



Rural Small Scale Industries for Gramin Women

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ABSTRACT: "Financial freedom empowers and asserts a woman. PM Narendra Modi said, "Financially empowered women are a bulwark against societal problems." Self-help groups have been formed by around 45 million rural women across India. These groups have provided them with skills, financial resources, access to markets, and company development services. By starting small-scale businesses, women in rural India can earn a good income for their families. Examples like - Agarbatti, or Incense Sticks, are a popular home item with a large potential market that is in high demand all year. Agarbattis have potential markets in 90 countries outside of India. On a small scale, starting an agarbatti-making business is simple. Because of the low degree of technology required in this sector, an agarbatti-making firm may be started with simple machinery and a small amount of cash. Another example like Bindi is a basic product that every woman needs. Bindi making is a home-based business that women entrepreneurs may start with a small start-up capital. Making a bindi is a straightforward technique with a lot of marketing potential and profit. The need for the product exists and is growing as the female population expands.

KEYWORDS: financial freedom, gramin women, small scale industries, income, business, technology, female population

I.INTRODUCTION

Similar to the nation's urban areas, women in rural areas also have numerous business opportunities to explore. Most of women in rural India contributes to the agricultural sector which further helps in the growth of the nation's economy. To start businesses in villages, business owners do not need to worry much about strict regulations, detailed paperwork, high-end infrastructure, advanced equipment, etc. Women in villages either contribute to the agricultural industry or majorly are engaged in businesses related to the retail, services, livestock, trading and manufacturing sectors.¹ Micro, small or medium-sized business owners in villages are not devoid of opportunities, as they have ample businesses to start, grow, expand and flourish.

1. Poultry Farming

Opening a poultry farm business does not require much money or much land. The only task is the rearing of small chickens for some weeks after which they can be sold off in the market or to wholesalers. Poultry farms require initial investment; however, returns are not instant. Therefore, it is recommended to start this business on a contractual basis. Poultry farm gives dual earnings of meat, as well as eggs at the same time.

2. Clothing Store/Boutique

Most of the villages are secluded from larger towns and cities, so if a clothing store opens in a village that provides people with the latest clothing apparel and quality fabric, it shall become a success. Business women will need to find garment suppliers who can bring a variety of clothes based on commission. As gramin women do not have much reach to travel to cities frequently; shall buy from the clothing store itself.²

3. Diagnostic Centre/Clinics

Like in urban cities, women living in villages or rural areas are also immune to catching diseases or getting ill. Basic healthcare facilities are provided by the Government with the help of dispensaries but still there always are requirements for specialised diagnostic centres that can provide treatment at the local level at lesser fees. Opening a diagnostic centre does not require much investment. The initial investment for gramin women includes the centre's rent, medicine cost and salary of staff along with valid certification.

4. Packaged Drinking Water Franchise

Irrespective of whether people live in towns or villages, clean drinking water should be available for all. Villages are devoid of this because of a lack of infrastructure or water treatment plants. Freshwater from tube wells or hand pumps can be



stored in large cans and further can be transported in vehicles to villagers at their doorstep. This convenience shall be charged per jar and can be a successful business idea.³

5. Electronics & Accessories Store

Technology, communication and entertainment should not lag behind in villages, a majority of India's populace comes from villages only. Even the thought of opening an electronics store in a small village is a huge success. Almost every villager wants to communicate with their families, so mobiles are a necessity now. Therefore, only the saleable mobiles could be kept in stock by gramin women without making much investment in a good locality.

6. Fertilizers & Seeds Storage Store

Villages consist of farmers and farmers rely on agriculture. To earn their livelihood villagers must ensure that their crops are well irrigated and further sold at good prices. To make things easy for villagers, the business of opening a storage store of fertilizers and seeds can be of much interest for the gramin women. This business does not require much investment, as just the purchase of fertilizers and seeds with a store can make anyone run this business.

7. Fruits & Vegetables Vending Shop

This is the simplest and most common business for gramin women and mostly for native villagers living in the same village. People interested can directly go to the wholesale market and purchase fruits and vegetables at lower rates and earn profits by selling them at a comparatively higher price in their village.⁴

8. Grocery/Kirana Store

This business idea is widely explored by almost every segment of society. Every household in every village requires groceries. So, opening a 'Kirana' store is one of the simplest businesses in India. Reach out to suppliers of the products that are required to be sold, get a shop of rent and start this business right away by gramin women also.

