

**RURAL WOMEN AND ENTREPRENEURSHIP  
IN THE  
TOURISM INDUSTRY**

**A PROTOTYPE FOR  
SOCIAL ENTREPRENEURSHIP IN INDIA**

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## **ABSTRACT**

This thesis deals with tourism entrepreneurship by rural women and the social aspects of this entrepreneurship. The contribution of women and their role in the family as well as in the economic development and social transformation of a nation are pivotal. However in India the social, economic and political status of women in rural areas remains very low. Women in India, especially rural women live with social and economic challenges, including persistent poverty and discrimination. Additionally, the work that rural women undertake is seen more as an extension of domestic duty, which constitutes low economic returns. This study shows how the rural women in the two states of Rajasthan and Kerala in India have managed to a small extent to break the traditional mind set of the society and also overcome the negligence of the state and respective authorities and establish successful tourism ventures. They have managed to develop economic independence, personal and social capabilities among rural women and have been successful in diversifying the economic activities in rural areas. The increase in the engagement of rural women in the economic activities has increased their level of employment.

Traditionally tourism has been associated with stereotypical jobs for women such as housekeeping, catering and many such low paid jobs. This study shows how it is possible for rural women to take advantage of the booming rural tourism industry without working in gender stereotypical jobs. Six tourism destinations were selected in the rural areas of

Rajasthan and Kerala. A total of fifty rural women tourism entrepreneurs were interviewed and focus group discussions were held with them. The study revealed that despite many hurdles faced by rural women, they have managed to establish their tourism businesses successfully and make them beneficial for the rural communities that they live in. It shows how rural women are able to recognize opportunities. They learned how to turn their creativities into profit, and advance their family's social status and their communities well being too, with the knowledge, skills and abilities gained through tourism entrepreneurship. They have also been able to provide better nutrition, housing, health, and education for themselves and their families, and the impact of their social development programs has led to less gender discrimination in their communities.

However, this process has been very uneven and on the basis of the findings of the study, some suggestions are made on how to improve rural women entrepreneurship effectiveness and to remove the various problems associated with growth of the involvement of women entrepreneurs in rural tourism. Despite uncovering success stories, this research recommends that the Indian government and the banks loosen loan regulations, provide additional services, and increase incentives for rural women tourism entrepreneurs. This research also recommends that the Indian government support rural women's entrepreneurial intentions in order to facilitate their positive social and economic impacts to the rural community and the nation.

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## LIST OF ABBREVIATIONS

ALEAP:	Association of Lady Entrepreneurs of Andhra Pradesh
APO:	Asian Productivity Organization
AWAKE:	Association of Women Entrepreneurs of Karnataka
CWEI:	Consortium of Women Entrepreneurs of India
EDI:	Entrepreneurship Development Institutes of India
EDP:	Entrepreneurship Development Program (EDP)
FAO:	Food and Agriculture Organization
FDI:	Foreign Direct Investment
FGDs:	Focus Group Discussions
FICCI:	Federation of Indian Chambers of Commerce and Industry
GDP:	Gross Domestic Product
IEDs:	Institutes of Entrepreneurship Development
MoTAC:	Ministry of Tourism, Art and Culture
MSE:	Micro and Small Enterprise
NABARD:	National Bank for Agriculture and Rural Development
NEED:	Network of Entrepreneurship and Economic Development
NGOs:	Non-Governmental Organizations
NISIET:	National Institute of Small Industry Extension Training
NSSO:	National Sample Survey Organization
ODG:	Overseas Development Group
OECD:	Organization for Economic Co-operation and Development
PMRY:	Prime Minister Rojgar Yojna
PPT:	Pro-Poor Tourism
RBI:	Reserve Bank of India
RMK:	Rashtriya Mahila Kosh
RWE:	Rural Women Entrepreneurship
SEWA:	Self Employed Women association
SHGs:	Self Help Groups
SISI:	Small Industries Service Institute (SISI)
SJSRY:	Swaran-Jayanti Shaski Rojgar Yojna
SSIS:	Semi-Structured Interview Schedule
STEP:	Sustainable Tourism for Eliminating Poverty
TEA:	Total Entrepreneurship Activity
TOC:	Technical Counseling Organizations
TREAD:	Trade Related Entrepreneurship Assistance Development
UNCTAD:	United Nations Conference on Trade and Development

UNWTO: United Nations World Tourism Organization

WTTC: World Travel and Tourism Council

WWF: Working Women's Forum

## **CHAPTER ONE: INTRODUCTION**

### **1.1 SETTING THE SCENE**

The liberalization of the Indian domestic economy in the early 90's of the last century and the increasing integration of India with the global economy have brought about immense changes in the country. One of these changes has been the rapid restructuring of local economies, in order to enhance their socio-economic viability in the global economy. This restructuring has given rise to a lot of entrepreneurial potential and entrepreneurship is considered to be one of the most important factors contributing to the economic development of Indian society. Entrepreneurs have been considered instrumental in initiating and sustaining socio-economic development. In recent years entrepreneurship has gained ground both in theoretical circles and policy implementations of central authorities. Modernization has meant that there is an expansion of networking and information technology within society, along with innovation due to entrepreneurship. This is vital for local, regional and national development (Lash, 1994; Sweeney, 1987).

