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Modernizing the Lives of Indian Rural Women Entrepreneurs: A Literature Review

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Abstract: In India, more and more rural communities are looking for additional revenue streams these days by expanding their traditional pursuits, art and craft, cultural heritage, and entrepreneurship, with a focus on tourism, cuisine, painting, and handcraft. Rural women's lives are given a new direction through entrepreneurship, which results in their empowerment. Through a thorough analysis of the literature from various journals, research papers, newspapers, magazines, websites, and other sources during the past 15 years, this study seeks to explain the body of current knowledge in order to identify a relationship between rural women's entrepreneurship and modernisation. While dealing with a numeral of challenges, including a lack of education, restricted access to resources, and numerous stereotypes that impede their entrepreneurial path, the study also highlights the noteworthy contributions made by rural Indian women entrepreneurs to agricultural innovation, sustainability, women's self-confidence, improved living standards, family decision-making ability, and rural development. Women confront several obstacles, yet their contributions are changing both their own lives and society as a whole.

Introduction

By creating opportunities for innovation, entrepreneurship allows an individual to make new and unique contributions to society (Stam and Spiegel, 2017). Because it generates new, competitive enterprises and boosts economic growth, entrepreneurship is crucial to the development of a contemporary market economy. "Women who plan and run a business, take on challenging roles with an inner desire to be economically independent individually and simultaneously provide employment opportunities to others" are known as women entrepreneurs. According to Goyal and Jai (2011), women entrepreneurs may also be described as women or a cluster of women who start, plan, and run a business.

Women's entrepreneurship is well-defined by the Government of India (GOI, 2006) as an enterprise that is possessed and run by a woman with at least of 51% of the capital and 51% allocated to women (Gupta, 2010; Kaviarasu et al., 2018). According to the definitions given above, any economic action carried out by a woman in order to make a livelihood can be considered women's entrepreneurship (Miah J. et.al 2018). As a result of globalisation and urbanisation, Indian society is

undergoing significant change. Globalisation and economic liberalisation have led to an increase in the number of women entrepreneurs in both urban and rural locations. Beyond financial rewards, entrepreneurship among rural women has many other advantages. It gives women more financial power, increasing their independence and household revenues, which raises living standards. Open spaces with few buildings and a relatively low population density, where the majority of the land area is utilised for primary production—such as agriculture, forestry, fisheries, and livestock—are referred to as "rural." Women's empowerment is a challenging endeavour, especially in rural regions. In rural regions, microbusinesses can help address this challenge. In addition to increasing employment and national production, microbusinesses help rural women become economically independent and develop their social and personal potential (Singh S. et al., 2019). Despite the numerous challenges women entrepreneurs face in launching and expanding their ventures, challenges that often arise due to gender-related barriers and the arduous transition from homemaker to accomplished business leader, an increasing number of women are boldly stepping into the entrepreneurial arena with innovative concepts for small to medium-sized enterprises. They are inspired by the achievements of trailblazers and the shared experiences of fellow women who have navigated the business landscape. The drive for women to engage in entrepreneurship is fuelled by both push and pull factors, which serve to empower them to pursue independent careers and establish self-sufficiency (Muthamma B. U. et al., 2023).

Review of Literature

In India, rural women entrepreneurs are becoming a potent force for change, changing not just their own lives but also the survives of their communities. In addition to influencing a holistic approach to environmentally friendly agricultural practices (FAO 2023), the role of women entrepreneurs, who combine creativity, tenacity, and entrepreneurial spirit, also shows encouraging changes in rural areas, boosting progress in food security, gender equality, and socioeconomic development (Duflo 2012).

