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A STUDY ON THE FUTURE OF RURAL WOMEN ENTREPRENEURS IN INDIA

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Now a days, it is seen that women are gaining more economic and social power by starting their own businesses. In our country India, women led business have become increasingly significant as a result of economic liberalization along with globalization. The concept of Women led business is pivotal in the development of rural communities of India. Rural women entrepreneurs can get scope of economic prospects and can escape from poverty. At present, there are huge chance of the growth for women who migrate from rural or semi-rural areas to urban areas. It is worth mentioning rural women entrepreneurship plays a crucial role in Indian economy. Although women have dominantly contributed to the economic social cultural development of developed rural areas, women's entrepreneurship growth is relatively moderate in these areas due to the major challenges and constraints faced by rural women. This study aims to focus on the condition of women in India and to overview the problems and prospects of women entrepreneurship in rural areas, supporting factors about women's equality in rural parts of India. This paper is just an attempt to highlight the following issues: women's inability to balance their roles in their families and careers; lack of direct property ownership; Poor levels of economic freedom for rural women; lack of entrepreneurial skills in women irrespective of any economic backgrounds; Negligence of Bank and other financial institutions. Poor self-confidence; Challenges in working with men; lack of proper education; Unaware of actual capacities; low risk-taking appetite; lack of poor self-confidence; Adjustment with coworkers; Limitation on flexibility; Poor interaction with successful rural women. The growth of rural women entrepreneurs in India is a significant issue, in the world of merchandising. This paper aims to outline the success of female entrepreneurs who have strongly challenged gender norms. It is an overview of constraints women entrepreneurs faces in order to celebrate the idea of "Nari Shakti, Gaon ki Pragati".

KEYWORDS: ***Rural Women Entrepreneurship Future, Government policies to support women entrepreneurship in India, etc.***

1. INTRODUCTION

In rural society, entrepreneurship plays a crucial in creating opportunities for jobs thereby offering self-employment to entrepreneurs for launching their own businesses. Rural women entrepreneurship enhances economic standing in the rural areas as well. In order to irradicate poverty, provide support for their families, and to raise their standard of living, women are becoming more akin and interested in starting their own start up in both rural and urban areas. Overlooking rather disregarding social, cultural restrictions, women entrepreneurs are engaged in trade and commerce, science and technology, industrialisation and globalization, agriculture and harvesting along with family house hold. It is an undeniable fact that rural women entrepreneurs in India faces innumerable social and cultural challenges. As a consequence, women's entrepreneurial activity has bestowed quite less in rural India's social, cultural and in economic development. Since 2008, United Nations has recognised 15th of October as International Rural Women's Day in order to honour

the achievement of Rural women entrepreneurs. This day is celebrated for those strong women who has created industries through their entrepreneurial endeavours and have encourage others to break the stereo type of male-chauvinism.

2. LITERATURE REVIEW

Several studies have been conducted by many academicians and researchers on different problems and prospects related aspects of rural women entrepreneurship and their future in India. Some of them are highlighted below:

Vidyakala et al. (2019) conducted research highlighting on obstacles encountered by female business owners, primarily examining diverse issues impacting these entrepreneurs. The study, which is part of secondary sector, involved Supriya and 50 other women business owners. By this methodology, these women experience a sense of empowerment to attain a greater societal standing. The benefits of growth distributed equally among men and women entrepreneurs.

Bhuvaneswari and Raju (2014) In Sivaganga district, preparations was made for a research project focused on rural entrepreneurship which addressed issues, requirements, operations, evolution of strategies. The objective of the research was to highlight essential prerequisites for rural entrepreneurship. They explored various forms of rural entrepreneurship, examined the challenges and obstacles entrepreneurs faced. The research further identifies the factors that promote rural entrepreneurship. By supporting rural entrepreneurship among female, this approach may contribute to progress and economic growth, above all cultivate quality of life for rural people.

Mauchi et al. (2014) focused on difficulties, obstacles encountered by female business owners, aiming to explore the hurdles women entrepreneurs deals with in their everyday life. This research used primary data collected from 50 women entrepreneurs. Their findings indicated that female business owners experience issues related to financial matters, conflict between professional responsibilities and family duties and their efficiency in managing their entire work.