As part of this trend women's entrepreneurship has become an important aspect of the changed Indian economic climate (Tiwari, 2007, p11). The participation of women in different innovative business undertakings has empowered them in the social, economic and cultural arena (Nawaz, 2009, p1). Specifically, economists, social workers and social scientists have studied rural women and entrepreneurship in India at various levels. In most

developed countries, rural women entrepreneurship had gained attention in the middle of the last century; however it has covered significant ground in developing countries only in recent decades. In these countries, the development of entrepreneurship by rural women is considered as the way to promote self-employment- the panacea not only for chronic unemployment among the uneducated youth and women but also to sustain economic development and to augment the competitiveness of industries in the era of globalization and liberalization.

Rural women's participation in the development process has been the focus of intensive international debate. The substantial roles played and immense support from rural women in agriculture and rural development in developing nations have been well documented and acknowledged by various international development agencies, national governments, development administrators, academicians and social science researchers in the recent past. Even so, there remains the need of rural women to carve their own niche in the competitive world of business environment thus bringing forth sustainable socio-economic development. The role of rural women is vital. Rural women not only contribute to feeding the world in a safe and sustainable way but also to promoting a true development and contribute to building peaceful and socially cohesive communities. The socio-economic development of a country cannot be fully realized so long as its women are confined to a subordinate position and their talents are unexplored.

Rural women entrepreneurship growth is crucial to human resource progress (Pizzati and Funck, 2002, p106). Human resource development is concerned with improving the quality of life of all the people by developing their personal, social, economic and political capabilities and is therefore a major factor in rural development. However, the development of rural women's entrepreneurship is very low in India (Kanmony, 2010, p173). Entrepreneurship amongst rural women in India has only been of recent concern (Fielden, and Davidson, 2006, p219).

Rural women have faced a number of constraints and have only recently increasingly become conscious of the existence of their rights and their work situations. Women's empowerment is an important part of the global quest for sustained economic development and social progress and it has gained political importance since being acknowledged by United Nations World Tourism Organization (UNWTO, 2010, p1). It clearly shows that tourism is able to deliver a range of activities where women can play a part and there are plenty of opportunities for entrepreneurship development in tourist destinations for women (EQUATIONS, 2007, p3). Tourism can be a significant tool to create equal opportunities for women. It can create opportunities for employment and income generation, promote adult education and reduce illiteracy and increase awareness on health and hygiene. It also offers an option for viability of indigenous community, which allows them to maintain their traditional life. According to UNWTO Highlights 2010, tourism's role to employment is



probably about 6% to 7% of the overall number of direct and indirect jobs worldwide (UNWTO 2010, p1). Women in developing countries have less access to education, with more household responsibilities. Tourism does not have many barriers to entry and it has flexible working hours. The part-time work presents potential opportunities for employment. EQUATIONS (2007, p3) in its report on the global data on the number of women and men working in tourism related professions suggest that the organized tourism sector is a particularly important sector where 46 % of the workforce is women (in general 30-40% of the workforce is women. Most experts agree that data on the percentage of women in the tourism workforce are incomplete but it can still be seen that in developing nations women constitute a large percentage of tourism workers and it is also seen that there is greater prospective for women to find positions of responsibility in the tourism sector than in most other sectors of the economy. The tourism industry has grown significantly over the decades and though women generally have a higher overall presence in the industry they don't really seem to get many benefits and are not fully empowered by tourism because the trends of the employment market greatly influence this sector too. So we find that there is substantial horizontal and vertical gender discrimination in tourism. Women dominate occupations at the lower levels, which have fewer career development opportunities however the key managerial positions are usually dominated by men. This is a typical example of the gender pyramid that exists in the tourism industry (EQUATIONS, 2007, p3). In India women are

generally consigned to rather low skill and low paying jobs and usually are found in part time and temporary employment (EQUATIONS, 2007, p3). Added to this is that they are normally paid fewer wages than men for the equivalent work performed in the tourism sector (EQUATIONS, 2007, p3). In fact, in the developing world 60% of women who work (in non-agricultural work) are in the informal sector (Becker, 2004, p5). The need to acknowledge the important economic contribution of women and ensure for them access to credit, capacity building and enhanced skills, access to the market, encouragement to form unions, associations and cooperatives to increase their bargaining power, and to ensure that their safety health and social security needs are met is critical (Becker, 2004, p99). Such recognition should lead to a change in the situation where the organized sector in tourism has women who are usually consigned to jobs like housekeeping, front-desk and catering and laundry services which don't really require high skills and are low paying and stereotypical jobs (Becker, 2004, p99). Apart from the high risks of sexual harassment and exploitation, women are also not allowed unite and form unions or associations to display their strength and influence.