Many shareholders, including the EU, World Bank, OECD, state institutions, and national governments, are concerned in supporting the development of supportive entrepreneurial environments because entrepreneurial activities are seen as a crucial way to revitalise rural areas worldwide (Carranza et al., 2018). Even though these stakeholders concur that female entrepreneurs may serve as growth and development accelerators, many developed and most developing nations still have a significant gender gap in company start-ups (Carranza et al., 2018; Langevang et al., 2015). According to U. M. Premalatha (2010), women are the ones who create human civilisation. Since they significantly contribute to economic development and women-owned firms are essential to economic growth, women are a powerful force in the entrepreneurial sector. V. S. Ganesamurthy (2007), in his "Economic Empowerment of Women", defines a woman entrepreneur as "a confident, innovative and creative women capable of achieving self-economic independence individually or in collaboration, generates employment opportunities for others though initiating, establishing and running the enterprise by keeping pace with her personal family and social life". According to Khanin et al. (2022), women's entrepreneurship is a means of empowering women, reducing discrimination in many ways, creating new possibilities for women, and boosting local economies and GDP (Gross Domestic Production) in general. In areas where there are notable power disparities between men and women (Hofstede & Hofstede, 2005), the vital role that women's entrepreneurship plays in social transformation and economic growth is especially underlined (Panda, 2018; Rosca et al., 2020). Women entrepreneurs demonstrate a strong internal centre of control and accomplishment, as well as high levels of self-motivation and self-direction. Scholars argue that women entrepreneurs have particular traits that foster their creativity and lead to the development of novel concepts and methods (Ansari, 2016). With the aid of the new Digital India idea, Olsson A. & Bernhard I. (2020) discuss emerging small company entrepreneurs in India. Through social media, they offered proof of the growth of women in the field. Social media sites like Facebook and Instagram make it simple for women to market their goods. If governments and non-governmental organisations can support sound policies and assist rural India with transport and telecommunications facilities, the economies of rural women may rise more quickly.

Opportunity is a key component of entrepreneurship education for Indian college students, according to Hassan A. et al. (2020). The outcome of merging the two components of education and skill development astounded them. An entrepreneurial culture may be cultivated in every family by

Indian university students. According to Bulsara et al. (2009), a young woman entrepreneur from Chorwad, Saurashtra, India, used to manufacture toys as a pastime before turning her talents into a company by manufacturing puppets. For her, business was about more than just maximising profits; it was also about making a difference, empowering women, educating others, and creating art. Since education and employment are the only two ways to empower women, women entrepreneurs entail making women self-sufficient, granting them the freedom to make decisions in their lives, and arming them with the information and knowledge necessary to do so. Munshi S. et.al. (2011) discuss the path of women entrepreneurs and how they are advancing in the business world from producing pickles and papads. The shifting economic culture as seen by women, and the entry of women into the field of economics for the benefit of both families and countries. Due to India's liberalisation, privatisation, and globalisation since 1991, women's entrepreneurship is becoming increasingly important, and banks support them financially and offer them comfort.

India has adopted a strategy to promote entrepreneurial skills for women, aside from providing vocational education to help women move up the developmental ladder and boost their transition from home circles to open circles. A "special role" is being played by female entrepreneurs in India in facilitating "Aatmanirbhar Bharat." It is understandable why the government now sees encouraging women to start their own businesses as a crucial component of nation-building and is implementing a number of successful measures to help our nation's female entrepreneurs reach their full potential. However, much more work has to be done, particularly to empower India's rural and suburban business owners to be key players in achieving the country's ambitious goal of reaching a US\$5 trillion economy by 2025 (Jha S., published in Times of India on June 9, 2023). Rural female entrepreneurship has become a vital component of poverty alleviation and sustainable economic growth, especially in emerging and developing nations. Scholars like Wang Y. 2024 and Othman, N. et al. 2022 highlight the rising significance of female entrepreneurs in changing rural economies. Digital transformation and innovation have become important components of rural women's enterprise.

Methodology

The present study is based on review of literature through the collection of data from secondary sources. Secondary data is obtained from (i) Books: these can be very helpful for gathering secondary data for studies, especially in the field of entrepreneurship and rural women entrepreneurs; (ii) Journal articles: these can be very helpful for gathering secondary data for studies because they offer in-depth commentary and analysis on a particular topic or issue; (iii) Websites, blogs, and online databases: these can also be very helpful for gathering secondary data for studies; (iv) Newspaper and magazine articles: these can also be used as secondary sources when they offer analysis, commentary, or interpretation of any rural women entrepreneurs. The objective of the study is to find the significant contributions of rural Indian women entrepreneurs with the challenges faced by the women entrepreneurship in India.