Sritharan and Pharm (2013) examined the challenges rural women entrepreneurs encounter every day, primary concern was the belief that a majority of them had inadequate leadership qualities. These qualities lacked their inner strength and confidence. Women entrepreneurs often disqualify themselves as ineffective leaders needed for business success. Moreover, quite a large number of female entrepreneurs' struggle with financial constraints. Insufficient funds, lack of structured growth, unawareness of government programs, loan non-repayment by participants, insufficient education are the major challenges faced by rural women entrepreneurs in India.

Palanivelu et al. (2017) examined the difficulties faced by Indian Women Entrepreneurs. The research sheds light challenges of female entrepreneurs overcome to succeed in their business. Secondary data has been utilised to investigate the findings. The findings of research validate similarities between theoretical understanding of women's entrepreneurship with the socio-demographic patterns of women's entrepreneurship in Indian context. Moreover, women have equal eligibility for merchandising activities. Rural Women Entrepreneurs were discovered to be socially, culturally backward in some places. Challenges can be overcome with proper abilities, data, and effective support systems.

Varadharajan et al. (2012) opined that in a society where men play a dominating role and women are not treated equally neither at home nor in public. An investigation on progress of women entrepreneurs has shown that Indian women face multiple constraints including poor literacy rate, lack of work prospect, social convention, psychological restrictions that confines them in home. All these factors s work together in creating a unfavourable climate for women's in their path of business nation wise. Rural Indian women participation in business development programs is remarkably low in rate, which marks the incredibly low presence of women in nation's economy.

Wadhawan (2017) Primary goal of this research is to explain the reason entrepreneurship has become popular in India. His work is a summary based on secondary data. As per the publication, Indian Government is supporting women's entrepreneurship with the help of Government policies, new programs, and initiatives. This report indicates more development and initiative are required to improve the current state of affairs for female entrepreneurs in India.

Anju (2018) focussed on problems that Thrissur's female entrepreneurs confront. It includes both primary and secondary data. This article affirms that there are varied dangers and challenges associated with launching of start-up, including societal context where women dominated by males. Government promotes awareness, education for women to make them realise that they are the equal part of the society.

Parveen (2013) Workshop-Based Training for Rural Women Entrepreneurs Plans are in progress for training, it has been seen that workshops controlled by various non-governmental organizations supports rural women in gaining financial support, business guidance, and training. As per the report, skilled rural

women entrepreneurs have strong business acumen. As a result, they are able to enter many marketplaces and establish a long-lasting business quickly.

3. OBJECTIVE OF THE STUDY

The objectives of the study are:

(i) To study rural women entrepreneurs along with their future in India.

(ii) To overview the initiatives taken by NABARD and Indian Government for the support and development of the rural women entrepreneurs.

4. METHODOLOGY

The paper is exploratory and descriptive in nature. It has outlined the issues along with the driving forces behind rural women entrepreneurs in Indian context. The study is based on secondary data. The data have been collected from various existing literature on the subject, including books, research publications, journal articles, newspaper reports, reports of concerned committees and institutions, reports of MSMEs guidelines, articles of INDIFY, NITI AAYOG, RBI, NABARD, DWCRA, Census Surveys, SSI Reports, and web-based resources. The study is focuses mainly on the Present issues &Challenges for rural women entrepreneur in the rural areas of India. Women entrepreneurs are being supported by globalization and industrialisation. Entrepreneurship has undoubtedly supported rural women to polish their personalities boost their mindsets, enhance their income status, above all ameliorate their reputation in society.

5. CONCEPTUAL FRAMEWORK

5.1 Rural Entrepreneurship

Rural entrepreneurship in simple term means, business in rural areas using local agricultural and other resources to enhance jobs opportunities thereby boosting local economy. As per Khadi and Village Industry Commission (KVIC) "The meaning of rural industry or village industries which is any business or industry located in rural areas, population of which does not exceed 10,000 or such other figure which produces and provides any goods or services with or without use of power and in which the fixed capital investment per head of a worker or craftsperson does not up to Rs. 1,000. Government of India has issued revised description in an effort to broaden its use.