The ratio of women's wages and men's wages clearly shows the inequality. Though the activities of women in tourism are significant, they are taken for granted and not really discerned by anyone. In informal tourism women do a variety of jobs such as running home-stay facilities, restaurants and shacks, crafts and handicrafts, handloom, small shops and

street vending but none of this is given due importance (Becker, 2004, p99).

Women can be empowered and significantly gain from tourism especially through community-based tourism initiatives which include local women's groups and co-operatives (Becker, 2004, p99). The formal tourism sector has incorporated a number of women and women's groups who have started income-generating activities on their own and this enhances the sector to a great extent. These activities also help to create financial independence for local women and motivate them to develop necessary skills and improve their education (Becker, 2004, p99).

## **1.2 A WORKING DEFINITION OF “RURAL” AND “RURAL WOMEN”**

Various public and private institutions and organizations have different definitions of ‘rural’. Each of them has short comings and fails to include one criteria or the other. Every nation has a different way of distinguishing urban from rural areas because of the different characteristics present and therefore there cannot be one universal definition of what constitutes rural. The United Nations states that, “because of national differences in the characteristics that distinguish urban from rural areas, the distinction between urban and rural population is not amenable to a single definition that would be applicable to all countries” (United Nations, 1998). Each country makes its own definition of urban and rural according to its needs. However, generally speaking, one can see that urban areas provide a higher

standard of living as compared to rural areas. This criterion does not hold in industrialized nations because there is no difference in the standard of living all over the nation. The main difference between rural and urban areas is usually seen in the density of population found in different areas. Sparsely settled areas are usually classified as rural areas and densely populated areas come into the arena of urban areas. There are certain places where there is a high density of population but the people follow a rural way of life and therefore there needs to be additional criteria in defining a rural area (United Nations, 2012). Rural areas are said to have higher number of people employed in agriculture. The availability of electricity and piped water in living quarters and the ease of access to medical care, schools and recreation facilities are some of the other criteria which differentiate rural areas from urban areas. Some countries have all the facilities like running water, electricity, medical care etc. but when a major part of the population in a particular area is involved in agriculture; it is classified as a rural area (United Nations, 2012).

While there is no generally accepted definition on what communities or regions should be called “rural”, the Reserve Bank of India (RBI) defines rural areas as those areas with a population of less than 49,000. The Planning Commission of India defines a rural area as a town with a maximum population of 15,000. The National Sample Survey Organization (NSSO) defines ‘rural’ as an area with a population density of up to 400 per square kilometer, which has clear surveyed boundaries but no municipal board and a minimum of 75% of male

working population involved in agriculture and allied activities. The Census of India 2001 and 2011 defines urban India but doesn't tell one what rural India is. Urban India is defined as "All statutory places with municipality, corporation, cantonment board or notified town area committee; A place which satisfies the three criteria: Minimum population of 5,000; Density of population of at least 400 per sq. km. (1,000 per sq. mile); At least 75% of male working population engaged in non-agricultural activities (In-Focus, 2020, p1; Census of India, 2011, p11). All areas, which are not categorized as urban are considered to be Rural Areas. The number of Rural Units (or Villages) in India in the 2001 census was 6,388,588 and in the 2011 census was 6,400,867, showing an increase of 12,279 villages (Census of India, 2011, p13). Out of the total of 1210.2 million people in India, 833.1 million live in rural areas (or 68.84% of the total, Census 2011 Provisional Population Totals, India, p17). It can be therefore be relied upon that the women who live in areas that are classified as rural units or villages will almost universally be "rural women".

Rural India comprises of places where employment opportunities are relatively low, and poverty much higher than in other areas. The term "rural employment" is defined as any activity, occupation, work, business or service performed by rural people for remuneration, profit, social or family gain, or by force, in cash, or kind, including under a contract of hire, written or oral, expressed or implied, and regardless if the activity is performed on a self-directed, part-time, or fulltime basis. It comprises agricultural employment – including

both on-farm self-employment and wage employment in the agricultural sector, as well as non-agricultural employment, which includes non-farm self-employment and wage employment (FAO/IFAD, 2011). Rural areas have the highest share of residents with less than a high school education, and the health care services are not up to par with women especially being affected by this, leading to higher mortality rates amongst this group. There is also a persistently low female educational rate in most rural areas. Female educational achievement is constrained by hostile sociocultural, individual-level, and institutional factors (Bhandari and Smith, 1997, p3).

