

Entrepreneurship Development and Rural Women Empowerment with Special Reference to Siaha District of Mizoram

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Abstract

Entrepreneurs are playing an important role in the economic development of the underdeveloped country. Women's skills and knowledge, their talents and abilities in business and a compelling desire of wanting to do something positive are some of the reasons for the women entrepreneurs to organize industries. According to World Bank, investing more in the business of women rather in men leads to the greater development of a nation. Empowering women in entrepreneurship lead to break the inequalities and reduces the poverty. Entrepreneurship plays an important role in developing a society of a fast developing country like India. Nowadays it has been realized that enterprising women have vast entrepreneurial talents which could be harnessed so as to convert them from the position of Jobseekers to Job givers.

Keywords: Widows • Poverty • Socio-economic • Problems • Forest laws

Introduction

In any society, women constitute almost half of the population and our country is no exception to that. Women in India are treated as a vulnerable section of the society. It is evidently true that our society is a male dominated society and women are treated as a household commodity, who can look after the family affairs and in recent times to some extent they are being treated as equal. Biologically males and females have different physical structure but in the socio-economic, females play a greater role besides looking after family affairs. Therefore there is a need for efforts to accelerate the process of bringing equality and development of women. Women participation in economic activities plays an important role in becoming an effective tool of empowerment of women.

A rural woman more than in the urban women participates in the deliberation of her community and household activities. Each member of the family has to contribute her mite to the economic activities and among them. Women are an important contributor to family income. Rural women emerge as the major part of the family economic and household activities. In the rural society, women shoulder heavy responsibility of maintaining their respective families side by side with their male partners [1].

It can be said today, that we are in a better position where women are more becoming economically and socially empowered through

generating their own business, also it is the empowerment of removing gender inequality. Like a developing country of India, where the people are more than two third of the population live in rural areas, a women entrepreneurship plays an important role in the development of economic for the country and rural development. Now women's are also interested to start their own business in both the rural and urban areas due to overcome poverty and also generate employment opportunity, family income and developing a standard of living. Women's entrepreneurship creates economic opportunities for women and improving the economic status of the family income growth and removing poverty.

Materials and Methods

Entrepreneurship is the process where women take lead and organized a business or industry and provide employment opportunities to others. Women entrepreneur may be defined as a woman or group of women who initiate, organize, and run a business enterprise. The Government of India has defined women entrepreneur as "an enterprise owned and controlled by women having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women." However, this definition is subject to criticism mainly on the condition of employing more than 50 percent women workers in the enterprises owned and run by the women. Rural

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women entrepreneurship implies entrepreneurship emerging in rural areas. Rural entrepreneurship means rural industrialization. The rural women, who innovate, imitate or adopt an economic and commercial activity in rural India can be called rural entrepreneur or entrepreneurship. The empowerment of women refers to providing necessary rights and responsibilities to women in order to make self-reliant. "A women empowerment begins with consciousness-perception about herself and her right, her capabilities and her potential awareness of how gender and socio-cultural and political forces affect her. Entrepreneurship is important for the development of a region or a nation, especially in rural areas and hence promotion of women empowerment. These rural women entrepreneurship is the only solution the problems of unemployment and removing poverty and improving the standard of living, personal and social capabilities among rural women. Entrepreneurs are one of the best tools for women empowerment and removing poverty, generate employment and contribute improving family's living standard. Today's women must rise-up in a positive thinking and move out from the four walls, their ability, potential and skills must supplement the family income. The study clearly showed that the entrepreneurs were primarily motivated by the need for economic achievement of financial needs, supplement the family income, improved social/familial statuses and lack of other employment opportunities. conducted an empirical study on entrepreneurial motivation in Sonitpur district of Assam. The data for the study was collected both primary and secondary sources. Research indicated many motivating factors classified as self-employment is the main factors of motivational; continue the family business, dissatisfied with the present job, use of technical and professional skill, success stories of other entrepreneurs [2].

- To study the impact of entrepreneurship development in women empowerment.
- To study the motivational factors behind women entrepreneurs.
- To critically examine the problems faced by women entrepreneurs.
- To study the impact of government and non-government activity in the development of women entrepreneurs.

