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इतिहासाचार्य वि. का. राजवाडे मंडळ, धुळे या संस्थेचे त्रैमासिक ॥ संशोधक ॥

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कार्यालयीन वेळ

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“Rural Development through Human Resource (Women)”

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Abstract :

The two characteristics of Indian economy that have been running since the pre-independence period that are rural economy and agrarian economy. Even after independence, this has not changed much. Even today, 65 percent of the country's population lives in rural areas and almost the same population is seen as dependent on the agricultural economy. Rural development can be promoted through agricultural development and subsidiary businesses, but in recent times, a new model of rural development has been created by promoting women's self-employment through women's self-help groups in rural areas. Rural development can be boosted by providing business help and employment opportunities to women in rural areas.

Women's involvement in business is a vital component for rural development. When women engage in entrepreneurship and business activities in rural areas, it leads to economic growth, poverty reduction, and community empowerment.

Moreover, women often bring unique perspectives and approaches to business, leading to innovation and diversification within rural economies. Women-run businesses contribute to job creation, increased income, and the development of local economies. Their participation in various sectors such as agriculture, agribusiness, handicrafts, and small-scale industries contributes to the overall resilience and sustainability of rural communities.

Considering this importance researcher tried to find out the role of women in rural business in Patan Tehsil. The tehsil is remote, hilly & earthquake-prone area in Satara district of Maharashtra, a study has been done in the present research to find out how women's empowerment and ultimately rural development can be promoted through women's employment opportunities in rural areas.

Objectives:

- 1) To study the empowerment of women in rural areas.
- 2) To study the problems faced by women while doing jobs and business.

Research Methodology:

Primary data collection has been used for the present research and data collection has been done by interviewing 100 women of Patan division, District Satara, Maharashtra.

Key Words: Rural Development, Women Empowerment, Business, Agrarian Economy

Introduction:

The role of women in rural development is multifaceted and crucial. Women contribute significantly to agricultural production, food security, and household income generation in rural areas. They often play key roles in activities such as crop cultivation, animal husbandry, and small-scale entrepreneurship. Additionally, women contribute to community development through their involvement in education, healthcare, water resource management, and



social cohesion initiatives. Empowering women in rural areas through access to education, financial resources, and decision-making opportunities is essential for sustainable rural development and poverty alleviation. Efforts to support women in rural business development include providing access to financial resources, business training, mentorship, and networking opportunities. Empowering women entrepreneurs not only benefits them individually but also strengthens the fabric of rural societies, fostering inclusive and equitable development.

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Table No. 1 : Status of Women in Business & Employment in Patan Tehsil

Employed women 65	Business women 35	100
Married 75	Single 25	100
Own Farm 90	No Farm 10	100
Muslim Women 15	Hindu Women 75 Marwadi Women 10)	100
Local 90	Outside 10	100
1 -10 educated No. 70	12 th Pass No. -10, Graduate Women -20	100
Who is the head of the family at home? Self -38	Husband 54 (Other Head of Household 08)	100

In order to review the employment through women self-help groups in Patan tehsil and the businesses that women are doing independently, a survey of one hundred women in some areas was conducted through interviews, and the following information has been obtained. 55 women were self-employed while 45 women were working as daily wage earners 75 women were married and 25 women were single 90 women had their own farm and ten women had no farm. Fifteen percent of the

women were Muslim and ten percent of the women belonged to the Marwari community, while ten percent of the women came from abroad and 90 percent of the women were locals. 70 percent of the women have completed up to 10th standard and only 20 percent of the women have completed graduation and 62% of the households have a husband or other person as the head of the household.



Problems for women doing Business in Rural Area:

- 1) **Limited Access to Finance:** Women often encounter difficulties accessing financial resources such as loans, credit, and investment capital due to factors like lack of collateral, discriminatory lending practices, and limited financial literacy.
- 2) **Lack of Infrastructure:** In many rural areas, inadequate infrastructure, including transportation, electricity, and telecommunications, poses significant barriers to women's business operations and expansion.
- 3) **Socio-cultural Norms and Gender Bias:** Traditional gender roles and cultural norms may restrict women's participation in business activities, limit their decision-making power, and subject them to discrimination and unequal treatment in the marketplace.
- 4) **Limited Education and Skills Training:** Women in rural areas often have lower levels of education and skills training compared to their urban counterparts, which can affect their ability to effectively manage businesses, access markets, and adopt new technologies.
- 5) **Market Access and Information:** Women entrepreneurs may face challenges accessing markets for their products and services due to geographical isolation, lack of market information, and limited networking opportunities.
- 6) **Inadequate Support Services:** The absence of supportive infrastructure and services, such as business development centers, mentoring programs, and childcare facilities, can hinder women's ability to start and sustain businesses in rural areas.

Addressing these challenges requires comprehensive strategies that focus on improving access to finance, building

infrastructure, promoting gender equality and women's empowerment, enhancing education and skills training, expanding market access, and providing tailored support services for women entrepreneurs in rural areas.

Business benefits from employment :

- 1) Financially Stability
- 2) Improvement in Standard of Living
- 3) Improved Personality
- 4) Increased Confidence
- 5) Self-Reliant
- 6) Holistic Development
- 7) Practical Knowledge of Work
- 8) Acceptance of Risk
- 9) Increases Decision Making Ability

Losses due to business / due to employment

- 1) Dominance of owner has to be tolerated
- 2) Working hours are constantly changing; time planning has to be done.
- 3) Increased Family Responsibilities
- 4) Financial problems are not solved.
- 5) Work does not balance.
- 6) Increased Physical and Mental Stress.
- 7) Ignored myself.

Remedies:-

- 1) Skills should be made available at the government level.
- 2) Education facilities should be available while working.
- 3) Means should be made available to women for employment business.
- 4) To increase participation and contribution of women to empower women.

Conclusion:

Women's involvement in business is a vital component of rural development. When women engage in entrepreneurship and business activities in rural areas, it leads to economic growth, poverty reduction, and community empowerment. Women-run businesses contribute to job creation, increased income, and



the development of local economies. Since ancient times, women have been given a secondary status in Indian society. After independence, many efforts were made for women empowerment to give women an equal position with men in the Indian economy. The presented research has been done to review the role of women's business in rural areas

- 1) No- one business is registered.
- 2) The job profession enabled women to pursue graduation.
- 3) Women became financially empowered, women's decision making capacity increased.
- 4) Women's views were taken into account in family problems and responsibilities.
- 5) Able to take responsibility for children's education.
- 6) Women left home when financial problems arose.

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