5.2 Rural Entrepreneurship and Government of India

Indian government defines Rural Entrepreneurship as any organisation started in village or town with a manpower of 20,000 and an investment of Rs.3 crore in factory's plant and machinery is classified as a village industry. Female entrepreneurs have been by coined by Government of India as "an enterprise owned and governed by women with minimum economic interest of 51% of investment giving at least 51% employment for women in their organisation.

5.3 Women Rural Entrepreneurship

Rural women entrepreneurship refers to the use of any local resources by women business entities to create economic opportunities and enhance growth in rural areas. This often involves leveraging unique characteristics, assets of rural areas to develop sustainable growth in businesses that benefit its entire locality. J.A. Schumpeter stated that "Any Woman who builds, adopts or reproduces a business industry is called a woman entrepreneur." Women entrepreneurs are entities who establish, operates, encourage job creation for others within a firm or industry. According to The International Journal of Applied Research (2016) If a woman takes on necessary role accepts challenge to meet her own needs and become financially independent, she then might be considered a woman entrepreneur.

5.4 The Frame work of Rural women Entrepreneurship in India

Improving the use of local assets in rural startup can lead to better distribution of farming products within rural associations. Company operation in entrepreneurship help in reducing partiality thereby generating various employment opportunities to discourage people from moving to rural areas. The **6M** core system is a skeleton applied in management and quality control to study and boost the entire system:

5.5 The **6 Ms** stand for:

Manpower- Human Resources, including ability, training and education, employment.

Machineries – Apparatus, technology used in the production process.

Materials- Unrefined materials and materials used in the production of goods.

Methods- Operational Technique and progression used to complete the project

Measurements- Statistics and findings used to supervise and scrutinize performance.

Mother Nature (Environment) – Ecological elements that influences the entire operation like weather, location, and other external factors.

This approach aids in overviewing enhancement and ensuring every portion of operation is taken into account for improvement.

6. CHALLENGES FOR RURAL WOMEN ENTREPRENEURS IN INDIA

Challenges faced by rural women entrepreneurs in operating their enterprises are varied and include issues with family obligations, balancing workplace commitment, home duties, education, skill, work experience, raising working capital, vendors, clients, setting limits, balancing job, and family responsibilities, combining training with work experience.

6.1 Lack of Proper Education

Female literacy rates are very low in India. Rural Indian women are quite far behind the circle of education even in this twenty-first century. Maximum number of rural women has insufficiency of formal education. several issues like poverty, early marriage, poor socioeconomic conditions, inequal education among sons and daughters with regards to higher education, women in rural areas have inadequate formal education than their male counterparts.

Owing to inadequate education, female entrepreneurs fail to embrace updated technological advancements, effective marketing strategies, and effective manufacturing techniques. Government initiatives serve as sources of inspiration breaking the shackles of obstacles.

6.2 Healthy Work-Life Balance

Indian women have strong emotional bond with their families. They are rarely practical in balancing home with their enterprise. They are expected to balance both worlds ideally. Taking care of family, children, and other housework is considered to be their prime focus as compared to their career. Their husbands and family require more time and energy from them due to their increased household obligations, which include caring for children, and other family members, and following the dos and don'ts. In such conditions, it will be extremely difficult for women to concentrate efficiently on managing the business. Married woman entrepreneurs must strike a decent balance between their personal and professional lives.

6.3 Male Dominated Society

Men and women have equal rights under our constitution, but practically, equality does not existent in rural areas. Women are not treated equally like men. Public in rural areas are typical and retains the stereotype that women should only be used for household chores. Head of the family must approve a woman's admittance into the world of business. Traditionally, entrepreneurship has been dominated by male figures in the society. This impediment exists at every stage of development in female business world. Consequently, male entrepreneurs who run businesses produce the accomplishments of women entrepreneurs.

6.4 Poor Funding System

Rural women entrepreneurs face challenges trying to raise capital to fulfil their company's financial needs. Due to their poor credit value and greater risk of business failure, female small business owners are very likely to experience financial constraints as they are disregarded by lenders, creditors, financial institutions and above all society. Their inefficiency to obtain external funding are presenting them as failure before the market. Their lack of personal property also causes them to have financial difficulties in credit and security.

