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## Some Critical Issues of Women Entrepreneurship in Rural Jharkhand

**Dr. Mohit Kumar,**  
Assistant Professor,  
Department of Commerce,  
J.K.S. College, Jamshedpur,  
Jharkhand, India.

*Abstract: Entrepreneurship among women is an emerging reality and is a recent phenomenon. There is a need to develop the latent skill of entrepreneurship among women to provide justice. Though entrepreneurial talent exists among all human beings but the degree of entrepreneurial ability differs from person to person depending upon the society in which he or she has been brought up and subsequent exposure to the entrepreneurial environment one gets in different phases of life.*

*The aim of this study is to discuss the issues regarding women entrepreneurship in rural Jharkhand. This paper is mostly based on secondary data and some observations; for the identification of these issues the author has reviewed different research articles and reports. Findings of this study reveal that absence of definite agenda of life, absence of balance between family and career obligations of women, poor degree of financial freedom for women, absence of direct ownership of the property, the paradox of entrepreneurial skill & finance in economically rich and poor women, no awareness about capacities, low ability to bear risk, problems of work with male workers, negligence by financial institutions, lack of self-confidence, lack of professional education, mobility constraints and lack of interaction with successful entrepreneurs are major problems of women entrepreneurship development in Jharkhand.*

**Key words:** women entrepreneurship, rural area, professional education, awareness, self-confidence

### INTRODUCTION

Women and business were considered as exclusive terms. In India, women with varied social, economic, political, regional and linguistic backgrounds constitute half the nation. The socio-economic condition of women is the key for overall growth and development of the country. Once industrialisation is historically destined to be the main plank of modernisation, women cannot deprive themselves of the economic opportunities. Of course, starting business is a major challenging task for women. It envisages revision and reexamination of long standing attitudes, expectations and patterns of living. It requires a newly acquired determination and a virtual battling with barriers outside and complexes within.

Rapid economic, technological and social change has a profound impact upon the nature and organisation of work. This offers unique opportunities to women to enrich their working lives by entering into the labour market and starting their own businesses in a variety of fields, leading to entrepreneurship. Entrepreneurship is a concept assumed to be sex-neutral. The emergence of the entrepreneurs in a society depends to a great extent on the economic, social, religious, cultural and psychological factors prevailing in the society.

Women are now more cognisant about their existence, roles and rights. The emergence of women on the economic scene as entrepreneurs is a significant development in the emancipation of women and securing them a place in the society, which they deserved for a long period. The hidden entrepreneurial potentials of women have gradually been changing with growing sensitivity to the role and economic status in the society. Women are increasingly becoming conscious of their existence, their rights and their work situations. Today, women entrepreneurs represent a group of women, who have broken away from the beaten track and are exploring new avenues of economic participation. Among the reasons for women to run organised enterprises are their skill and knowledge, their talents and abilities in business and a compelling desire of wanting to do something positive. What makes their arrival as well as achievements even more significant and commendable are the struggles they have to put up, frustrations they have to experience and the multiple handicaps they have to overcome to emerge as entrepreneurs at the early stage and subsequently achieving success in business at the stage of managing their enterprises.

Today, women are at a historical compulsion to revise and redefine their values and roles at home and outside. A new economy, a new social order, and new ways of thinking, largely fashioned by Science and Technology, have emerged. The future belongs only to those who with assurance could shake hands with the widening global economy and adapt themselves to the faster pace of technological changes. Entrepreneurship among women is an emerging reality and is a recent phenomenon. There is a need to develop the latent skill of entrepreneurship among women to provide justice. Though entrepreneurial talent exists among all human beings but the degree of entrepreneurial ability differs from person to person depending upon the society in which he or she has been brought up and subsequent exposure to the entrepreneurial environment one gets in different phases of life.

Women take to entrepreneurship due to various reasons not simply because of economic independence or to gain freedom from sub-ordination in the family. The collective forces of education, work exposure and urbanisation gave an impetus to the women entrepreneurship. Therefore, women entrepreneurship is mainly considered as an urban phenomenon. The days have gone when many enterprising women have played a shadow role in the entrepreneurial activities of their men.