The universe of the study has been taken as Siaha district. Siaha is one of the district capitals of Mara people; it was located on the south corner of the state. Saiha district is bounded on the north and northwest by Lunglei district, on the west by Lawngtlai district and on the south and east by Myanmar. The district occupies an area of 1399.9 km. Siaha town is the administrative headquarters of the district. According to the 2011 census, Siaha had a population of 56,574 of which male and female were 28,594 and 27,980 respectively. The district has a population density of 40 inhabitants per square kilometer (100/sq mi). Out of the total Siaha district population in 2011 census, 44.38 percent lives in urban areas. The rest of 55.62 percent of total population of Saiha districts lives in rural areas of villages. Mara Autonomous District Council (MADC) is one of the three autonomous district councils within Mizoram state of union India. Primarily, an autonomous administrative government meant for the Mara people living in the state. Mara Autonomous District Council is an autonomous District council in the district constituted under the provisions of the six schedule of the constitution of India for the development of Mara people.

Research Design The study follows exploratory as well as descriptive research design. It is exploratory because the study aims

at identifying the significance of women empowerment through entrepreneurship development and problems faced by women entrepreneurs. The study describes the factors that motivate of rural women to become entrepreneurs and assess the economic contribution of the family income.

Sample Design Based on the result of the pilot study, selected three villages of Tipa, Amobyu, and Kaochao, these three villages have more numbers of women entrepreneurs in the district. There are 166 women entrepreneurs is registered and more number of unregistered, various types of trade license under the government of Mara Autonomous District Council and District industries center.

Sample Size The sample collected on 90 women entrepreneurs from the restricted selected of three villages.

Data Collection the methods of data collection based on both primary and secondary data. Data were collected by using various tools and technique of both qualitative and quantitative, and stratified random sampling technique has been used for the selecting of the respondents.

Tools of Data Collection In the present study of women entrepreneurs, interview schedule, in-depth interview and observation method were used as sources of information.

Data Analysis The researcher has used statistical package of social science (SPSS) and Microsoft excel for the data analysis [3].

Limitation of the study The study is limited to rural women entrepreneurs in Siaha district of the selected village. The researcher selects the women entrepreneurs of more than two years' experience, according to the objectives of the study. Another limitation of the study since the data collection lack of proper financial data and information of the women entrepreneurs were not sufficiently available, hence it is very difficult to make an in-depth study. The study has to rely more on primary data collected in the study areas.

Results and Discussion

It was found that during the field survey, rural women entrepreneurs could not invest a large amount in their enterprises due to lack of funds, also it depends upon the kind of product, choice of business line and the willingness of the respondents to take a risk on a large investment amount. The initial investment of the business enterprise by the entrepreneurs.

The reveals that financial is the main problem of starting enterprises of rural women entrepreneurs, the clearly show that almost half of the respondents 47.7 percent of women entrepreneurs have initial investment a small amount of less than Rs.8000 to start their venture. Whereas only 10.0 percent of the respondents have invested between Rs.8001-15000 and 17.7 percent of the respondents has investment between Rs.15001-25000. The rest of only 24.4 percent of the respondents invest more than Rs.25001.

Finance is the most significant of creating entrepreneurship. It is very important that a rural woman has nature of knowledge, skills, ability and management in their business activity. Women entrepreneurs developed the family, society, community at last nation. So that women must need to support their entrepreneurial activity. The study revealed the financial sources of starting an

enterprise during the field survey of data collected from the respondents.

The reveals that only 5.5 percent of the respondents are starting a business through the financial institution. Therefore women must need to encourage and support from the family, community, and society, especially financial institution. The most important is government and non-government; the financial institution should provide some scheme or programme for women entrepreneurs. Providing and supporting financial can motivate women must become entrepreneurs. It can be observed from the, family is the highest financial source of starting women entrepreneurs and 30.0 percent the respondents starting business through family. Thus, it can explain family is the best institution for supporting of starting the business of women in income activity. Followed by 25.5 percent of self-contribution and 20.0 percent from husband provides. While, 13.3 percent of the respondents are starting from money lenders, and those who start a business from banks and relatives present 5.5 percent each.

