Rural Women Entrepreneurship: A Case Study in Thiruvarur District

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Abstract

Entrepreneurs are having considerable importance in the economic development of a country. Women entrepreneur can be defined as the women or group of women who initiate organize and operate a business enterprise. In India, women are struggling to achieve the social equality of rights and position because of some socio-cultural factors that are deep-rooted and followed by people for many years. The entrepreneurial world also shows a clear gender inequality as Indian rural women do not possess a good share of involvement. This paper puts lights on the challenges faced by the rural women entrepreneurs of Thiruvarur district of Tamil Nadu. These cases highlight various issues and challenges that a women entrepreneur faces, in a rural location within a traditional patriarchal society such as India. The case also helps to understand the social issues, given the rural context.

Keywords:- Rural Women Entrepreneurship, Business, Challenges, Family Support

I. INTRODUCTION

In India, rural women are considered as a weaker profile and they are expected to live by completely relying on man. But the scenario is changing slowly. Entrepreneurship is an extent where women’s distribution is found very low. But the percentage of participation of women is incremental year by year. The participation of women in education and the mentality to become an earning member of the family made her come forward to entrepreneurship. Many examples can be a model for women entrepreneurs and are always motivating and supporting women to dream a profession as an entrepreneur.
II. Rural Women Entrepreneurship

Women entrepreneurship is a little hard when we talk about rural women in India. In India, there are many social and cultural limitations for rural women. Hence, the women contribution in entrepreneurial activities is less in the social and economic growth of rural India (Gautam & Mishra, 2016). The socio-cultural aspects are more prominent in rural India than urban. Mostly rural women are homemakers. The idea to become an entrepreneur is a distant dream for them. The government is also supporting rural women to start their own business through some schemes. Many are utilizing the schemes and starting business at the micro-level. It also helps them to get the information on raising capital, assembling of resources, market study and finding the customers etc. Rural women are not aware of the schemes and policies that can help them to stand on their legs. The lack of support and a negative mindset towards business is a common reason for rural women to come forward to start their venture. The hurdles for rural women entrepreneurship can be patriarchal society, absence of Entrepreneurial aptitude, Quality of Entrepreneurship development programs, Marketing problems, financial problems, Limitation in the population of customers, family conflicts etc. Most of the rural women entrepreneurs are entering into micro-level business due to huge family responsibility, lack of mobility from place to place and feasibility in low investment (Timmapur & Hasalkar, 2018). Motivation from family and society is a factor that helps to continue the business for a long period as the support from family and society is expected by the rural women.

The Case study has conducted in the rural areas of Thiruvarur district, Tamilnadu. The paper evaluates the case of 5 women entrepreneurs who start the venture and running successfully in different places.

**Case 1** is a 45-year-old woman who started her business when she was 25 years old. She is running a beauty parlor successfully for more than 20 years in the heart of Thiruvarur. Invested capital of 60000 Rupees and started as a small shop. Now she is having a shop of 700 square feet with all the facilities that can give very latest beauty care services. She is also giving employment to four ladies staff in her shop. Her concern is to give quality in service which can lead to getting goodwill as well as business. She is giving training to ladies of rural background in beauty care services for making them self reliable. With business, she owns two houses, one flat, vehicle and all the assets that are required to run a family. She also saves a handsome amount of bank balance. She got nice support from her family as well as the society to start this business. The neighboring shopkeepers are also very friendly and helpful that made her comfortable to do the business.

**Case 2** is a 37-year-old lady she is running a Juice shop for more than 7 years in a rural place called Kangalanchery. She Started business as fruit stall and gradually it developed to fruit and Juice shop. She realized that the family needs her support in financial matters. She found out that she's wasting so much of time at home without doing anything. She had experience in business as her husband had a provisional shop nearby area. She took a loan of 100000 after her thorough market study and started a fruit stall. She could close the loan after 3 years of business meanwhile she developed it into a cool drinks shop. She got nice family support to run this shop. As there are no other employees, her family is helped her to run the business. With the profit, she built a house, own a two-wheeler and also could help relative for their financial needs.
Case 3 is a lady from Chennai but she has started her business in a very rural place called Neelakudi near Central University of Tamil Nadu. She has conducted a market analysis and by figuring out the potential of customers in the central university she started a restaurant and lodging. As she is well educated and has previous experience in business and Human Resource. She was well planned in this venture. She invested 25 to 30Lakhs as capital and the business is running in the place for one year. She is very positive towards the profit that can be drawn after a couple of years. She is employing 8 people from that village. Family support, especially from husband, made her start own business in such a place with a huge investment. As the local people are very cooperative she is running the business without any problem even she is from another place. She is well aware of the government schemes and the terms and conditions to start a business. According to her, the rural women are not utilizing the Schemes and the majority does not want to take the risk by doing a business.

Case 4 has converted her passion for stitching into the business. She was born and brought up in the same district and after completing the basic course in tailoring she started tailoring as her profession. The venture started with a small rented room with 2 machines and 2 employees she invested Rs. 10000 as the capital with the support of her father and husband. She is running the business for more than 30 years. The shop is developed into a textile shop and tailoring unit with 30 employees working under her. Support from the family placed a major role to run the business. According to her the joy of being an entrepreneur is when we give an employment opportunity to others. To become a successful entrepreneur she compromised her time with family in the early stage of business. She owns a building for the shop through this business and never depended upon the financial institutions for the support.