7. FUTURE OF RURAL WOMEN ENTREPRENEURS IN INDIA

Society's view towards women is changing now a days. It is the beginning of women participation in economic growth of nation which is undoubtedly a result of pressure from government and other entrepreneurial development organisation. Ministry of Statistics & Program Implementation released their sixth Economic Census, which presents an image of the present situation of women entrepreneurs in India. As per report of sixth Economic Census women only makes 8.05 million out of 58.5 million businesses, or 13.76% of net business in Indian economy. Among all business entrepreneurs, 2.76 million women (or 34.3%) are engaged in agricultural sector, while 5.29 million women (or 65.7%) are engaged in non-agricultural sector. Agricultural sector, cattle have largest share of agricultural business of 31.6% Manufacturing and retail trade hold the next share of business with 29.8% & 17.8% respectively. Out of all business owned by women entrepreneurs, following social and religious groups makes percentage share: Hindus: 65.6%, Muslims: 12.84%, Christians: 5.2%, OBC: 40.60%, SC: 12.18%, ST: 6.97%, and others (40.25%). Among all states, Tamil Nadu has the highest percentage of establishments run by female (13.51%), Kerala (11.35%) is the second position Andhra Pradesh (10.56%), West Bengal (10.33%), and Maharashtra (8.25%) are after them. In all Women-owned businesses 1.67 people on average per firm are employed. Various Programs are being conducted in India that Strengthen Indian Women Entrepreneurs including loan offerings. These schemes are particularly designed for women to encourage and support them as they enter the field of entrepreneurship.

7.1 Development Schemes for the Better Prospects of Indian Women Entrepreneurs:

There are nine schemes designed particularly for Indian women entrepreneurs:

7.1.1 Stree Shakti Package: This unique State Bank of India (SBI) program aims to encourage women to start their own businesses by offering them specific concessions such as no security requirements for loans up to Rs. 5 lakhs in the case of small sector units or a 0.5% interest rate reduction in the event that the loan exceeds Rs. 2 lakhs. An organization must have more than 50% of its share capital held by women in order to be eligible for the plan.

7.1.2Mahila Udyam Nidhi Scheme: Punjab Nationa l Bank started this scheme to meet gender gap in fina nce. It supports female entrepreneurs establishing their new setups in micro or small-scale units. In this scheme, maximum amount granted is Rs 10 lakhs, the interest depends upon the market rates. These

flexible loans can be repaid with in a period of 10 years.

7.1.3 Udyogin Scheme: Approved by the Karnataka government in 1997–1998 and designed to help women become self-employed, particularly in the trade and service industries. The program, which is provided by Punjab and Sind Bank, gives women more financial power. In this scheme, maximum unit cost is Rs. 1,00,000/-. Age limit of the beneficiary has to between 18- 45 years. The family income limit has to be is Rs. 40,000/- per annum for all women irrespective of SC /ST category for availing this benefit. The scheme is preventing female entrepreneurs borrowing from private sector at a higher rate of interest.

7.1.4 Dena Shakti Scheme: Provided by Dena Bank, this program offers funding to female entrepreneurs engaged in microcredit, manufacturing, retail, small businesses, or agricultural. RBI has directives for various priority sector, such as loans up to Rs 20 lakhs under retail trade. Rs 20 lakhs under education and housing. Rs 50000/-under microcredit as well as Bank's specific schemes circulated to branches / offices periodically. Bank determines maximum ceiling limits that can be considered for financing women beneficiaries under this scheme.

7.1.5 Mudra Yojana Scheme for Women: Initiated by the Indian government, this program seeks to elevate women's status by granting loans, promoting their new businesses, and ultimately giving them a source of independent income and financial security. If the loan is accepted under this program, the women entrepreneur will receive a Mudra card that works similarly to a credit card, but the amount of money they may use on it is just 10% of the total loan amount. There are three strategies available for obtaining the loan, which does not require any collateral security: Shishu: Businesses that are in compliance with this can receive up to Rs. 50,000 under this. lakhs and is available to individuals with successfully operating enterprises. This program allows for issuance of loans up to Rs. 10 lakhs, which existing enterprises can use to finance their expansion.