India is basically known as patriarchal society. Where women are assumed economically and socially dependent on a male. Rural women entrepreneurship is the mainstream of national rural economy and thereby contributes rural economic development. Therefore, it is necessary to provide training, scheme of development from government and non-government institution, so that rural woman to enhance their entrepreneurial skill. The reveals that the respondents of the beneficiary who get supported by the government and financial institution. On the data analysis, it was found that majority of the beneficiaries has got benefits from New Land Use Policy (NLUP) which is a flagship programme under the government of Mizoram. The shows the various government and non-government agencies approached by the rural women entrepreneurs for their helping in an enterprise [4].

The above reveals that only 11.1 percent of the respondents get benefit from government and 2.2 percent get benefits from non-government. Only 17.7 percent get the loan from a rural bank, in these regarding the development of women entrepreneurs, rural bank play an important role in the rural areas for poor people more than the government in the study areas.

It was observed that 11.1 percent of the women's entrepreneurs got a scheme for poor people from the state government; the scheme provided a fund of rupees one lakh or in a material or kind. As the NLUP is introduced for the upliftment of the poor family, it should be planned in such a way that the beneficiaries receive maximum benefit and utilization. The beneficiaries under NLUP must utilize the assistance received by them (in cash or in kind) only for the purpose to which it is granted. They should always remember that it is to their benefit to correctly utilize the assistance. It is their obligation, as laid down in the undertaking signed by them to give their utmost for the success of the scheme. Most of the beneficiaries who earned their livelihood as casual laborers have become self-employed and are able to support their family. It is expected that this will reduce the Below Poverty Line (BPL) population. The results in improvement of the standard of services, customer care and better quality products especially in selected trades having a public interface through the insemination of the policy. Entrepreneurship development is awakening amongst the public through the implementation of NLUP

programme. Enhancement of skill development in various skilled works and trades is inspired by the NLUP.

Only 2.2 percent of the entrepreneurs got benefits from the non-government of World Bank, they received in kind of the materials which can turn to make money. The beneficiaries selected by through interview and observation of the respondents from the NGOs, also they are selected from the poor background and BPL families' income should not more than seventy thousand. Most of them are regular entrepreneurship of home base enterprises and 17.7 percent of the respondents get a loan from the bank. As mention earlier rural bank and rural people are working and walking together, as it is we can see in the rural areas. It is observed that we can be seen only 16 women entrepreneurs get a loan from the bank, these are because of the banks should worry about the repayment of the loan, regarding these financial institutions and banks should come forward more and more to support of rural women's in their entrepreneurial activity.

In the present study of rural women entrepreneurship, the impact of empowerment among the sample respondents was measured by after involved in economic activity in terms of three indicators such as mobility, decision making and economic empowerment.

The reveals that the empowerment of women level of mobility, out of the 90 women entrepreneurs, 16.6 percent of the respondents has low improvement in the level of mobility, 38.8 percent of the respondents had score medium of empowerment of mobility, the remaining 44.4 percent has high level of empowered in the level of mobility. The indicator of decision making in home and enterprises, the majority of the respondents 46.6 percent has score medium level of the empowerment in decision making, whereas 42.4 percent of the respondents enjoyed a high level of empowering in decision making and only 11.1 percent of the respondent was in the low category in the indicator of decision making. The third indicators of economic empowerment, the majority of the respondents 55.5 percent score medium level of empowerment in economic independent, followed by 24.4 percent of the respondent's score high level, whereas 20.0 percent of the respondent has score low level of the economic empowerment.

The overall impact of empowerment of the women entrepreneurs was measured by in terms of three indicators such as little, good and substantial. It was measured by the activities, status of the family and participation in social and community development. It was observed from the primary data collected of women entrepreneurs in the study areas, there is a certain positive effect on rural women's through entrepreneurship. The table reveals that the improvement of the respondents after involves in economic activities are show that the empowerments of women's entrepreneurs are as follows (Table 1)[4].