### **1.3 RURAL WOMEN, TOURISM AND ENTREPRENEURSHIP**

*Why rural women?* It is often said that India's real heart lives in the villages. Unfortunately rural women are weighed down by social customs and rigidity of the traditional way of life in the villages. Indian rural women's social position is risky and less secure, as conservative social and religious dogma frequently makes them to give up their self-image and potential for social reasons. Indian women are expected to behave in a particular manner and forget any passion for education and career. However, this does not mean that rural women are not satisfied with their lives in India; they more often than not appear to accept these rigid social actions in that natural and inevitable environment as part of their destiny. As a result the position of women in India is one filled with paradoxes (Eade, 1999). On one hand

they are the center around which the family revolves and on the other hand they are given a less privileged status as opposed to the men in the family. Traditions, customs, superstitions, social beliefs, unwritten taboos etc. are a part and parcel of the Indian rural society. Gender discrimination and inequality is a way of life all over India and it is more pronounced in the rural areas (Rath, 1996, p41). This is ironic, especially since the United Nations Millennium Declaration (General Assembly resolution 55/2) called for Governments all over the world to promote gender equality and the empowerment of women. This was seen as one of the most effective ways to combat poverty, hunger and disease and to stimulate development that is truly sustainable. Thus one of the Millennium Development Goals includes the empowerment of women and the promotion of gender equality.

In India, there have been many programs to ensure the empowerment of women in rural areas, but not all of them carried through with concentrated effort or in fact of direct relevance to the problem. To build rural infrastructure for example, the government launched a time-bound business plan for action called Bharat Nirman in 2005. Under Bharat Nirman, the areas of Water Supply, Housing, Telecommunication and Information Technology, Roads, Electrification and Irrigation were given importance (National Portal Content Management Team, 2012), but this had little impact on the *empowerment* of rural women. While it is true that a majority of villages do not have sustainable economies that would allow this, more important is the fact that landlords, upper castes, and government officials themselves carry

out and foster the oppression of women and lower castes even in those that do. The social injustices against women can be stopped only through comprehensive efforts in which communities develop through sustainable and integrated programs that impact all the marginalized classes.

In every arena of work where women are present, the same concerns of women's rights, stereotypical images, and sexual objectification have been faced at various times (UNED Forum, 2002). Under these circumstances, the promotion of rural women entrepreneurship in the tourism sector seems to be complicated and challenging for any developing country to initiate. Pioneering the dynamism of rural women entrepreneurship in tourism for India is a critical job, as socio-economic and political systems need to depict women as *leaders* for tomorrow's nation, rather than simply needing an escape from poverty.

Due to the inability of the local village system to accumulate sufficient human, financial and social capital, the overall development of rural women is almost unrealizable (Rakodi and Jones, 2002). But with a methodical approach the rural women labor force could be converted into a leadership labor force which will in turn generate more jobs and solve the problem of employment, capital resources and poverty (Pardeshi, Shaikh and Lokhandwala, 2007, p2-15). In fact, the expansion of female entrepreneurship has become a top priority for the economic development of developing countries like India (Shukla, 2007). In our globalized world where every country has had to make immense changes to its economy, the



economic empowerment of women is considered as an imperative for progress in a country and it is only natural that political thinkers, social scientists and reformers consider economic empowerment of women as having vital importance (Sathiabama, 2010, p1). However, in the Indian labor market, the role of *rural women* is hidden and not considered very worthy. Entrepreneurship can certainly bring betterment and a light of hope in the daily drudgery of their lives.

In the Tenth Economic Plan (2002–07, p3-49) of India, the empowerment of women is strongly recommended as the key to social change and development, for this threefold strategy of social empowerment, economic development, and gender justice of women has been streamlined. There is an increasing realization that India cannot ignore the fact that half the population has a potential to contribute to the economic development of the country, which is not used, and with that latent potential India could emerge as a global power. For this goal, India has to empower women, particularly rural women, who are unknown hosts in the overall picture of the country.

Successful entrepreneurship can be achieved primarily through the human capital resource of education, as with this authentic foundation, one can become keen, optimistic, and enthusiastic. These basic qualities are needed to stand on the tough and harsh ground of entrepreneurship. This basic foundation has a strong link with social and financial capital and

with this, the groundwork to challenge any service industry, including tourism, would not be a difficult job.

The field of entrepreneurship is also being fast recognized as an important area of research (Thien, 2009, p12). That said, little research has done in the area of rural women entrepreneurship in tourism, and not much data are available on the characteristics that constitute the rural woman's personality as an entrepreneur in particular. Policy makers, academicians and researchers all over the world are interested in learning more about how to encourage women's entrepreneurship as means of advancing wealth creation, innovation, and wide-ranging economic development. In tourism generally, comparatively less attention has been paid to the entrepreneurial role of rural women in particular (Thien, 2009, p4). Having a grasp of both the concepts and practice of rural women entrepreneurship and tourism is difficult and problematic in terms of matching or contrasting the perspectives involved with the general concept of the term 'entrepreneurship' (Ibid, p4) .