7.1.6 Bhartiya Mahila Bank Business Loan: For those who are unaware, Bharatiya Mahila Bank was established with the goal of empowering women economically. It is the first bank of its sort in the Indian banking sector. The bank serves as a resource for female entrepreneurs wishing to launch new ventures in the retail, microloans, SME, and loan against property sectors. For companies operating in the manufacturing sector, the bank will lend up to Rs. 20 crores interest rates often range from 10.15% and more, with an extent of 0.25%.

7.1.7 Mahila Vikas Yojana Scheme: The Oriental Bank of Commerce offers the Orient Mahila Vikas Yojana Scheme, which aims to satisfy the financial requirements of female entrepreneurs. A woman must own individually or jointly 51% of the share capital in a proprietary firm in order to qualify for the plan. For loans ranging from 10 lakhs to 25 lakhs, the plan, which offers an interest rate reduction of up to 2 percent, does not require collateral security. The loans granted under the plan have a seven-year repayment period.

7.1.8 Annapurna Scheme: The State Bank of Mysore offers loans to female business Under the plan, a grant of Rs. 50,000 is made. The money awarded can be used to purchase utensils and other tools and equipment in order to meet the business's working capital needs.

7.1.9 Cent Kalyani Scheme: The Central Bank of India offers the Cent Kalyani Scheme, which encourages women entrepreneurs to launch new businesses or to grow and upgrade their current ones. The program is intended for female entrepreneurs who are either new or seasoned in running micro/small businesses (as those terms are defined by the MSME Act of 2006). those who work in manufacturing and service industries like retail trade, education and training institutions, self-help groups, and designing/beauty parlours; small businesses—small lunch/canteen, mobile restaurant, circulating library; tailoring; day care centres for children; typing; Xerox booth, etc.; and transportation operators—three- or four-wheelers—are not eligible for the program. The initiative allows for a maximum grant sum of Rs. 100 lakhs. The nicest thing about the plan is that there are no processing costs and no requirements for collateral security or guarantors.

7.1.10 National Rural Livelihoods Mission (NRLM): NRLM, also known as Aajeevika, aims to reduce poverty by promoting diversified and gainful self-employment and wage employment opportunities for rural women. It provides support for developing self-help groups (SHGs) for promoting livelihood activities.

7.1.11 Deen Dayal Upadhyaya Antyodaya Yojana (DAY-NRLM): This scheme under NRLM focuses on promoting skill development, capacity building, and providing access to credit and market linkages for rural women entrepreneurs.

7.1.12 Stand-Up India Scheme: This scheme aims to provide financial assistance and support for setting up greenfield enterprises by SC/ST and women entrepreneurs in the non-farm sector, including rural areas.

7.1.13 Mahila E-Haat: Initiative by the Ministry of Women and Child Development. It is an online platform that helps women entrepreneurs to exhibit and sell their products. This project aims to promote entrepreneurship among women.

7.1.14 Rashtriya Mahila Kosh (RMK): RMK provides micro-credit facilities to women in rural areas for various income-generating activities, including entrepreneurship.

7.1.15 Skill India Mission Skill India aims to provide skill development training to empower women with the necessary skills for entrepreneurship and employment opportunities, including in rural areas.

9. INITIATIVES FOR THE WOMEN ENTREPRENEURS IN INDIA

As per **International Journal of Research Applications** different factor motivates rural women to opt entrepreneurship. The motivating forces behind rural women's consent to opt entrepreneurship as their career of choice. Rural women in India benefit from programs like
NABARD, Indian government's five-year plans, Development of Women and Children in Rural Areas.

9.1 NABARD: (National Bank for Agriculture and Rural Development) Women entrepreneurship in rural India is crucial for economic development and social empowerment. NABARD, established in 1982, has been instrumental in implementing various programs and schemes aimed at enhancing the entrepreneurial capabilities of rural women. NABARD promotes rural development and ease rural prosperity. NABARD offers investment & production financing for a range of developmental activities in rural areas. Self-Help Group (SHG) Bank Linkage Programme (BLP) supporting Bank Sakhis (SBS) Farmer Producer Organizations (FPOs) and Off-Farm Producer Organizations (OFPOs) are examples of NABARD's contribution in empowering women in rural areas of India

9.1.1 Self-Help Groups (SHGs)
NABARD's SHG-Bank Linkage Programme has been a cornerstone in empowering rural women.
Impact: NABARD promotes the formation of SHGs, which are groups of 10-20 women who come together to save and lend within the group.