Indian economy during last decade makes it evident that the structure of ownership in the industrial sector, in agriculture, in the trade and commerce sectors has changed. Many women entered the world of business, of trade commerce and they have become successful entrepreneurs in various business activities. However, the rate of participation or rate of their inclusion in the business world is very low, in spite of its increase during the last ten years. This growth rate of women's participation in economic activities is much lower than the expected rate. If we look at the developed countries we see that women are actively participative in the business and trade activities, including agriculture, without any social or other restrictions. But in India, there are still many social and cultural restrictions on women. Hence, women participation in entrepreneurial activities is less than the requirement of the fast growth of India particularly in Jharkhand.

## OBJECTIVES AND DATA COLLECTION

A major objective of this article was to identify the critical issues of women entrepreneurship in Jharkhand and discuss the various issues regarding to problems of women entrepreneurship in Jharkhand. The present article is purely based on secondary data collected through literature survey. All facts and problems discussed in this article are opinions of the respective authors. However, the present author criticizes some of these opinions and makes analyses based on the observations and experiences regarding women entrepreneurship in Jharkhand.

## PROBLEMS OF WOMEN ENTREPRENEURSHIP IN JHARKHAND

Definitely, there are a number of problems regarding women entrepreneurship in Jharkhand, researchers having identified issues relating to social aspects, economic life, skill problems, problems of family support, courage etc.

**1. Absence of Definite Agenda of Life:** The educated women do not want to limit their lives in the four walls of the house (Cf. Babaria and Chheda, 2010). The educated women demand equal opportunity and greater respect from their partners as well as from society and they are struggling for equal opportunities and respect from their partners as well as from society in Jharkhand. In rural Jharkhand, most of the women are either illiterate or semi-literate and they have not a proper idea of self-esteem and self-respect. Therefore, the question that immediately arises is how they can try to get self-respect and have a definite agenda in order to acquire good positions in society.

**2. Absence of Balance between Family and Career Obligations:** As inhabitants of Jharkhand, most of the women are very serious about family obligations but they do not equally focus on career obligations (Cf. Mathur 2011; Singh N.P. 1986). Women in Jharkhand devote their lives to take care of their family members but they are not concerned with their self-development. Many women have excellent entrepreneurial abilities but they are not using their abilities to create additional income sources for their families, which would go hand in hand with boosting their self-reliance. Sometimes they are not even aware of the concept of self-reliance. Moreover the business success depends on the support the family members, extended to women, in the business process and management (Cf. Lathwal 2011).

**3. Poor Degree of Financial Freedom:** In the families of Jharkhand, the degree of financial freedom for women is very poor, especially in lower educated families and rural families. In these families women can't take any entrepreneurial decision without the consideration of the family members as well as considering social ethics and traditions. Due to the financial dependency, a woman can't start any business or any economic activity to become independent. Therefore, this has become a vicious circle of dependency for women in Jharkhand.

**4. No Direct Ownership of the Property:** No doubt, the right of property is given as a legal provision in Jharkhand, but it raises one of the most important questions regarding the right to property for women. There are very few women having on paper the right of property because, firstly, they are not aware of this right. They only become aware when problems are created in their families due to family disputes. Otherwise, women are not enjoying their right of property, being treated as second-class citizens, which keeps them in a "pervasive cycle of poverty" (Mehta and Mehta, 2011).

**5. Paradox of Entrepreneurial Skill & Finance:** There is paradox of “have and haven’t” skills of entrepreneurship in Jharkhand’s women belonging to economically poor and rich families. Women belonging to economically rich families have the capital support but they may not have good entrepreneurial skills, therefore outsourcing the activities. At the opposite side of society, many women from economically poor families have consistent entrepreneurial skills, but they have not any financial support from their families. We therefore believe that the problems of women entrepreneurship are hanging in the trap of this paradox.

**6. No Awareness about Capacities:** An increasing level of education should create awareness regarding an individual’s capacities. But, unfortunately, our educational system has not succeeded in creating awareness about woman’s capacities and their hidden powers to handle economic activities. Shruti Lathwal (2011) remarked that our country faces an increase in the education level of women and an increased social awareness as to the role women play in society, but this is not a widely acceptable truth because it applies only in urban area and not in rural area too. Urban environment is favourable to identifying and creating awareness regarding women’s self-capabilities. However, in the rural area this type of attitude has not developed yet.