Entrepreneurship is an important force behind success in any industry, and tourism is no exception. Entrepreneurship is critical to the tourism sectors due to the rapid change in consumer demands and expectations and constant innovation tendencies (Ball, 2005, p5). Rural women's entrepreneurship nexus with tourism is critical. Rural women entrepreneurship is more related to the concept of social entrepreneurship, as its outward appearance of social innovation can more easily be collaborated with the local rural women

for the prerequisite of community based tourism development (Thein, 2009, p5). Community based tourism is tourism run by the local people in the form of rural tourism, agricultural tourism, farm tourism, craft tourism, or any form that is monetary and combines its actions with the tourism sector. With this approach, entrepreneurial attitude in rural women can be initiated by exploiting their basic skills and knowledge.

In the long run, the tourism industry's collaboration with rural women can contribute to shaping India's economy in a more luminous way. Tourism is a service-based industry. In this vast service industry, rural tourism is a new road to develop, and local rural women can act as the catalysts or economic agents that could even lead to the elimination of poverty. Tourism is an economic agent and a fast solution to eliminate poverty, especially for developing countries. Some aid donors and international funding agencies have recognized tourism as an effective tool for poverty reduction. Authorities in the United Kingdom have termed it 'Pro-Poor Tourism' (PPT); the UNWTO and the United Nations Conference on Trade and Development (UNCTAD) termed it 'Sustainable Tourism for Eliminating Poverty' (STEP); and finally, the World Bank and Asian Development Bank have reassessed their policies and revised their funding of tourism activities (Sofield, 2003, p350).

If tourism can be an effective tool in empowering women, subsequently, the question that is asked is how can tourism empower women effectively?' It is potentially through the concept of entrepreneurship. Entrepreneurship is a critical factor in tourism development,

both globally and regionally (Russell and Faulkner, 2004). The quintessence of entrepreneurship is the start of change through novel conception (Yang and Wall, 2008, p522). Gray (1996, p10) viewed an entrepreneur as a risk taker, innovator, combiner of resources, manager, or mixture of these in terms of market structure and prospects, investment climate, governmental regulations or encouragements, and technological change. In this framework or curriculum of entrepreneurship's characteristics, the question is, can we fix the roles of rural women as entrepreneurs? The economic feasibility of any country is undoubtedly a necessary condition for social vitality, as prescribed by Food and Agriculture Organization (FAO, 1994). However, the standard view scrutinized by FAO (1994) is that entrepreneurship is a special individual feature and according to this perception, entrepreneurial traits, such as the need to achieve, risk-taking propensity, self-respect and internal locus of control, inventiveness and pioneering behavior, self-rule, occupational dominance, are all natural. The factors that add to the supply of entrepreneurs are a legacy of entrepreneurial tradition, family position, social rank, educational background, and the level of education.

Entrepreneurship throughout the world is rousing a revolution that is reforming and realizing economies because it establishes new businesses and helps grow existing ones. Tourism development provides an opportunity for overall economic development and a boost for local entrepreneurship. For this very reason, both developed and developing countries all

over the world, have implemented innumerable policies that support the encouragement of entrepreneurship and sustainable tourism. Various donor-assisted funding has also been encouraged (Badulescu, A. 2011, p704-705).

The academic contribution to identifying and understanding the range of issues critical to tourism entrepreneurship and tourism development has however remained a largely neglected area of research (Badulescu, A. 2011, p704-705). Though tourism and entrepreneurship have innate connections not much has been addressed on this issue and they thus remain as divergent themes (Telfer 2000, p304-305). However, the importance of the development of rural women entrepreneurship as an essential ingredient of economic development was recognized as early as the immediate post-independence years in India (Jha, Patel and Singh, 2005); however, purposeful efforts have been put into this sphere for only one or two decades. Nevertheless, researchers in recent years have shown keen interest in the study of entrepreneurs, particularly focusing their attention on women entrepreneurs (Murphy, Kickul, Barbosa and Titus, 2005, p1).

### ***1.3.1 Defining the Concept***

Defining the entrepreneurship concept for this thesis was not an easy task, because it comes in a complicated relationship with rural areas. To choose the definition of entrepreneurship most appropriate for the rural area, it is important to consider the skills needed to better the quality of life for individuals, families, and communities and to maintain

a healthy economy and environment. In this regard, feminist discussions of societal, economic, educational, and financial limiting factors that are said to contribute to gender status in entrepreneurship, even though men and women are more or less comparable in terms of individuality and activities undertaken, do not find any substantial difference between sexes (Kutani and Bayraktaroglu, 2003, p3). In reality, widespread practical research on the sources of entrepreneurship shows that the average perception is that entrepreneurship is a personal feature, and therefore the only generic requirement in the context of women's acceptance and recognition of leadership behavior is to give a chance to the individual, particularly if the society is rigid and conservative (Hanson, 2009, p1). However, a trend of bringing rural women into the channels of entrepreneurship through supporting individual efforts has not been prevalent in India in comparison with other developing and developed countries, although it started there much before many other countries (Kundu and Mohanan, 2009, p3).