9.1.2 Financial Linkage: These SHGs are linked to banks, facilitating access to formal credit without collateral. *Impact:* As of 2022, there are over 100 million women organized into SHGs, resulting in improved savings, access to credit, and economic activities ranging from agriculture to small-scale industries.

9.1.3 Microfinance Initiatives
Credit Facilities: NABARD supports microfinance institutions (MFIs)
Impact: Provide small loans to rural women entrepreneurs.

9.1.4 Women Self Help Group (WSHG) Scheme
Launched in 2012, this scheme focuses on creating new SHGs in backward and left-wing extremism (LWE) affected districts, with an emphasis on women's empowerment.

Impact: Increased access to credit has enabled women to start and expand businesses, contributing to poverty reduction and economic development.

9.1.5 Capacity Building Programs
Training and Development: NABARD conducts various training programs, including financial literacy, entrepreneurship development, and skill enhancement.

Workshops and Seminars: These are organized to educate women on business management, marketing strategies, and technical skills.

Impact: These programs have equipped women with the knowledge and skills necessary to manage successful enterprises, leading to increased productivity and income.

9.1.6 Rural Mart Scheme
Objective: The scheme aims to provide marketing support to rural entrepreneurs by establishing retail outlets.
Support: NABARD offers financial assistance for setting up these marts, covering costs related to infrastructure, branding, and marketing.

Impact: Rural marts have facilitated better market access for products made by women entrepreneurs, enhancing their sales and income.

9.1.7 Development Projects
Sector-Specific Projects: NABARD funds projects in sectors like agriculture, handicrafts, and rural industries that involve significant participation from women.

Integrated Development: These projects aim at holistic development, including infrastructure development, technology transfer, and market linkages.

Impact: Such projects have created numerous opportunities for women, promoting diversification of income sources and economic stability.

9.1.8 Cluster Development

Common Facilities: NABARD promotes the development of clusters, providing common facilities for women engaged in similar trades, such as weaving, pottery, or food processing.

Economies of Scale: This reduces production costs, improves product quality, and enhances market competitiveness.

Impact: Cluster development has led to the creation of sustainable business models for rural women, fostering community-based economic growth.

9.1.9 Financial Inclusion

Banking Services: NABARD works to improve access to banking services for rural women, ensuring they can benefit from financial products like savings accounts, insurance, and credit.

Financial Literacy Programs: These programs educate women about financial management, savings, and investment, enhancing their ability to make informed financial decisions.

Impact: Enhanced financial inclusion has enabled women to participate more actively in the economy, improving their financial security and independence.

10. GOVERNMENT OF INDIA'S FIVE-YEAR PLANS

The Government of India has laid out various initiatives and strategies to promote rural women entrepreneurship in India as part of its five-year plans. These plans typically focus on providing access to finance, skill development, market linkages, and support services to empower women in rural areas to start and grow their businesses. Some key areas of focus may include microcredit schemes, training programs, mentorship opportunities, and setting up of women-friendly workspaces. It's important to stay updated with the latest developments

- The Government of India has included promoting rural women's entrepreneurship in its Five-Year Plans.
- Initiatives focus on providing training, skill development, access to finance, and marketing support.
- Schemes like MUDRA Yojana and Stand-Up India aim to empower rural women entrepreneurs.
- State-level programs complement national efforts to support women in starting and sustaining businesses in rural areas.

11.WOMEN ENTREPRENEURSHIP

DEVELOPMENT (WED) program was started by Indian government. There are various growth components to this curriculum, and WED training program is identical in content overall Pre promotion activities, entrepreneurial discovery and promotion, training, selection, post-training support, and follow-up are all part full WED venture. WED, focuses on development of Personal Entrepreneurial Characteristics (PECs) through required training program

12. DEVELOPMENT OF WOMEN & CHILDREN IN RURAL INDIA (DWCRA)

Government of India s initiative launched between 1982–1983.The goal of DWCRA is to support rural women in their business development. Chance to pursue self-employment. Thousands of women from rural areas of India have participate in entrepreneurial skill development programs.