Challenges for Rural Women Entrepreneurs

The unforgiving truth of the world is that although women make up a greater share of most economies, they are still seen with certain defamation and are often the targets of male-controlled prejudgments. Tsyganova and Shirokova (2010) state that "most cultures treat females as second class" citizens, a belief that stems from the fact that they are female (Jones & Clifton, 2018; Smith-Hunter, 2006). Lack of access to governmental resources, conventional gender disparities, and financial assistance are the most obstacles faced by female entrepreneurs while starting and operating their businesses. In rural settings, where women are perceived as communal and feminine, gender stereotypes are frequently more ingrained (Byrne J. et al. 2019).

For instance, it is generally believed that women should take care of the home and raise the children (Greguletz et al. 2019; Lyonette C. and Crompton R. 2014). If one does not act in accordance with the stereotype and its ensuing social role, others may react negatively (Brands et al., 2022; Martin and Slepian, 2018; Ellemers 2018). Rural entrepreneurship faces a number of obstacles, according to Imedashvili et al. (2013). These include a declining population, which is thought to make it more difficult to achieve economies of scale; a lack of skilled workers as a result of the rising rate of illiteracy; trouble accessing financial resources; and issues with transportation and infrastructure. The researchers found that rural women entrepreneurs confront a number of additional difficulties, which are shown in Fig. 1 below:

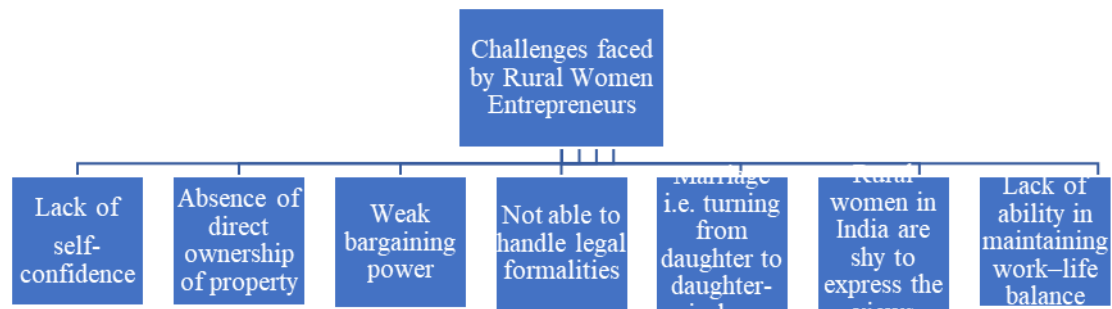


Fig. 1: Challenges Faced by the Rural Women Entrepreneurs

Source: Compiled by Researchers

According to Juneja N., who was quoted in the Hindustan Times on November 17, 2024, one of the main issues stems from societal conventions that have historically restricted women to domestic work. Women are still expected to put their family responsibilities ahead of their career goals in the majority of homes, which leaves little time or energy for starting and operating enterprises. Due to gender prejudices, women frequently face obstacles in obtaining partnerships, funding, or property that would allow them to grow their businesses. Furthermore, family members who may be reluctant to support their involvement in economic activities that often take place outside the house frequently oppose rural women. Some female entrepreneurs have gotten around this by positioning their companies as continuations of traditional occupations, such food processing, tailoring, or agricultural production.

This tactic has helped progressively establish a corporate identity while gaining the support of their family and the community. According to Jaiswal A. & Patel M.M. (2012), the primary issues faced by rural women entrepreneurs include multiple responsibilities, a lack of money, inadequate family support, mobility, and marketing limitations. According to a study by Vijay Kumbhar (2013), the primary issues facing female entrepreneurs include a lack of a clear life plan, an imbalance between obligations to their families and their careers, a lack of direct property ownership, difficulties working with male coworkers, a lack of professional education, and a lack of interaction with successful business owners, among other issues. These women also frequently face other challenges, like being far from bigger markets, having more scattered business networks (Bosworth and Fannell, 2011), and not having access to professional labour, basic infrastructure, banking, government support systems, and mentorship (Hillman and Radel, 2018; Nordbø, 2009). According to Jamali (2009), a complex interaction of micro-, meso-, and macro-level elements that have not yet been systematically taken into consideration is what determines female entrepreneurship. From the outset until the business is operational, rural women entrepreneurs encounter a wide range of obstacles and difficulties.

For a female entrepreneur, simply being a woman has challenges. Women are naturally adept at multitasking, which is seen as a crucial component of modern management. However, since they are women and their labour in the informal sector is sometimes concealed, women are frequently overlooked and underappreciated as employees. Women's contributions to the economy, community, and family are often underappreciated, particularly whether they work in the family company, as home-based employees, or as hired domestic helpers (Jain D., 2016).

