

RURAL WOMEN ENTREPRENEURSHIP

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ABSTRACT:

Women entrepreneurs are playing a very important role in any developing economy in terms of their contribution to economic development. Globalised economy provides various avenues of employment to women in Agriculture & industrial sector and thus help them to find new ways of supplementing their family income. Due to increase in cost of living, it has become necessary for women to undertake economic activities and support their families.

The world bank recommended that safest & only way to lift India out of poverty is to educate and increase the status of country's women similar observations have been made by *Mahatma Gandhi and pandit Jawaharlal Nehru . Even late Prime Minister,smt. Indira Gandhi* stressed that women have trailed behind men in all sectors and their status could be raised by providing with opportunities for their independent means of employment .ie. entrepreneurship.

INTRODUCTION:

Rural women's undertake Agriculture and small scale Industries which are backbone of Indian economy. These two sectors require major portion of finance.

Rural women exploited their benefits and grab their lands. It was much difficult to improve the conditions of farmers and prevent suicides of small and marginal farmers.

In further days traders and commission agents supplied funds to rural entrepreneur for productive purposes. They forced the farmers to sell their produce at lower prices and they charged heavy commission and interest.

Female rural entrepreneur often borrow from their own relatives in cash and kind in order to tide over temporary difficulties. These loans are generally contracted in an informal manner. They carry low or no interest. And they are returned so on after profits comes.

The small female entrepreneur depend upon landlords and others to meet their financial requirements. This source of finance has all the defects associated with money lenders, traders and commission agents. And interest rates are exorbitant. Often the small farmers are cheated and their lands are misappropriated.

THE PROBLEM OF RURAL WOMEN ENTREPRENEURSHIP:

Rural Women entrepreneurs face so many problems they are, traditions and customs of Indian society, they have less risk bearing capacity ,more legal formalities in India ,absence of entrepreneurial aptitude ,marketing problems, financial problems, heavy competition, middlemen problems, shortage of funds ,shortage of raw materials problems of credit facilities travelling problems social barriers lack of information ,family bounding ,lack of self confidence delaying in decision making, inadequate vocational and technical training etc

STATEMENT OF THE RESEARCH PROBLEM:

- Before development of Institutional credit, money lenders were charging high rate of interest.
- Rapacious money lenders charge high rate of interest and grab the lands of the farmers.
- All India Rural Credit Survey Committee 1969 recommended the adoption of “**multi agency approach**” to finance the rural sector.
- For the first time, Govt. of India openly accepted that rural credit could not be met by co-operative societies alone and that commercial banks should play an important role in the rural sector.

OBJECTIVES OF THE STUDY:

1. To create unity among the female rural entrepreneurs..
2. To motivate the female rural entrepreneurs, to participate activity in the Industrialization of india
3. To know whether banks lending data sufficiently supporting the female rural entrepreneurs...

HYPOTHESES:

- 1) Rural women entrepreneur leads towards economic development of country
- 2). By increasing financial support to female rural entrepreneurs. their status can be raised.

METHODOLOGY AND SAMPLING DESIGN:

Samples were drawn by using the following criteria:

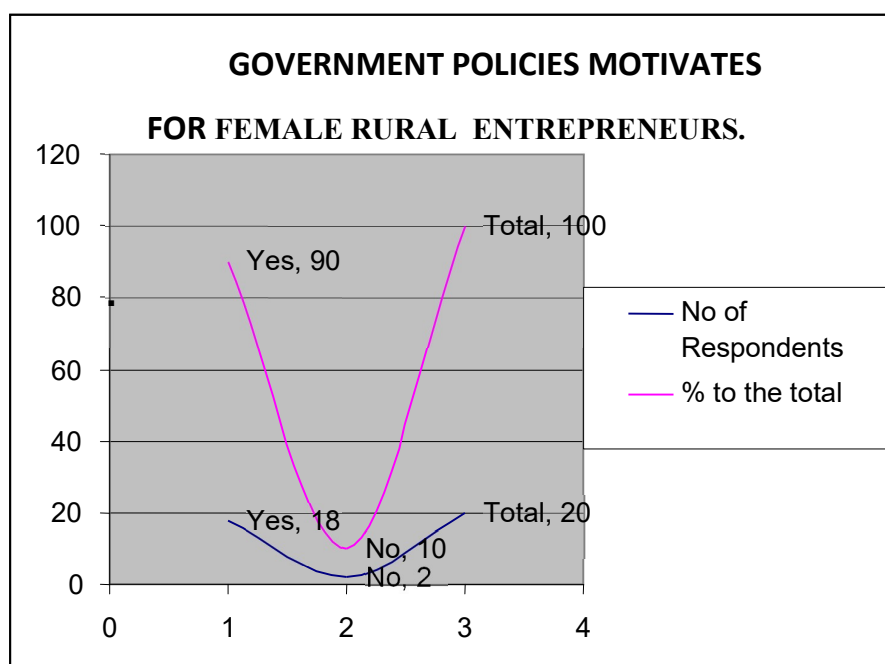
- Representative samples from all the two categories i.e. the customers and authorities of commercial banks.
- Representative samples from different educational backgrounds, age and income levels.
- In order to get the inferences and to prove or nullify the hypothesis set the collected data were analyzed with the help of statistical techniques like percentage.
- Both primary and secondary used.

SCOPE OF THE STUDY :

TABLE-1
GOVERNMENT POLICIES MOTIVATES FOR FEMALE RURAL ENTREPRENEURS.

Motivates	No of Respondents	% to the total
Yes	18	90
No	02	10
Total	20	100

Source : Survey data



The above table reveals that 90% (18 respondents) viewed that government policies motivates for female rural entrepreneurs.

only 10% (2 respondents) viewed that it does not motives
When Women entrepreneur must brought under the priority sector, it helped to overcome the food crisis. And also enabled proper utilization of bank funds, for the development of the country. Otherwise bank funds would have lied in the bank as unproductive. Hence the present study attempt to fill up this research gap .the study conducted to know, how it solves poverty problems in Indi When agriculture was brought under the priority sector, it helped to overcome the food crisis. And also enabled proper utilization of bank funds. Otherwise bank funds would have lied in the bank as unproductive. Moreover the elaborative review of literature in the field of priority sector lending by commercial banks has not been so far documented. Hence the present study is an attempt to fill up this research gap.

LIMITATIONS OF THE STUDY:

- Lack of knowledge about the importance of research among the respondents.
- Lack of communicating ability and concealment nature of respondents.
- Busy schedule of bank officials and need for banking secrecy also affected the study.
- The Time constraints affect the study.

MAJOR FINDINGS :

Government policies motivates for female rural entrepreneurs

SUGGESTIONS:

The banks should see that loan sanctioned to the poor and weaker sections of the society to create employment opportunities and enable them to utilize the loan for productive purposes. It in turn helps to solve unemployment problems by increasing activities in rural areas.

The Central Government must provide loans at Zero percent rate of interest and also insist all the state Governments to adopt the same policy

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