9. Livestock Farming

Livestock farming means rearing goats, hens, and cows in which the cost of business includes the investment in form of animal purchase and feeding them. This type of rural business has provided profits to business owners including gramin women.

10. Small Scale Manufacturing Business

Small-scale manufacturing businesses include various types of products, including disposable paper plates, cups, paper bags and many more. Disposable products in today's market are in high demand and the investment required to open this business is not much. Most of the money is invested in raw materials and related resources. So, gramin women can start businesses and be a part of Small Scale Industries to avail benefits.⁵

11. Milk Dairy

To start a milking centre, an individual needs to have contact with a dairy farm to do business. Milk centres basically collect milk from the villagers and sell it to dairy farms. Milk centres require little equipment to start a business that including weighing machines, billing software, etc. Weighing machines are required to measure the quantity of milk fat and other related products. As the rearing of cows and buffalos is common in villages, so milk dairies in villages can bring good earnings along with profits to women in rural areas too.

Businesses in rural areas and small villages of India are of great potential, as women too just need to be more aware of the options and possibilities required to start a business. To start any type of business, interested applicants can take business loans, microloans, small business loans, term loans or working capital loans by comparing and choosing from various loan options available at competitive interest rates in today's financial market.⁶

II.DISCUSSION

Other easy tasks for gramin women in rural areas are:-

Biscuit Making

Making biscuits is one of the most successful small-scale business ideas for women. Despite the introduction of modern, big-capacity, and automatic biscuit-making plants, a considerable portion of the population still chooses fresh biscuits from the neighbourhood bakery since they are inexpensive and come in a variety of flavours. Biscuit baking is a traditional



activity in which an entrepreneur may start a business with little money. As a result, biscuit-making is a viable economic opportunity for rural women.

Candle Making

One of the most successful small-scale business ideas for rural women entrepreneurs is candle making. People burn candles for a variety of reasons, including religious and decorative purposes. Aside from the classic long white candle, scented and decorative candles have a large market potential. This is a small-scale, part-time business that can be started.⁷

Papad Making

Papad making is one of the most successful home-based manufacturing company ideas for women entrepreneurs. It's a thin wafer-like product that's commonly served as an appetizer. This business may be started by anyone with a little amount of start-up capital. The demand is high, and the manufacturing method is simple.

Spice Processing

Spice is an important ingredient in both cooking and food processing. One of the most successful food processing enterprises is spice grinding and packaging. Apart from individual spice powders such as chilli, cumin, and turmeric, the manufacturing of high-quality blended spice powder is more profitable. Meat masala, curry powder, and chat masala are some of the most popular commodities.⁸

III. SCHEME FOR SETTING UP SMALL INDUSTRY FOR RURAL WOMEN

Ministry of MSME is implementing Prime Minister's Employment Generation Programme (PMEGP) which is a major credit-linked subsidy programme aimed at generating self-employment opportunities through establishment of micro-enterprises in the non-farm sector. The maximum cost of projects is Rs. 25 lakh in the manufacturing sector and Rs. 10 lakh in the service sector. General category beneficiaries can avail of margin money subsidy of 25% of the project cost in rural areas and 15% in urban areas. For beneficiaries belonging to special categories such as SC/ST/OBC/ minorities/women, ex-serviceman, physically handicapped, NER, Hill and Border areas etc. the margin money subsidy is 35% in rural areas and 25% in urban areas. Khadi and Village Industries Commission (KVIC) is the nodal implementing agency at the national level. KVIC, Khadi & Village Industry Boards (KVIB) and District Industry Centres (DIC) are the implementing agencies in the States. Financial assistance/loans is provided through Banks, Government pays margin money subsidy to the beneficiaries through KVIC at the above mentioned rates for different categories.⁹

Ministry of MSME through Coir Board is implementing the Mahila Coir Yojana (MCY) scheme which is exclusively for rural women. Under MCY, training is given in spinning of coir yarn/various coir processing activities to rural women in regions producing coir fibre in the country, through all training centres of the Coir Board. The scheme envisages distribution of motorized ratts/motorized traditional ratts and other coir processing equipments at 75% subsidy subject to a maximum of Rs. 7500/- to set up their coir unit which can be operated by women after completion of the 2 months training programme. During the training period, the women artisans are given stipend amounting Rs. 1000 per month.

