

# WOMEN EMPOWERMENT AND RURAL DEVELOPMENT IN INDIA



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# Women Empowerment and Rural Development in India

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**Paramount Publishing House**

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# Impact of Micro Finance on Women Entrepreneurship

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Micro Finance is growing as a powerful instrument for poverty alleviation in the Indian economy. Microfinance can be defined as providing financial service to poor who are traditionally not served by the institutional financial sources. A majority of the microfinance programmes has come up with the clear objective of reducing poverty and empowering women. In addition, an increasing number of microfinance institutions prefer women members as they believe that they are more responsible and trustworthy. Microfinance programs in India have been progressively promoting for their positive economic impact and the belief that they empower women.

Investing in women offers the most effective means to improve health, nutrition, hygiene, and educational standards for families and consequently for the whole of society. Thus, a special support for women in financial services is necessary. Many leading public and private sector banks are offering schemes particularly designed for women to set up their own business units. The present article is an attempt to study the impact of microfinance as an effective instrument in promoting women entrepreneurship in India.

Like many other developing countries, India has been making effort to accelerate the pace of its economic development by putting in place micro finance programmes. Microfinance structure is essential for development of women entrepreneurship. "The development of microfinance institutions over the last two decades and a number of success have lent credence to the idea that microfinance is a major stimulus for development in India and is a powerful instrument for reducing poverty and women empowerment".

## Objectives of Microfinance:

The primary objectives of microfinance is to make financial services accessible to a large segment of the population including rural poor and women. Microfinance is aimed to achieve the following objectives:

- i. Providing opportunities to micro, small and medium entrepreneurs
- ii. Contribute to socio-economic development of rural communities especially women.
- iii. To improve women's access to financial services by eliminating gender disparity.

- iv. Enhancement of the productive activities in both urban and rural areas, thereby creating job opportunities and reducing poverty.
- v. To create opportunities for self employment and self-reliance to low-income group especially to the poor and backward women.
- vi. To Mobilize domestic savings and promote the banking culture among low-income groups and poor women.
- vii. To strengthen the capital base and broaden the scope of activities of microfinance institutions.

Although men, as well as women, face difficulties in establishing an enterprise, women have barriers to overcome. Among them are negative socio - cultural attitudes, legal barriers, practical external barriers, lack of education and personal difficulties. In spite of this, for women and especially for poor women, microenterprise ownership has emerged as a strategy for economical survival.

One of the most essential factors contributing to success in micro entrepreneurship is access to capital and financial services. For various reasons, women had less access to these services than men. Regarding limited-access to financial services, women depend largely on their own limited cash resources or, in some cases, loans from extended family members for investment. Smaller amounts of investment capital effectively limit women to a narrow range of low-return activities. Women entrepreneurship through micro finance needs to be encouraged to reduce poverty level and enhance self-reliance among the women.

Few survey report reveals that, "the latent capacity of women for entrepreneurship would be significantly enhance through the provision of microfinance service to enable them engage in economic activities and to be more self-reliant, increase employment opportunities and create wealth". Intellectuals pointed out that, women in general are naturally endowed with some exceptional abilities, which if properly harnessed for entrepreneurship purpose, could result in positive and enviable result. Women however can device, design, invent and sustain innovations and techniques. Their technological foresight and creativity usher in Cottage and small industries, home Management, personal and community health and through this, they keep the family, community and the nation going even with babies on their back.

In the economic sphere, women in India are naturally creative and have abilities to persist and pursue their desires, innovate and develop passion for what they belief in. With this, women posses most of the qualities that are essential and can be enhanced for entrepreneurial success.

Microfinance institutions play significant role in enhancing socio economic development of women because, viable approach to sustainable growth and development lies in the financial and economic advancement of women. Recent development in and other developing countries reinforce the contention that microfinance is essential for development of rural areas in consideration of the fact that development concentrated in the urban areas in India. Provision of microfinance made positive impact on women. Microfinance institutions have rapidly evolved in the last decade and

have been able to enhance socio economic activities of rural people and women through the following ways:

1. Establishment of microfinance institution in both rural and urban areas, give easy access to banking services than when located in far distant places.
2. Encouraging rural savings
3. Encourage self reliance
4. Microfinance institutions gives greater business opportunities, economic independence as well as sustainable development in women's economic activities.
5. Microfinance are often peasant farmers, petty traders, artisans, tailors, service providers etc. Microfinance helps existing business of their client to grow or diversify and thus encourage self sufficiency and to live above poverty level.

Empowering women is the main social objective of microfinance programs. It is difficult to evaluate the effectiveness of microfinance program on women empowerment because measurement of women empowerment is a difficult task. However microfinance is a powerful tool in enhancing women empowerment for its all indicators like household economic decision making, economic security, family decision making, mobility and legal awareness. Only participation in microfinance program does not lead to increase in women empowerment but when it is coupled with participation in productive activities, workshops and training then it helps women in enhancing their empowerment. These kind of activities not only provide self employment training but also facilitate good decision-making.

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