Case 5 has started her business as a tailoring shop with one employee 15 years ago when she was 25 year old. Now she is offering to coach for rural women which are funded by the government for a rural skill development program for 3 years with student strength of 60 per year. After completing her tailoring course she had a thought to do it as a business to give financial support to her family. Her primary focus was to make her children educated and give nearby people a source of income by providing job opportunities. She has started her tailoring shop by renovating the upper portion of her house. She started with a capital of 20000 Rs and renovated by taking loans from a nationalized bank and also with the help of self-help group loan from a small finance bank. The business made her more courageous and helped her to interact with people without any hesitation. Every month she could earn some amount for repaying the loan amount. She was very hopeful for her future and hope after repaying the loans the entire profit can be utilized for the welfare of her family.

III. Challenges

It is reported that women entrepreneurs are facing so many challenges and it has been asked to the samples and the thoughts and suggestions from the samples are given below.

3.1 Financial problems
The aspect of financial problem arises from the beginning stage itself. The way to find out the capital for investment is the biggest task. Most of the women entrepreneur will not be ready to take a bank loan as they are not ready to take financial risk. The majority will be starting the business by investing the savings or with the money given by their parents of their
husband. It is also clear that they are not much aware of the modes of getting financial assistance. it can be given through proper awareness programs. Most of the ventures are starting as micro business units as the capital investment is less.

3.2 Family Support
The support from the family, especially from the spouse, is essential for rural women to take their step forward in the field of business. Rural women are more attached towards family and they will not ready to compromise the responsibility for anything. Every decision is taken after discussing with family. The support from the spouse is considered as the biggest one otherwise it can lead to unnecessary family conflicts.

3.3 Male Domination in Society
A clear dominance of male can be seen in the entrepreneurial world. But the scenario is changing now. The women entrepreneurs declare that the market is positive for women entrepreneurs and social support is also helping them to run their business smoothly. There was a perception that the business is not suited for women. In the case of rural women, they are still stuck on the socio-cultural outlook and not exploring the opportunities in society. Even there is domination is present, the place for women entrepreneur is still available. Even the owner of the shops or other ventures are male, Women can be seen as an active worker who facilitates the business to run smoothly. If women can be a worker in a shop, she is also capable to run the business of her own.

3.4 Entrepreneurial attitude
Innovativeness, risk–taking, and pro-activeness are also important for being successful in entrepreneurship(Chanu & Karmakar, 2017). Rural women are lacking Entrepreneurial attitude due to socio-cultural factors. They believe the responsibility of women is restricted in family management. Women should have a thought to contributing to the financial matters of the family can have a better income through micro-entrepreneurship that can be done by sitting in the home itself. Rural women who are becoming entrepreneurs are more passionate to do something rather than being idle inside the house. The fear to take the risk is another challenge, that rural women are not developing the mind to do the business. Not showing interest in figuring out the opportunities available in the surrounding that can be utilized for starting a venture is also a reason for the less number of women entrepreneurs in the rural side. It is somehow pointing out towards the attitude of not showing interest to make a solution to problems which they believe as the duty of men to solve the problems outside the family.

3.5 Entrepreneurship Development Program
Rural women are interested to be self-reliable they are very positive towards programs that help them to create entrepreneurship attitude and getting the information about income generation. One among the sample women entrepreneur started through the EDP and also running a government certified course. Giving awareness about the entrepreneurship can make a change in the minds of rural women who wishes to help spouse in financial affairs. The economic conditions especially the education of children made rural women think for an income at present. Encouraging rural women to developmental programs can make a huge impact in the social perception towards the entrepreneurial world where the micro-level ventures can be established more owned by rural women. The quality and effectiveness of EDP are also important because the potential of society and the opportunity in the market have to be considered.
3.6 Competitors
For every business, one of the biggest challenges is to overcome the threat of competitors. In the case of women entrepreneur, they are having a different view on competitors. They are not much worried about competition in the market. As many of them are working in the service sector it is the quality of the service decides the competition. As they are running the business in rural places the customer relation is good comparing with the urban area. good customer relation always gives profit to the business. They will be very cautious in the quality of services they are providing as people know each other it will affect the reputation and goodwill among family and society.

IV. Suggestions
The following measures can be taken in to account as the suggestions to empower rural women to come forward as an independent entrepreneur by exploring the opportunities of the society.

- As rural women are very much dependent on family, the awareness program has to be given by including family members so that the support from family can be gained, which is the biggest factor that can help women to come forward as an entrepreneur.
- The services of banks have to extend to remote villages. Inculcating the banking culture among rural women can be helpful to get awareness about banking operations and opportunities for financial assistance.
- Formation of groups like self-help groups can help women to get the loans very easily and the unity of the group can be utilized for the production purpose.
- Rural women cannot be independent of the family responsibilities so the support from the family has to be given to run the business.
- Proper planning is needed while implementing business ideas. Clarity of vision and business idea should be there while developing a business plan.
- Proper guidance has to be given on the marketing techniques such as raising capital, assembling business team, choosing the right location, appointing employees, finding right customers, dealing with competitors, the courage to face the risks and challenges etc.

V. Conclusion
Entrepreneurship plays an important role in the development of a nation. At present Entrepreneurial world is patriarchal, the number of women entrepreneur is very low. There are many reasons for women not to come out to become an entrepreneur. Especially in the rural side due to huge family responsibility, Socio-cultural factors and lack of mobility, women are not coming forward to start a business as their own. Usually, rural women are having fear to start a business. But if they are come out of that fear will make them to get a good position in society and also in the family. The women who became an entrepreneur from the rural side show that the support from family is a mandate for rural women to run a business. Due to lack of awareness also women are not able to start their venture even they are willing to do. Rural women Entrepreneurs are facing many challenges that make them struggle to run the business or hinder the idea to become an entrepreneur. Social support and
effective EDP can create more number of Women Entrepreneurs. It helps them to attain respect in society and contribute to the financial stability of their family. The competitive mind and the urge to serve with quality of service is more for women entrepreneur. The area has to get more attention to empower women so that social equality can be attained.

References