Sr.no	Respo ndents	Little		Good		Substa ntial	
		No. of respon dent	Perce nt age	No. of respon dent	Perce nt age	No. of respon dent	Perce nt age
1	Reputat ion in the society	19	21.1	38	42.2	33	36.6
2	Interfer ence of	15	16.6	57	63.3	18	20

	husband						
3	Other families member more freedom	12	13.3	66	73.3	12	13.3
4	Decision making in home	10	11.1	60	66.6	20	22.2
5	Female/male discrimination in the family	6	6.6	65	72.2	19	21.1
6	Diet and health	9	10	43	47.7	38	42.2

Table 1. The overall impact of empowerment of the respondents.

It is evident from the majority of 42.2 percent of the women entrepreneurs in terms of a good improvement in their reputation in the society, while 36.6 percent of the respondents have substantial improvement in reputation, only 21.1 percent has little improvement in their reputation of the society.

More than two-thirds of the respondents 63.3 percent of the entrepreneurs have a good improvement problem from an interference of husband, whereas 20.0 percent of the women entrepreneurs have substantial improvement from interference from the husband and 16.6 percent of the respondents have little improvement from the problems of interference from the husband.

A good improvement in terms of other families member gets more freedom of 73.3 percent of the respondent's family, while 13.3 percent of the respondent's families have substantial improvement and the equal number of 13.3 percent of the women entrepreneur's family has little improvement in more freedom through women enterprises.

Again more than half of the women entrepreneurs 66.6 percent have a good improvement in terms of decision making in home and enterprises, and 22.2 percent have substantial improvement, whereas only 11.1 percent of the women entrepreneurs have little improvement in decision making in home and enterprises.

A good improvement 72.2 percent of the sample respondents in terms of male/female discrimination in the family, while 21.1 percent have substantial improvement in gender discrimination, only 6.6 percent of the respondent's family has little improvements in female/male discrimination in the family.

Further 47.7 percent of the women entrepreneurs indicates that there was a good improvement in diet and health care, whereas 42.2 percent of entrepreneurs reported substantial improvement, only a few numbers of exactly 10.0 percent (9 out of 90) of the women entrepreneurs have little improved in terms of diet and health care.

It is evident from the above that two-thirds of the respondents 60.0 percent motivate by the need of money; this has become inadequate family income and poor family background, another reason for

dissatisfaction with salaries job. 15.5 percent of the respondents wanted to continue family business with the support of financial and laborer. These institutional motivators of the entrepreneurs are stable and reliable business. It is very interesting to note that 14.4 percent motivate by uses of spare time, it is observed that most of the women had higher education qualification; it is clearly to note that education is all-round development and personal development has been found in this rural women entrepreneurs. 6.6 percent of the entrepreneurs motivate by self-achievement, it is also observed that motivate from friends, relatives and success stories. Only 3.3 percent of the respondents motivate by professional skills, these three women's entrepreneurs doing a business of weaving, tailoring and restaurant.

One of the main objectives of the present study was to find out the various problems and constraints faced by rural women entrepreneurs in the course of starting and managing their business activity. The study revealed that the various problems of the women entrepreneurs have been identified in the Table 2.

Sr.no	Problems	No. respondent	Percentage
1	Financial sources	58	64.4
2	Dual duties of home and enterprise	50	55.5
3	Lack encouraging	16	17.7
4	Personal problems	27	30
5	The high cost of Transportation	74	82.2
6	Lack of travelling	40	44.4
7	Location of the enterprises	27	30
8	Market fluctuation	61	67.7
9	Repayment debt from a customer	35	38.8
10	Saving money for the bank	31	34.4
11	Dissatisfaction from Govt. asst	11	12.2

Table 2. The problem faced by the respondents in entrepreneurial activity.

Finance is the lifeblood of business; it is the first and the most important things for any business activity. Finance is the major problem for rural women entrepreneurs to start-up and growth of economic activities. Two third of the respondents 64.4 percent faced the problems of inadequate financial to run their enterprises. Two third of the respondents 64.4 percent faced the problems of inadequate financial to run their enterprises. Further, 55.5 percent of the respondents have problems of dual duties of home and enterprises. In a patriarchal society, women must take all the responsibilities of the household with children, husband and all family members, managing the finances of family economic. It was found in the study survey of 90 women entrepreneurs, the respondents of 17.7 percent problem face by lack of encouragement from the family.