The Ministry has not yet associated with the Ministry of Women and Child Development for the marketing of Khadi & Village Industry (KVI) and Coir products.

Number of beneficiaries/units benefited by financial assistance under MCY, DPI & CUY Schemes in Coir Industry during the last three years is placed at Annexure-I. Details of the number of projects set up by women entrepreneurs and employment created for women under KVIC during the last years is placed at Annexure-II.

KVIC also extend marketing support by way of advertisement, organizing exhibitions. These entrepreneurs can also sell their products through more than 7050 Bhavan/Bhandars run by different Khadi institutions and also through Departmental Sales Outlets (DSOs) of KVIC/KVIB in the country.¹⁰

The other steps being taken by the Government to encourage and promote women entrepreneurs in the country are as follows:

1. Awareness camps about KVI scheme at District level and state level are being organized, so that unemployed youth and women can get the benefit of scheme.
2. Publicity through print and electronic media about PMEGP schemes is made.
3. District, State and National level exhibitions are organized where the entrepreneurs can sell their products.



4. To increase the registration of MSMEs, the Government has undertaken measures that the PMEGP units can adopt the Udyog Aadhar Memorandum (UAM) to register online for filing for industrial land application for credit, pollution clearance etc.
5. An online grievance handling system for PMEGP is set up to provide prompt and online redressal.
6. KVIC brought out a booklet “Celebrating the spirit of women entrepreneurship” Road to pride and progress, highlighting the success stories of some of the women entrepreneurs under PMEGP during 2014-15.
7. KVIC published a book “PMEGP success stories of entrepreneurs” of National Awardees and Successful entrepreneurs of PMEGP during 2014-15.¹¹
8. Under Khadi activity 80% women are Khadi artisans. Under the Skill Development Programme, KVIC has focused on women oriented training courses like Beautician, Baking, Tailoring, Cooking etc.

IV.RESULTS

In India, we call our country Mata (Mother), and centuries back, the world called it “Sone Ki Chidiya” (Golden Bird). The ancient Indian economy was once a major exporter of spices, cotton, iron, sugar, and pearls, almost rural regions. However, unfortunately, many industries, and notably rural enterprises were stifled during colonial administration. After independence, the economic growth was very slow for obvious reasons. However, the 21st century arrived with a bang, and the growth started to speed up. Moreover, despite all of its devastation, the pandemic brought one fortune digitalization everywhere, especially Entrepreneurship.¹²

India is looking at Rural Entrepreneurship and implementing numerous innovations and technologies. It is critical for people living in rural areas, particularly women, to learn about the prospects for becoming entrepreneurs. Despite the scarcity of resources and other essential features of rural areas, one should consider the possibility of establishing a small or medium-sized business there. A proper analysis of rural locations and determining the strengths favouring rural women entrepreneurs would encourage more young male and female entrepreneurs to shop in rural areas.

Women make up half of the world’s population and work 66 percent of the time. They obtain 10% of the income and own less than 1% of the world’s resources. It is quite ironic that the Economic progress of any country, society, or world will be impossible unless the female population is encouraged to engage in entrepreneurship. When a guy pursues Entrepreneurship, he becomes an Entrepreneur on his own, whereas when a woman seeks Entrepreneurship, the entire family becomes Entrepreneurial. Women have more excellent soft skills, such as politeness, appealing manners, and patience when studying. Education and training are critical components of knowledge- and skill-oriented businesses. As a result, suitable possibilities for Young Women to participate in educational and training programs are required. The success stories of women who have made a name for themselves in other industries, such as sports, astronomy, administrators, and management, inspire young women to pursue business. Entrepreneurship’s future directly showcases the nation’s future. Given the importance of developing the rural economy, the anticipated doubling of farmers’ income, and the provision of urban utilities in rural regions, we can confidently predict that the future of Rural Women Entrepreneurship in India is bright. The future of rural management will be determined by including rural management as a discipline in all Indian universities. All of this has begun to occur like Rural Technology Parks are being constructed to showcase the success of rural firms. However, there is an urgent need to build and improve Rural Management Institutions to provide adequate education, training, mentoring, documentation, and dissemination of Rural Women Entrepreneurship success stories.¹³

Rural Women Entrepreneurs’ Contribution to Economic Development

Create economic entities using their abilities to monitor, analyse, and locate opportunities in the surroundings. They serve as catalysts for economic development, social transformation, and change agents by making efficient and effective national resources. They are critical to economic progress in the following ways:

Capital Formation

Entrepreneurs attract investment by presenting attractive business concepts, ensuring private participation in the industrialization process; idle savings are channelled for investment in commercial initiatives that generate a return. As a result, savings are reinvested, creating a multiplier effect in capital development.