Nevertheless, by the late 1970s and into the 1980s Indian women were being encouraged towards income generating activities at least in the urban areas, and they were soon seen to be able to give a higher contribution due to their traditional processing knowledge and skills. As a result of this, increased economic returns enabled them to become self-sustainable and also at the same time to improve the nation's economy (Ganesan, Swathi, Kumar and Murugan, 2007, p1; The Overseas Development Group (ODG), 2007). This was

the period where a lot of social change occurred in India, and women entrepreneurs were created as an interface to bring out social change and economic development through their participation in sustaining the economy of the nation.

#### **1.4 THE INDIAN RURAL WOMEN ENTREPRENEURSHIP (RWE) DEVELOPMENT PROGRAM**

Somewhat later the Government of India did take a giant leap in the positive direction and implemented a *National Policy for the Empowerment of Women* on 20th March 2001 (Women's Empowerment Policy, 2000, p1). By declaring the year 2001 as "Women's Empowerment Year" the government emphasized its determination to make every effort to restore power to women, which they had lost over the years. The main objective of this policy was to bring about the advancement, development and empowerment of women and to eliminate all forms of discrimination against them in order to ensure their active participation in all spheres of public life and activities (Annual Report, 2006, p12).

According to the Global Entrepreneurship Monitor Report of 2002, India stands in second place amongst all nations in total entrepreneurship activity (GEM, 2004). However, even though Indians have entrepreneurial capacity, society and government have not enthusiastically encouraged this, especially amongst women, and thus most people usually seek security and long-term employment rather than risky activities such as entrepreneurship. While legal and constitutional bodies have been giving valuable *Declarations* in the form of policies, strategies and various programs, not all of them have been successfully implemented

(Charantimath, 2006, p120). The Indian Constitution in its fundamental rights has provisions for equality, social justice and protection of women; however, these goals are yet to be realized as women continue to be discriminated against, exploited and exposed to inequalities in various spheres (Suguna, 2006, p10). The question arises as to why this scenario exists? Who is responsible for it? And, What is to be done to overcome the problems and increase women's involvement in the economy and society from the point of view of empowerment to become entrepreneurs?

In the Ninth National Plan (1997-2002) of India, the agenda of empowering women was reinforced with the intention of bringing social change and development and it was hoped that the strategies would be realized through the National Policy for Empowerment of Women (Suguna, 2006, p11). It was hoped that the launch of Self Help Groups would mark the commencement of the major process of empowering women (Sreeramulu, 2008, p9). Under this Plan, the central and state governments should give special attention to the development of rural women entrepreneurship (Ibid, p9). Special advantages have been accorded for the development of the small-scale sector. Also, the industrial policy of the Government of India announced in 1991 provides for special training programs to develop women entrepreneurship (Pardeshi, Shaikh and Lokhandwala, 2007, p2.5).

It is clear then that the national government has begun several measures to reinforce the competitiveness of the small-scale enterprise sector. Most of these measures are related to



entrepreneurship development, technology upgrading, modernization, and the provision of assistance for finance and marketing. India's aim to 'enterpreneurise the society' is under development and is oriented towards raising the social status of women in society. There are thus a number of schemes and programmes to promote self-employment among rural women. Within these, State and Central Government institutions and Non Governmental Organizations (NGOs) are engaged in increasing the scope of entrepreneurship among rural women. These include the Small Industries Service Institute, (SIS), State Level Institutes of Entrepreneurship Development (IEDs), Technical Counseling Organizations (TOCs), and the Entrepreneurship Development Institute of India (EDI) (Tiwari, 2007, p38). In addition, the Small Industries Development Bank of India has sponsored more than 300 Entrepreneurship Development Training Programmes entirely for women.

The Government has envisaged measures to give power to women by designing trade related entrepreneurship assistance development (TREAD) programs that empower women economically through the development of their entrepreneurial skills by eliminating constraints faced by them (Pratiyogita Darpan, 2007). In spite of granting equal status to women in Fundamental Rights, TREAD and other measures, women entrepreneurship is lagging behind, because the basic concepts of entrepreneur, environment and support system are not integrated. However, there are several other factors affecting women entrepreneurship in India, such as:

1. There is a strong absence of social acknowledgment and self-reliance, gender inequality, the stereotyping of gender roles and other socio-cultural barriers. (Majumdar, 2005, p63);
2. An education system that is not only gender and caste biased but also excludes ease of understanding and a lack of vocational training programs which would help accentuate the concept of entrepreneurship amongst women (Gupta, 2000, p214);
3. Their low socio-economic status means that there is complete lack of support from the family when it comes to entrepreneurship and for taking loans (Sreenivas, 2006, p181);
4. Women's personal behavior that includes fear of failure, little self-confidence and self image, low decision making ability, and poor market surveys consequently lead to less awareness in grasping the opportunities of access to credit, technology and support services (Misra, 2009); and
5. Problems of finance and working capital that include lack of inheritance rights leading to non-availability of security and thus access to capital, and low exposure to business and decision making activities that emphasize investment capacity (Gurusamy, 2009, p550).