It was observed that 30.0 percent of the respondents have personal problems. Personal problem related to overworking, health care, social activity, free time etc. It is surprising to note that 82.2 percent of entrepreneurs face the high cost of transportation. In the study areas, there is no proper service of public goods carrier and less of public transport. One-third of the women entrepreneurs 30.0 percent of the respondents are reported to be unsatisfied with the location of their enterprises. In the study area, 67.7 percent of the women entrepreneurs disturb by market fluctuation in their entrepreneurial activity. It was found from the primary data of women entrepreneurs, 38.8 percent of the respondents faced the problem of debt from the customer. 34.4 percent of the respondents have the problems of bank related. Lastly, 12.2 percent of the women entrepreneurs are not dissatisfied due to inadequate market training, lack of support from the government and financial institution, shortage of electricity.

Through entrepreneurship development, women are increasing their self-confidence, knowledge and personal development. They are economically empowered and attaining a good status in home and communities. The following suggestions are given for the development of rural women entrepreneurship.

Finance is the main problems of women entrepreneurs, so the government should provide various scheme and financial assistance for women entrepreneurs to starting and growing their business. It is required the development of women entrepreneurship and empowerment. Promoting entrepreneurship among rural women is important to solved unemployment and development of the country.

Rural women entrepreneurs have the indigenous knowledge, skills, ability, and management of the business and devoted to their enterprises. So the government and NGOs should provide proper training for enhancing their level of work knowledge, skills, self-confidence, maintaining books of account and risk-taking abilities. Women should have a huge potential to expose the different types of emerging opportunities. Through training unemployment of women should be motivated to start economic activities.

The ratio of higher educational status is very low in the study areas of women entrepreneurs, due to the lack of awareness, lack of funds, stringent of rules from the financial institution. So the government should support and encourage and provide better educational facilities, adequate funds, and easy transaction from the banks. So that women entrepreneurs must be a better status and empower in decision making, increased knowledge, self-esteem, self-independence and bright future.

The study found that in the study areas, the high cost of transportation, lack of transport facilities and communication is a major problem. There is a strong need to develop from the government in these villages, in this regarding the various mass media like television, radio and newspaper etc to spread out the problems and need to developed the areas.

The government should provide a separate scheme/programme for the development of rural women entrepreneurship; these will help marketing strategy, creating new ideas of business, development of infrastructure, financial support and basic training for entrepreneurs. This will provide employment opportunities, motivational and growth of micro-enterprises.

Poor rural women entrepreneurs need to support and encouragement from their husband, family, government, financial institution and NGOs to initiate the enterprises. This will brings the consequence of women empowerment in social, economic, political and development of women entrepreneurs.

Government, non-government and financial institution should find out the success of women entrepreneurs and award them. This recognition and publicity will motivate other women to participate in the business activity.

Conclusion

Entrepreneurship development is one of the significant instruments for sustainable development and contribution to the growth of national economy. Women entrepreneurship played an important role of catalyst in social, economic development and empowerment of women. Today women must be a better position where women participation in the field of entrepreneurship is increasingly at a considerable rate. The government also recognized women entrepreneurship is the mainstream of socioeconomic development of the family, community and nation. Rural women's entrepreneurs play a prominent role in the country, they created an employment opportunity for rural communities and develop the areas, they are participating in all kinds of activities traditional and non-traditional can do wonders by their effectual competent in their entrepreneurial activities. Also, rural women have the basic indigenous knowledge, skills, potentials and resources to establish and manage their enterprise. The study also revealed that women entrepreneurs faced various problems of their entrepreneurial activity like family problems, the dual role of home and work, personal problem, financial, marketing, transportation and mobility constraints and so on. So it was suggested government, non-government, financial institution, family and society need to support the rural women entrepreneurs.

India is male-dominated society, women depend on any male member of the family so that women are not empowering in social and economically. Rural women entrepreneurship is the best tool for empowerment of women through the contribution of family income. The study reveals that after involving in income activities, they are empowered in social, economic and psychological spheres. The study also concludes that rural women are more empowered in personal life, decision making, increase in self-confidence, self-reliance, self-determination and economic independence, which a true reflection of women empowerment, with the help of their enterprises.

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