Examples of Rural Women Entrepreneurs in India

Due to financial difficulties, the majority of women in rural India are increasingly choosing to work in low-skilled, low-paying, repetitive employment. Lack of opportunity for skill training and development, poor literacy, limited mobility, and lack of institutional and familial support are some of the major obstacles that restrict women's freedom from their limited range of activities. There are still a lot of inspirational rural women entrepreneurs who have put in a lot of effort, built relationships over time, broken stereotypes, and paved the way for success.

Gender likeness and the empowerment of women and girls are among the 17 Sustainable Development Goals (SDGs) of the United Nations (United Nations, 2018). "Gender equality is not only a fundamental right but a necessary foundation for a peaceful, prosperous, and sustainable world," according to UNSDG Goal 5. The research on women entrepreneurs shows that they have a good effect

on sustainability, gender equality, and the general well-being of families, particularly in emerging nations (Bullough et al., 2022; Dias et al., 2019). According to Bulsara et al. (2009), a young woman entrepreneur from Chorwad, Saurashtra, India, used to manufacture toys as a pastime before turning her talents into a company by manufacturing puppets. For her, business was about more than just maximising profits; it was also about making a difference, empowering women, educating others, and creating art. In Rajasthan's rural areas, women are taking the lead in developing creative agricultural solutions. For example, Santosh Pachar, who lives in Jhigar Badi village in the Sikar district of Rajasthan and has won the President's Award twice (in 2013 and 2017) for her inventive use of carrot seeds, began advanced organic farming in 2002 and owns around 30 bighas of farmland (Pareek S.R 2022). Another example is Bina Devi, often known as "Mushroom Mahila" or The Mushroom Lady, who is 46 years old and from Munger, Bihar. Being a country lady, Bina Devi was bound by the typical rural woman's obligations, which included taking care of the home, children, and family. Due to a shortage of space, the courageous woman learnt how to grow mushrooms and cultivated her first batch under her bed. She became known as the Mushroom Lady after encouraging 1,500 ladies to begin growing mushrooms. President Ram Nath Kovind presented Bina Devi with the Nari Shakti Samman on March 9, 2020, in recognition of her exceptional contributions to the agricultural industry. Another female rural businesswoman who is a force to be reckoned with in the global fashion industry. Pabiben Rabari, an Indian needlework artist, comes from Bhadroi Village in Gujarat's Kutch region's Anjar Taluka. She created a brand-new embroidery technique known as "Hari Jari," which combines machine and hand stitches with trimmings and ribbons. Pabiben is now the proud owner of Pabiben.com, a website that sells handmade, eco-friendly bags and accessories. Rubi Pareek, a female rural entrepreneur from Mahua village in Rajasthan, transformed a 12-acre chemical-based farm into an organic farm that produces fruits, vegetables, and grains. She also provided free training to more than 15,000 farmers. The income of Rubi Pareek surpasses the cost of agricultural inputs. From what she had on hand, Sobita Tamuli, an Assamese rural woman entrepreneur, was able to build a sizable company. She began preparing natural manure using a blend of cow dung, soil, khan, dried and old leaves, banana trees, and a few additional natural elements. Many local farmers gradually became aware of it, and Sobita Tamuli began to attract a large clientele from all over the area. Additionally, Sobita Tamuli founded the Japis, or traditional conical hat, company. Because entrepreneurship is a lucrative opportunity where both the literate and the illiterate may accomplish wonders to attain their objectives, women are stepping into the spotlight to fulfil their aspirations, despite the fact that it was once seen to be a man's domain (Patil & Deshpande, 2021).

Conclusion

Through tiny, home-based businesses like cooking and baking workshops, handicrafts, yoga, clothing sewing, pottery making, etc., today's women are attempting to discover their abilities. Their contribution to economic growth is becoming acknowledged. All that is required is to inspire people to pursue entrepreneurship again and excel in their modest start-ups, benefiting both society and the economy as a whole. Raising awareness of, establishing, and maintaining businesses that may provide employment, give women economic power, and—above all—integrate rural women with India's development objectives and government programs like Atmanirbhar Bharat are also crucial.

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