One of the promising features of the scenario related to women's development in India since the 1980s has been the increasing role of Non-Government Organizations (Subramaniam, 2006, p62). Their sphere of action has spanned a wide variety of levels; such as program implementation, facilitating agencies at the grass roots, becoming directors and stage managers in the provision of training and orientation to women workers and prospect entrepreneurs, undertaking field research to identify the beneficiaries for various state schemes, critiquing government department policies and strategies regarding the formulation and implementation of developmental programmes, and through conducting entrepreneurship

development programs for potential entrepreneurial groups (Ibid, 2006, p71). However lower level bureaucracies and local level politicians seem not prepared to welcome this type of NGO participation. While many NGOS in fact have a shared relationship with the Government while still retaining their independence, flexibility, and grass root orientation, very often the NGOs that are agencies for the implementation of projects face a number of hurdles. The impression gathered about these development programs, especially those drawn up for the development of rural women, is that they are not implemented with proper care and sincerity. Even after implementing expensive schemes through successive plans, both by the Central and State Governments, the situation of the downtrodden has not improved to the desired extent (Balakrishnan, 2005, p32).

Of course, it is impossible for both social transformation and economic development to take place without realizing the full potential of women in society (Tiwari and Tiwari, 2007, p147). Therefore it remains very important to create opportunities for women in rural areas, so that the growth rate and prosperity of the nation can be accelerated. For the development of the economy it is necessary to approach the issue of employment of women with sincerity, and to know that empowerment of women is possible only through their economic independence. As a result, in its Five Year Plans the government has progressively shifted emphasis from 'welfare of women' to 'development of women' and now from 'development' to 'empowerment of women'.

In 1991, the Government of India launched a series of economic reforms (Singh, 2002, p-ix). The concept of entrepreneurship changed in the aftermath of these economic reforms (Tiwari and Tiwari, 2007, p206). Some of these changes include increased global competitiveness, international quality consciousness and foreign investment in India. These new dimensions have a huge impact in shaping the twenty-first century, especially for India's real resource advantage, its workers, who are the nation's entrepreneurial intellectual capital. However, much of women's economic activity is not reflected in the statistics used to back these reforms. Women face wage discrimination and their employment does not insure economic independence (Dunlop and Velkoff, 1999, p2). Though rural women in India could play a more vital role in the development and ownership of the rural economy, the poorer the family, the more it depends on the part-time earnings of female members. In fact women head 35 per cent of households below the poverty line (Jalihal and Shivamurthy, 2003, p176). Efforts to increase the employment opportunities for women will thus be important to enable poor women to generate income. If women, especially rural women, can obtain better access to resources, education, and technology, they can create better own jobs or make their jobs more productive and remunerative. This will ensure a better participation of women folk in the process of economic growth of the nation. Therefore, measures to develop entrepreneurship among women are critical, because such efforts, even on a small scale, will definitely improve their status in the society.

Even given the caveats on progress mentioned above however, with the spread of education, awareness, industrialization and urbanization, various new prospects have opened for Indian rural women outside of their traditional activities. The Constitution of India does grant equal status to women and it enables the State to take on methods of constructive discrimination in favor of women in order to reduce the effect the socio-economic, educational, and political disadvantage faced by them constantly in society (Lalnehzovi, 2007, p30). The State has ordained a number of statutory measures, which ensure equal rights and counter social discrimination and various forms of violence and atrocities and to support working women, keeping the dictates of the Constitution in mind. Through concentrated efforts over the last few decades here are material gains for women – in terms of life expectancy at birth, levels of literacy, access to employment and formal education, etc. In the political field, the 73<sup>rd</sup> and 74<sup>th</sup> amendments to the Constitution reserve 30 percent of the seats in the Panchayati Raj for women (Tiwari, 2009, p152). This not only grants representation in the grass root level, but also opens new opportunities for women for their development in general and largely improves their status in society. The National Commission for Women, Women's Development Corporations, Rashtriya Mahila Kosh, and a number of other organizations have also been created at the center and state levels for focusing on issues of women (Annual Report, 2006, p10). In turn, the Federation of Indian Chambers of Commerce and Industry (FICCI), the Female Ladies Organization (FLO) and

other similar organizations facilitate rural women empowerment and self-reliance. Several other employment programs have been introduced by government, such as the Swarna-Jayanti Shahari Rozjgar Yojana (SJSRY), Prime Minister Rozgar Yojana (PMRY), Self-employment Yojana, Money Margin Yojana initiated by Village Industry, and several others that encourage self-reliance (Tiwari and Tiwari, 2007, p138).