The Program's primary focus is to promote women and children residing in rural areas. Together with this, the project promotes the growth of rural women entrepreneurs all over India. DWCRA supports independent project for development. This program's primary goal is to uplift women and children from backward community. DWCRA supports rural women below the poverty line to work for themselves. Promotes improvement in rural society's productivity by rendering goods and services to help in development of villages across India.

Various initiatives and programs have been implemented by the government, non-governmental organizations (NGOs), and other stakeholders to address the unique challenges faced by women and children in rural areas. Here are some key areas and initiatives that focus on the development of women and children in rural India:

12.1 Healthcare: Improving access to healthcare services is crucial for the well-being of women and children in rural areas. Initiatives like the National Rural Health Mission (NRHM) have been instrumental in strengthening healthcare infrastructure, providing essential healthcare services, and promoting maternal and child health.

12.2 Education: Ensuring access to quality education is essential for the empowerment of women and the overall development of children. The government has implemented various schemes like Sarva Shiksha Abhiyan (SSA) and **Beti Bachao**, **Beti Padhao** to promote girls' education and reduce the gender gap in literacy rates.

12.3 Nourishment & Nutrition: Addressing malnutrition among women and children is a key priority. Programs like the Integrated Child Development Services (ICDS) aim to provide supplementary nutrition, healthcare, and early childhood education to children and pregnant women in rural areas.

12.4 Women's Empowerment: Empowering women through skill development, entrepreneurship opportunities, and access to resources is crucial for their socio-economic development. Initiatives like the National Rural Livelihood Mission (NRLM) and Mahila Samakhya focus on women's empowerment and leadership in rural communities.

12.5 Child Protection: Ensuring the safety and well-being of children in rural areas is a priority. Programs like the Integrated Child Protection Scheme (ICPS) aim to prevent child labour, trafficking, and abuse, and provide support services for vulnerable children.

12.6 Sanitation and Hygiene: Improving access to clean water, sanitation facilities, and promoting hygiene practices are essential for the health and well-being of women and children in rural areas. Initiatives like the Swachh Bharat Mission aim to promote cleanliness and hygiene in rural India.

12.7 Digital Inclusion: Bridging the digital divide is essential for enhancing opportunities for women and children in rural areas. Initiatives like Digital India aim to provide digital literacy and access to information and services through technology.

13.CONCLUSION

Present state of affairs is distinguished by rapid advancements in education, science and technology and change of industry in rural areas. Rural women's employment options have significantly increased. No denying of the fact that, entrepreneurship among rural women has increases not only the economic condition of household but also brought in the economy of the nation as a whole. It has been a prolonged tradition that men predominate the society and women are expected to be economically and socially dominated by them. Women require support, motivation and encouragement from their families, government, male co-workers, and above all from the society. With require and collect support from these communities, women can connect to national rural economy's main stream. They are capable enough to encourage the development of rural economy. Indian government ought to devise appropriate and effective strategies that will encourage Indian women entrepreneurs. They will be motivated to focus more on empowerment through training and development, Capacity building and confidence will generate from right training, and will help them to grow. It is essential to train rural women in order to improve their entrepreneurial skills and help them to find a path to success. Indian government need provide rural women with high-quality educational services and skill development programs. Education and awareness programs should be conducted to change the unfavourable social perceptions and negative views society has on women. The training programs should be designed and scheduled keeping in mind the socioeconomic backgrounds of female entrepreneurs. In order to improve psychologic challenges related to low self-esteem and poor risk appetite NGOs, psychologists, management professionals should render counselling services to both established and aspiring rural women entrepreneurs. Only government assistance would not suffice to tackle the issues facing female businesses established female entrepreneurs should also come up with their success stories, brilliant ideas, and turn them into reality. It is necessary to create self-help mutual aid groups to solve common entrepreneurial problems.

14. SUGGESTION

Efforts are necessary to encourage the development of women entrepreneurs and enhance their participation in entrepreneurial activities. Swami Vivekananda stated that there is no chance for welfare of the world unless the condition of woman is improved. If quality education is being imparted to women, they will handle the rest parameters themselves and prove them as True Daughters of Moher India. **"When rural women advance, the entire village progresses"**

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