helping male police in the investigations which concerns female victims or watches the duty of female suspects". We can't ignore gender discrimination in India when it comes either to feminism or women empowerment. From the past decade, the first preference was given to the boys rather than girls. A significant gender gap persists in the economics profession, mirroring the challenges faced by working rural women across various fields. A 2019 American Economic Association (AEA) survey found that nearly half of female respondents reported experiencing gender-based discrimination, compared to a mere 3% of male respondents. This disparity is further reflected by the predominance of male students in US economics PhD programs. Students 2 to 1."

Education: Due to the lack of education they don't know how to register their small skill companies, how to open a current accounts, and to get GST Number

etc. So they don't know how to become the owner of their companies or become an entrepreneur. The economics profession faces a persistent gender gap, echoing the challenges working women in rural areas encounter across diverse fields. A 2019 American Economic Association (AEA) survey revealed a stark disparity: nearly half of female respondents reported experiencing gender discrimination, compared to a mere 3% of their male counterparts. This imbalance is further amplified by the skewed demographics of US economics PhD programs, where male students remain the overwhelming majority. (WPRs).

Schemes for Women's Employment Provided by Government

One Stop Centre Scheme: Under this program, Women Helpline is prepared to offer women who have experienced violence a 24-hour emergency response (by connecting with the relevant authorities, such as the police, One Stop Center, or hospital) as well as information about women-related government programs and schemes across the nation through a single point of contact.

Archive -Women Helpline Scheme: Women can talk to someone here about issues such as harassment, assault, and domestic abuse. Women should have access to toll-free Urgent and non-urgency response services around-the-clock in both public and private settings by calling short code 181. Encourage intervention through organizations including the District Legal Service Authority (DLSA), the Police, hospitals, protection officers (PO), and One Stop Centers (OSC). Give women's access to information about government programs, initiatives, and support services.

UJJAWALA: "A Comprehensive Scheme for Prevention of trafficking and Rescue, Rehabilitation and Re-integration of Victims of Trafficking and Commercial Sexual Exploitation" The Ujjawala Scheme was recognized as one of the most effective anti-trafficking programs in the world after it significantly reduced trafficking and empowered women since its beginning. It would give women and children who are victims of sexual exploitation and human trafficking a good, independent existence. By encouraging the inclusive growth of all the sections, it

will also improve the victims' social stability in society. The lives of the suffering women and children would be improved by the Ujjawala Scheme. Ujjawala helps to stop trafficking and rescue, rehabilitation and reintegration of victims of trafficking for commercial sexual exploitation; one stop center scheme, which addresses the needs of girls and women suffering misfortune. Theoretically, these homes are concerned with the rehabilitation of the girls and women they receive, and aim to help them begin new lives" ((Barnali Das,2016)

Sakhi Niwas: We women have to appreciate government for this major step or scheme. Those women are working in other states or they have small companies, they can live in Sakhi Niwas. It is completely secure and women can live there with their wards. Ministry approves new projects under Ujjawala Scheme and continues existing projects. "The University Grants Commission (UGC) has launched a new program called Sakhi Niwas (Working Women's Hostel), a part of the Umbrella scheme of Mission Shakti and a ray of hope for women working or seeking jobs. For as long as possible, it provides a haven with basic amenities like housing, food, and daycare for their kids. This program serves working women in urban, semi-urban, and even rural locations where there are opportunities for employment for women at a minimal cost. However, only the rental models for hostels for working women are covered by the Sakhi Niwas component".

SWADHAR Greh (A Scheme for Women in Difficult Circumstances):

This scheme helps the women to make them independent and strong in different situations. The main purpose of SWADHAR GREH is to stabilize vulnerable women in their families by legal term and policies." In 1969 the Government of India designed Short Stay Homes for Women and Girls (SSHS), and later, schemes like Swadhar Greh, that fulfill to the primary needs of women in abstruse circumstances". (Barnali Das,2016)

Mahila Police Volunteers: In order to involve MPVs in the States and UTs, the Ministry of Women and Child Development and Home Affairs developed the Mahila Police Volunteers Scheme. This scheme acts as like a link between victim woman and police. This protects the women from the domestic violence, harassment, exploitation, and molestation. "The

Seventh Micro-Mission looks at gender crimes and gender-based violence with special emphasis on rape and police response, including issues and concerns related to women in policing. For instance, it has discussed drafting a model gender policy for police departments as well as performance audits of all-women police stations (National Police Mission 2005). Another promising programme relates to the operationalization of Mahila Police Volunteers (MPVs) which has been developed by the Women and Child Development (WC&D) Ministry and sent to the Ministry of Home Affairs for adoption. Designed to bridge the gap between law enforcement and the community, Mahila Police Volunteers (MPVs) will serve as a crucial resource for women in distress. These volunteers will play a key role in reporting incidents of violence against women, including domestic violence and dowry harassment. (Ministry of Women and Child Development 2019).”