**7. Low Ability to Bear Risk:** According to Mehta and Mehta, 2011, women in our country live protected lives. A woman is taught to depend on the male members of her family from birth. She is not allowed to take any type of risk even if she is willing to take it and has ability to bear it as well. However, this is not entirely true because many great women in our country proved that they have risk bearing capacities and attitude to take risks in entrepreneurial activities. They have become aware of their rights and potential situations and therefore entered different fields of businesses (Singh and Raghuvanshi, 2012). However, most of the women are not performing entrepreneurial activities because they are not having the proper capacities. Therefore, we should try to make them aware of their risk bearing capacities.

**8. Problems of Work with Male Workers:** Many women have good business skills but they do not want to work with male workers and sometimes male workers are not ready to work with women entrepreneurs. Shruti Lathwal (2011) remarked, “Most of women entrepreneurs argued that semi-educated or uneducated class of workers cannot visualize a “female boss” in their field of work”.

**9. Negligence by Financial Institutions:** Banks and financial institutions are important financiers of entrepreneurs in developing countries because small and medium size firm operators are not borrowing from the capital market. But these banks and financial institutions are not ready to provide credit to women entrepreneurs because of their traditional mind set. They think that, this may become cause of nonperforming asset in future. However, according to a report by the United Nations Industrial Development Organization (UNIDO), “despite evidence that woman’s loan repayment rates are higher than men’s, women still face more difficulties in obtaining credit”.

**10. Lack of Self-Confidence:** A strong mental outlook and an optimistic attitude amongst women create a fear of committing mistakes while doing their work (Goyal and Parkash, 2011). The family members and the society are not willing to stand by women with entrepreneurial development potential. In such a situation women should develop their self-confidence to handle this type of barriers, in spite of the fact that women in Jharkhand prefer a protected life to the development of their self-confidence. They are neither

mentally nor economically self-reliant. Therefore, we should try to develop their confidence through moral support from society and family members.

**11. Lack of Professional Education:** Rao (2007) observed in his study that poverty and illiteracy are the basic reasons of the low rate of women entrepreneurship in our country. The educational level and professional skills also influence women participation in the field of enterprise. We are providing education to the women but not providing professional education. If we look in the professional schools we find that there is a very few number of women students. If we analyze rural - urban ratio of enrolled women in professional education we realize that there are very few rural female students enrolled in this type of education. Even parents are not ready to send their daughters for undergoing professional education. Sometimes it happens, however, that many women taking the training by attending the entrepreneurial development programme do not have an entrepreneurial bent of mind.

**12. Mobility Constraints:** According to Ghani et al. (2011) mobility is one of the important problems in women entrepreneurial development. They are not ready to leave their place for business activities and prefer staying only in their residential areas. These traits are important as entrepreneurs tend to start their businesses in their current local area and are thus disproportionately found in their region of birth (Dahl and Sorenson 2007).

**13. Lack of Interaction with Successful Entrepreneurs:** Singh (2008) mentioned that the lack of interaction with successful entrepreneurs is also one of the problems in women entrepreneurship in our country. Successful entrepreneurs always play the role of model in the society for women who have the ability of entrepreneurial activities and lead to undertaking economic activities to prove their ability. But unfortunately there is no sufficient provision of such type of interaction to inculcate knowledge and provide experiences of successful women entrepreneurs. Many economists argue that this is a main obstacle in the growth of women entrepreneurship not only in Jharkhand but also in India.

## CONCLUSION

Women are an important human resource of Jharkhand and Jharkhand should try to utilize them as mediators of economic growth and development. Encouragement for women entrepreneurship is one of the ways for that. But unfortunately it is seen that the traditional mind set of the society and negligence of the state and respective authorities are important obstacles in the women entrepreneurship development in Jharkhand.

Apart from the responsibility of the state and society, absence of a definite agenda of life, absence of balance between family and career obligations of women, poor degree of financial freedom for women, absence of direct ownership of the property to women, paradox of entrepreneurial skill & finance in economically rich and poor women, no awareness about capacities, low ability to bear risks, problems of work with male workers, negligence by financial institutions, lack of self-confidence, lack of professional education, mobility constraints and lack of interaction with successful entrepreneurs are major problems of women entrepreneurship development in Jharkhand.

Therefore, there is need of continuous attempt to inspire, encourage, motivate and co-operate with women entrepreneurs, awareness programmes should be conducted on a mass scale with the intention of creating awareness among women about the various areas to conduct business.



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