Regional Development

Entrepreneurs are constantly on the lookout for new changes in their surroundings. They use government incentives, subsidies, and infrastructure to establish their businesses in underdeveloped areas. As a result, entrepreneurs help to alleviate regional development imbalances and inequities.

Employment Creation

This is the inherent allure of becoming an entrepreneur. They are employment creators and providers, not job seekers. Entrepreneurs and their businesses are the sole hope for direct and indirect job creation in these circumstances.

Improved Living Conditions

Entrepreneurial effort through job creation results in increased income and purchasing power spent on consumer goods. Increased demand for goods and services drives more industrial output. Economies of scale and cheap manufacturing costs will result from large-scale production.

The current marketing idea entails developing demand and then filling it. New creative and diverse quality items at the most competitive rates make an ordinary person's life more comfortable and contribute to the entrepreneurial initiative. Entrepreneurs' income per capita growth converts resources such as land, labour, and capital into commodities and services, boosting a nation's income and wealth. The growth in national income reflects an increase in the country's net GDP.

Production Schedule

Entrepreneurs are regarded as economic agents since they organise the means of production. All production variables, namely land, labour, capital, and enterprise, are brought together to obtain the intended product. This will assist in making use of all production aspects with sound judgement, perseverance, and knowledge of the business world. As a result, a tiny combination of elements can prevent unnecessary resource waste. As a result, entrepreneurs are critical to creating new businesses that energise the economy.¹⁴

Poverty Reduction

Fostering Rural Women Entrepreneurship in India will improve people's economic situations in rural areas and ensure that they can earn a living in their particular village regions rather than migrating to metropolitan and suburban areas for survival. Rural Women Entrepreneurship contributes significantly to the development of the rural regions and reduces poverty levels.

Planting the seeds of Rural Women Entrepreneurship will aid in developing and flourishing slum communities. In addition, there will be numerous jobs for individuals trapped in the claws of poverty and unemployment by the start-ups and eventually help them get out of the below the poverty status.

Reduced Rural-Urban Income Gap

It is critical to close the economic gap between rural and urban natives by raising the likelihood of rural inhabitants not receiving benefits in their lives. Rural locals' confidence has been shattered by unequal income distribution, and they now believe they are worthless.

The Government of India encourages Rural Women Entrepreneurship through vocational courses and various programs to put the income of the rural population on par with that of urban privileged people.

Increased Literacy Rate

Because of India's rising literacy rate in urban areas, the development of rural residents and entrepreneurs demands special attention as well. On the other hand, the slow literacy rates for rural natives drives them to seek work in cities far from their villages. But what could be better than earning money while remaining at home? Rural Women Entrepreneurship aims to make money and broad scope in rural areas due to constant growth and development.

Rural Women's Self-Sufficiency

Women must participate actively on other fronts and demonstrate that their excellence is not restricted to household chores because women can accomplish beyond domestic responsibilities such as cleaning, cooking, etc. It is also very important to mention practical support to the economically disadvantaged women in building a name for themselves by training their hearts to become entrepreneurs.¹³

People living in remote or rural areas will be able to nurture themselves as employment producers with the support of Rural Women Entrepreneurship, rather than joining the mob as job seekers. We seek to set the rural people, particularly rural women, on a road of transformative progress.



V.CONCLUSIONS

Rural Women /gramin women business.entrepreneurship by small scale industries is not a novel notion in India. India has one of the oldest developed rural economies. The concept of village self-rule (gram-swaraj) is indigenous to India. We must reimagine our economic prowess, and Rural Women Entrepreneurship will accelerate India's economic development because most of the population still lives in villages. Fortunately, politicians (at all levels of government, including the federal government) are thinking in lockstep on this issue, as the country faces severe rural misery. The current circumstance offers a fantastic chance for rural women entrepreneurs to thrive and is necessary to enhance Rural Prosperity.¹⁴

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