Mahila Shakti Kendras (MSK): The Mahila Shakti Kendra (MSK) program offers a comprehensive approach to empowering rural women in India. It functions as a one-stop center, providing crucial services like skill development training, employment opportunities, digital literacy programs, and access to health and nutrition resources. This initiative empowers women by creating a user-friendly platform to access government entitlements and fosters self-sufficiency through awareness generation, training, and capacity building.

Ways to Empower Rural Women:

- Changes in women’s mercuriality and social interaction
- Improve in labor patterns
- Changes in women’s penetration and control over resources.
- women’s should have change their decision making through providing education
- Provide Self employment and Self help group
- Sisterhood in women can provide minimum needs like Nutrition, Health, Sanitation, Housing to one another.
- Other than this society should change the mentality towards the word women
- Encouraging women to develop their interest and awareness in their fields they make a career.

- NGOs can spread the awareness through nukkad natak, Workshops, seminars and Campaigning through media, news channels, and radio.

Need of Women Empowerment in Employment:

In reference of “Vedas Purana” in Indian culture, women are being worshiped like a goddess such as LAXMI MAA is powering the wealth; SARSWATI MAA is powering wisdom; DURGA MAA is the sign of power. The situation of rural women in India needs to address the issue of empowering women in employment. About 66% of the female population in rural area is unemployed even they are capable to do professionals. This is happens mainly due to existing social customs and norms. We strongly need women empowerment because women must have to be independent in their life. After marriage 80% of women are facing some domestic violence, sexual harassment, threaten by other person. They bear all these things because they have to rear their wards; they need support from their families but all is vain. If women will be independent they will be free from all these problems. They can stand alone with their wards, rear, and will be a strong pillar for Nation.

Moreover, economic growth of a nation is totally depending on its citizens, and women are also the strong pillar of each and every nation. They contribute magnificently towards India’s economic growth and prosperity. India boasts a vast female workforce, with an estimated 432 million women actively contributing to the economy. However, a significant portion, roughly 343 million, work in the informal sector. A report by the McKinsey Global Institute highlights the immense potential for growth: by simply providing equal opportunities to women, India's GDP could increase by a staggering US\$770 billion by 2025.

Despite this potential, women's current contribution to the GDP remains at a modest 18%. To bridge this gap, several initiatives are underway.

Constitutional Provisions for Empowering Women in India:

In COVIUD-19 lots of families have been lost their diamonds that protect and nourished their families emotionally, physically, mentally, and finically. Due to this pandemic or the traditional customs, social norms, and domestics violence only women suffered a lot, because of lack of finical support. Finical support can’t fill their emotional damages which have been

given by people, pandemic and incidents but self independent make them mentally strong.

However, there is some provisions for rural women what can they do for their financial support and how can they establish their own business at home. They can do work from home like "Packing work from home, Home cooked Tiffin services, Making pickles at home, Boutiques, Open crèche, Agriculture, Dairy Farming, and Planting Vegetables, stitching and designing dresses, papad making and art & crafts etc.

SUGGESTION

1. Awareness programs need to be organized by different women organizations for creating awareness among women especially belonging to weaker sections about their rights.
2. Before everything take rural women education on priority basis which is the grassroots problem. Hence, education for women has to be need special attention.
3. Programs and acts should be strictly implemented, there to curb the mal-practices prevalent in the society.
4. Women should be allowed to work and should be provided enough safety and support to work. They should be provided with proper wages and work as per with men so that their status can be elevated in the society.
5. Women cell committee should be in the organization, industries, Societies and colonies.
6. First Aid boxes and sanitary facilities should be provided to the women in every organization.
7. For security purpose Women Security guard should be available for better communication and hesitation free atmosphere.

CONCLUSION

In nutshell, if we really want to empower women then we have to bring changes in their status by giving them respect and opportunities. No doubt, Women are the strongest pillars for any nation but in words only, to make them real stronger we need to make them aware about their rights about government schemes that have made for them. In spite of significant problems in a male dominated society, Indian rural women can find their way out for growth and empowerment either through NGOs, self-help groups, banks, government assistance, and micro finance institutions or, societies, industries, organizations, through private

sectors. Only practical knowledge and attitude can't make them independent but their sisterhood feelings for other women can make this mission grand successful. We women are living in modern era still facing many problems. Which are curable but half of the population of women are unaware about the benefits of the various schemes. Due to this unawareness, rural women found themselves helpless. The finding of this study is to spread the awareness in the rural women's employment in various fields. When we women will be able to know about how we use our rights and how to use government policies in our professional and personal aspects. To make the scheme successful in empowering rural women in employment, it is very crucial responsibility of rural women that they should participate in the Gram Sabha (open rural assembly) and empowered their voice their preferences and concerns regarding the implementation of government policies and schemes.

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