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ASSESSING THE ROLE OF WOMEN-LED ENTREPRENEURSHIP IN SUSTAINABLE DEVELOPMENT OF RURAL INDIA AND THEIR OBSTACLES

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India has been witnessing a significant upliftment in recent years towards sustainable development in rural areas through women-led entrepreneurship. This study is based on a systematic literature review method. Secondary databases like research papers, reports, websites and other academic publications have been used. The objective of the study is to assess the impact of women-led entrepreneurship in sustainable development of rural India. Further focuses on some challenges like poor literacy rate of women, lack of availability of finance, absence of skill development program and other constraints that women entrepreneurs often face in rural areas of India. In conclusion, it has been found that women entrepreneurs are significantly contributing in the sustainable development of rural India. It also lays down some policy recommendations for reduction of challenges that are restricting the potential of women entrepreneurs in India.

Introduction

Nowadays women entrepreneurs are majorly contributing towards sustainable development of rural India[1]. Women-led businesses have made their mark through employment generation, decent economic growth in the last few years[2]. Their dual role in household management and engagement in business activities enables them to balance in the best way possible between generating profit, promoting social welfare and keeping ecological conservation[3]. Remarkable transformation has been seen through rural based women entrepreneurship in India due to their ongoing achievements in spite of several challenges[4].

Recent Scenario of Women's Entrepreneurship in Rural India

In India, rural women's entrepreneurship transforms the livelihood structure, promotes sustainable development, and strengthens the nation's communities[5]. Over the few years, women-owned businesses have proliferated throughout India's rural areas.

There are approximately 8.05 million women-owned businesses across the nation, which is only a relatively small 13.76% of all entrepreneurs. These women-owned businesses are also a force to be reckoned with, employing a total of 13.45 million people. Based on occupation, the majority or approximately 65.7%, of them are engaged in non-agriculture, some find success in the manufacturing industries also at 29.8% and the retail trades at 17.8%. Furthermore, about 34.3% of all women entrepreneurs are tied to the land through working in agriculture, out of which a large number as 31.6%, are into raising livestock. OBC women possess 40.60% of enterprises, while their other general category counterparts own 40.25% of these. SCs and STs also hold a share of 12.18% and 6.97%, respectively[10].

This remarkable growth has been supported by an enabling policy environment, increasing government initiatives, self-help groups, and targeted support programs. Despite these developments, most rural women entrepreneurs still run small, independently funded companies with limited network access, insufficient

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infrastructure, and other societal barriers are discussed below[6].

Restricted Access to Finance

Women in rural areas often face difficulty in arranging formal credit for their business due to the absence of collateral, property in their own name, and thin credit histories[7]. It has been seen that rural women entrepreneurship is majorly dependent on self-financing or informal resources that restricts business scale and increases vulnerability[8].

Adequate Knowledge and Skills

In rural areas of India, the tendency of providing formal education to women is not that significant due to the fact that they are not being able to efficiently utilize their potential to maintain financial records, adhere to regulatory requirements, and use modern technologies in the business[9]. Lack of knowledge prevents women entrepreneurs from embracing new technological advancements, digital marketing and other contemporary business practices[10]. They are unable to use any digital platforms for e-commerce or even financial transactions, nor are they able to capture markets outside of their local borders due to this skill shortage.

Socio Cultural Barriers

Social resistance to female entrepreneurship takes the form of underestimating women's capabilities, reduced mobility in accessing markets, and the necessity of obtaining approval from males for major business decisions[9]. Simultaneously, the disproportionate share of unpaid care work and household burdens drastically reduces available time for activities related to enterprise development, networking, or skill improvement[12].

Lack of Infrastructure

Absence of a well transportation system, proper internet connectivity and reliable electricity leads to increasing huge operating costs which reduces productivity in rural India. Furthermore, women in rural areas of India are not aware of government schemes, face barriers to enter into the market, complex registration process and absence of a significant number of role models[11].

Conclusion

From the above discussions it can be concluded that women entrepreneurship in rural India is working as a leverage in shaping the livelihoods of India. Also, through generating huge employment across different states and supporting to achieve the sustainable development goals. Multiple constraints that are limiting the performance of rural women entrepreneurs which can be reduced by tailoring policies addressing specific issues. Providing easy access to finance by introducing collateral free loans, skill development programs, and these policy implementations will help women entrepreneurs to work to their utmost potential which will help to provide more sustainable growth to India in near future. ❐

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