

An Empirical Study on Empowerment of Rural Women through Entrepreneurship with special reference to Palghar District

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Abstract: This research thoroughly examines how entrepreneurship can empower women in rural areas, paying close attention to the complex aspects of both social and economic empowerment. The study was carried out with self-employed women from Palghar district, Maharashtra, involving a total of 200 respondents. Using a descriptive research approach, the investigation combines both primary and secondary data to thoroughly explore how starting and running a business can affect women's empowerment. To analyze the collected data, statistical methods like the chi-square test were used, offering a solid method for evaluating the outcomes of empowerment. This introduction prepares the way for an in-depth look at the results, highlighting the significant changes entrepreneurship can bring about and the wider effects it has on policy and practice in supporting sustainable rural growth and gender equality.

Keywords: Women entrepreneurship, socio-economic, Palghar District.

1. INTRODUCTION

The advancement of women, particularly in less-developed rural regions, plays a crucial role in promoting long-term growth globally. Starting businesses has been increasingly acknowledged as a key tool in this process, greatly enhancing women's financial freedom and societal status. This research investigates how starting businesses can change the lives of rural women in Palghar district, Maharashtra. By looking at different economic and social aspects, the study aims to highlight the significant effect that business ownership can have on these women's lives. It aims to find out how these businesses not only provide income but also lead to wider changes in society, giving women more power over their lives and their communities. Through careful analysis, this research aims to emphasize the various advantages that business activities offer to rural women, supporting policies

and programs that increase their empowerment and promote sustainable growth.

Women entrepreneurs in rural areas play a crucial role in boosting their local economies by engaging in a variety of activities that meet the specific needs of their communities. They participate in farming activities such as growing crops and organic agriculture, and create handmade goods like textiles and ceramics. They also operate businesses in food and drink, including bakeries and stalls serving traditional dishes, and focus on tourism and hospitality with options like guesthouses and nature tours. In addition, they manage retail stores and venture into the fields of technology and innovation through the creation of tech companies and solutions for agriculture. They also provide services related to health and wellness, organize workshops for education and training, and manage social projects aimed at the betterment of their communities. Despite obstacles such as limited access to funding and inadequate infrastructure, they find support from government programs, non-governmental organizations, and local efforts. These women combine traditional practices with modern innovations to promote sustainable growth in rural areas and bring about positive social transformations.

2. LITERATURE REVIEW

Different research has emphasized the importance of entrepreneurship in boosting the empowerment of women.

1. Rathore and Chabra, (1991). In their research titled 'Promotion of Women Entrepreneurship Training Strategies', they highlight that women in India are facing growing challenges in balancing their traditional roles as household caregivers and their ambitions to succeed in the

business sector. Many employed women struggle to manage both their professional and domestic responsibilities, leading to internal turmoil as they find themselves unable to give sufficient attention to their family and children. This situation can often be seen as a barrier to pursuing a career. An investigation by Surti and Surupia revealed that married women entrepreneurs who have migrated from smaller, nuclear families face more stress in their roles compared to single women entrepreneurs who are part of larger, extended families.

2. Nayyar, Pooja et. al. (2007). In the entrepreneur's profile, there are limitations in areas such as money management, advertising, manufacturing, office facilities, and health issues. Issues with money stem from the unavailability of long-term loans and a consistent demand for working capital. Challenges with marketing arise from the shop's poor location and insufficient transportation options.

The absence of studies on how entrepreneurship affects the social and economic status of women in rural areas of Palghar district points out a significant shortage of information. It's crucial to grasp these effects to create successful strategies and initiatives that can aid and strengthen female entrepreneurs in these rural settings.

3. RESEARCH GAP

Despite thorough investigations into women-led entrepreneurship, the available empirical data on the precise socio-economic effects of entrepreneurship on women living in rural areas of Palghar district, Maharashtra is scarce. This research seeks to address this lack by offering in-depth understanding into how entrepreneurship can empower women living in rural parts of this area.

4. OBJECTIVE OF THE STUDY

1. To examine the Socio-economic background of the rural Palghar district's women entrepreneurs.
2. To establish a relationship between rural women's entrepreneurship and socio-economic economic conditions.

5. HYPOTHESIS OF THE STUDY

H_0 : There is no significant relationship between rural women's entrepreneurship and socio-economic conditions.

H_1 : There is significant relationship between rural women's entrepreneurship and socio-economic conditions.

6. STATEMENT OF THE PROBLEM

The research aims to tackle the issue of improving the socio-economic standing of women in rural areas by promoting entrepreneurship in Palghar district. It intends to determine how much entrepreneurship can serve as a driving force for improving the economic and social conditions of rural women.

7. SIGNIFICANCE OF THE STUDY

This research is important because it offers concrete proof on how entrepreneurship can empower women in rural areas. The results can guide decision-makers, non-governmental organizations, and other respondents in efforts to develop rural regions and promote the empowerment of women.

8. SCOPE OF THE STUDY

The research focuses on women who are self-employed in the countryside of the Palghar district in Maharashtra. It explores how starting their own businesses affects these women's social and economic status, offering a detailed review of their empowerment.

9. RESEARCH METHODOLOGY

- Research Approach: Adopting a descriptive research approach.
- Selection Technique: Employing simple random selection.
- Number of Respondents: Involvement of 200 women from rural self-employment backgrounds.
- Data Collection: Acquisition of data through both primary sources (formal questionnaires) and secondary sources (existing documents and references).
- Analysis Methods: Utilization of the Chi-square test for validating hypotheses.
- Geographic Location: Research area being Palghar district, situated in the state of Maharashtra.

10. DATA ANALYSIS AND FINDINGS SOCIO-ECONOMIC BACKGROUND

The personal characteristics of the selected respondents like age, educational status, marital status, annual family income, business type, size of the business and financial sources are discussed in this section.

Table 1: Socio –Economic Background of the Respondents

Factors	Category	No. of Respondents	Percentage (%)
Age	Less than 30	40	20
	31 to 40	74	37
	41 to 50	62	31
	More than 50	24	12
Marital Status	Unmarried	52	26
	Married	148	74
Educational status	Illiterate	10	5
	Primary	18	9
	Secondary	32	16
	Higher Secondary	94	47
	Graduate Level	46	23
Annual family Income	Less than 10,000	30	15
	10,001 to 20,000	74	37
	20,001 to 30,000	52	26
	30,001 to 40,000	28	14
	Above 40,000	16	8
Business Type	Manufacturing	84	42
	Trading	58	29
	Servicing	28	14
	Combination of the above	30	15
Size of the Business	Below 1 Lakh	94	47
	1 lakh to 5 lakhs	60	30
	Above 5 lakhs	46	23
Financial Sources	Spouse Income	74	37
	Personal savings	64	32
	Loan from Bank Institutions	46	23
	Other Sources income	16	8

Table 2: The Summary of Opinion of the Rural Women Entrepreneurs

❖ Chi – square test analysis:

S. No.	Factors	Chi-Square Value	Degree of Freedom	Table Value	Result
1	Age	18.24	6	17.26	Significant**
2	Educational status	15.84	4	14.46	Significant**
3	Marital Status	13.64	2	6.92	Significant*
4	Annual family Income	4.76	6	13.68	Not Significant
5	Business Type	12.72	4	10.48	Significant*
6	Size of the Business	8.56	4	10.36	Not Significant
7	Sources of Finance	14.72	6	13.28	Significant*

Note: * - Significant at 5% Level, ** - Significant at 1% Level.

11. LIMITATIONS OF THE STUDY

- The study is limited to Palghar district and may not be generalizable to other regions.
- The sample size is limited to 200 respondents, which may not capture the entire population of rural women entrepreneurs.
- The study relies on self-reported data, which may be subject to biases.

13. FINDINGS OF THE STUDY

- 37% of the respondents fall into the age range of 31 to 40 years old, while 31% are aged 41 to 50. 20% are younger than 30, and the remaining respondents are over 50 years old.
- 47% of the respondents hold a higher secondary education status as entrepreneurs. 23% have completed their graduate studies, while 16% have attained a secondary education. Additionally, 9% have completed their primary education, and the remaining respondents do not have any formal education.
- 37% of the respondents fall into the income bracket of Rs.10,001 to 20,000 for their families. 26% of the respondents earn between Rs.20,001 and 30,000, while only 8% of the respondents are in the higher income bracket above Rs.40,000.
- 74% of the respondents fall into the married group, while the remaining 26% are single. Hence, the marital condition is a significant aspect to assess women business owners.
- 42% of the respondents operate in a manufacturing business sector. 29% are involved in trading sectors. Just 14% of the respondents are focused on service sectors. Meanwhile, 15% of the respondents engage in mixed business activities.
- 47% of the respondents have put less than Rs. 1 lakh into their business. 30% fall into the range of Rs. 1 lakh to Rs. 5 lakh.
- 37% of the funding comes from the earnings of the partner, 32% of the respondents used their own savings for financing, and 23% of the respondents took out loans from banks. Additionally, 8% of the respondents received financial support from other sources.
- A strong link exists between starting one's own business and the upliftment of the socio-economic standing of women in rural areas of Palghar district.
- Starting a business greatly enhances the financial and social standing of women living in rural regions.
- The primary obstacles encountered by women who run their own businesses in rural settings are difficulties in obtaining financial support, scarce opportunities in the market, and societal and cultural obstacles.

14. SUGGESTIONS

1. Providing educational programs for Rural Women Entrepreneurs
2. Offering unique financial support from public sector banks to Rural Women Entrepreneurs
3. Raising awareness about entrepreneurship among women from all social backgrounds in rural areas
4. Granting specific oversight authority to local government bodies to safeguard the rights of Rural Women Entrepreneurs
5. Fostering the growth of Co-Operative Societies in rural regions to enhance collective production efforts among Rural Women Entrepreneurs
6. Non-Governmental Organizations are encouraged to play a significant role in supporting the commercial ventures of Rural Women Entrepreneurs.
7. Expand Access to Funding and Financial Services
8. Improve Infrastructure.
9. Offer Business Development Support.
10. Promote and Market Local Products.
11. Foster Innovation and Technology Adoption.
12. Enhance Access to Education and Training.
13. Strengthen Legal and Policy Frameworks.
14. Support Social and Community Projects.
15. Promote Sustainable Practices.
16. Address Gender-Specific Challenges.

15. CONCLUSION

The study highlights the importance of entrepreneurship in uplifting women in the rural by enhancing their economic and social positions. Its results emphasize the necessity for encouraging measures and programs that promote women's entrepreneurship in these rural areas. Strengthening the position of women in rural communities through business endeavour's not only aids the individual respondents but also aids in the overall economic growth of the region.

Women entrepreneurs in rural areas are pivotal in driving local economic development and fostering community well-being. By diversifying their activities—from farming and artisanal crafts to food services, tourism, and technology—they address local needs and create sustainable growth opportunities. Despite facing challenges like limited funding and infrastructure, these women leverage support from various sources to blend traditional

practices with modern innovations. Their efforts not only boost the local economy but also inspire positive social change, demonstrating the significant impact of female entrepreneurship in rural communities.

16. REFERENCES

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