The advent of rural women entrepreneurship and its influence on the national economy has thus gradually become noticeable in India. Rural women in fact form 78 per cent of all women in the regular work force (Sathiabama, 2010, p3). Some are now engaged in small-scale entrepreneurship programmes with the help of Self Help Groups. Through this they are economically empowered and attain status in the family and the community. This shows that economic empowerment of Indian rural women by micro entrepreneurship can lead to many things such as socio-economic opportunity, property rights, political representation, social equality, personal rights, family development, market development, and community development and national development (ibid, p5).

In summary then, India has made significant progress in several areas of economic and human resource development during the last 64 years of its independence. And many steps have been taken to improve the socio-economic standard of women. The government has been trying to give equal status to women since the first five-year plan. Today we find women are engaged in teaching, clerical, official, and health services, as well as in industry

and agriculture. Nevertheless, to date there are only a limited number who take leading roles in the area of entrepreneurship. However, due to the initiatives of government and non-government organizations and their own aspirations women are becoming aware of the possibilities, but still much has to be done on socio-cultural aspects. In fact women have to acquire economic independence, the most important factor for their all round development. Economic independence can be achieved by adopting an entrepreneurial way of living.

## **1.5 THREE KEYS TO ENTREPRENEURIAL DEVELOPMENT**

In the successful entrepreneurial process, there are three main categories of capital that contribute to prosperous ventures: human, financial and social capital. In recent years, many studies have been conducted in an attempt to understand the impact of these forms of capital on the entrepreneur, in the hope that small business development may improve their support strategies. This section details those studies.

### ***1.5.1 Human Capital Issues***

The principal and crucial constituent of an entrepreneurial approach is capitalizing on and investing in human capital (Hild, Fritz and King, 2007). Human capital helps enhance the ability to earn wages and also to develop and promote professional career opportunities. It has been seen that in many of the developing countries, especially in India there is a lot of inequality in the effect of human capital on gender and this has been a cause for concern. In the agricultural sector the economic contributions of women and the effect it has on the

human capital revenues shows up the gender disparities very clearly (Boserup 1970; Bardhan 1974; Miller 1981). It is seen that when the human capital yields are lower the investment made in women are also low. It is not possible to see a coherent link between human capital income and its consequences due to differing cultural practices and customs in various developing countries. India can be taken as a very good example to highlight this ambiguity. Only 48% of the women are literate as compared to 73% for men. And insufficient delivery of nutrition and medical care leads to girls having almost a 40-50% higher mortality rate than boys in infancy and childhood (Chen, Huq and D'Souza 1981; Sen 1990; Das Gupta 1987). Nevertheless, the Business Process Outsourcing (BPO) industry in India has grown rapidly over the past decade, creating a significant number of new, high-paying opportunities, particularly for women. However, because it is such a new sector, awareness of these jobs and knowledge of how to access them is very limited, especially outside of the urban core and among less educated households.

### ***1.5.2 Financial Capital Issues***

The second key component is the availability of financial capital, which is unquestionably an essential element for enterprise development and income-generation (PACS, 2005). If an entrepreneur is unable to organize the necessary financial backing her venture will never take off. Most women entrepreneurs may not even be altogether aware of the assistance provided by financial institutions. Funding is the élan vital of any enterprise,



and a number of banks and institutions give their full support through incentives, loans, schemes etc. Adequate financial support accelerates the success of an enterprise. Most of the rural women entrepreneurs face financing problems at the time of the start as well as during operation of their business enterprises. So the sincere efforts taken towards rural women entrepreneurs may not reach those in rural and backward areas. The following are the important financial constraints faced by rural women entrepreneurs (Ahirrao and Sadavarte, 2010, p2-3):

1. The dearth of finance often hampers rural women entrepreneurs;
2. Though women have been legally given equal share in the family properties due to many legislative measures, rural women don't enjoy any of the benefits of these measures;
3. Women are usually hesitant about entering into new ventures due to delays in procuring bank loans and the running about that is required to obtain a loan;
4. The various authorities at different levels in the governmental hierarchy, like the licensing and labor authorities and sales tax inspectors ask questions which sometimes demean the position of women;
5. Their lack of legal rights over any form of property and assets means that most rural women entrepreneurs have inadequate access to external (to the family) source of funds;
6. Rural women are usually completely shielded from business and the risks associated with a new start up company and thus banks hesitate to lend to them on the basis of experience;
7. While the process of obtaining loans is lengthy and time consuming, the banks and other financial institutions can unfairly make the repayment schedules very tight and

this is another constraint faced by rural women; and

8. The absence of a proper basic education and a lack of experience and knowledge in financial management practices can mean to a badly managed enterprise without any foundation or planning.

### ***1.5.3 Social Capital Issues***

The third key component of an entrepreneurial approach is investing in social capital. Networking with important or vital people in organizations, working in significant assignments and the proper utilization of overall resources definitely enhance the probability of professional achievements by women (Hild, Fritz and King, 2007). An aim of this thesis is therefore to demonstrate that social capital has a positive role to uplift the status of rural women that can motivate them in partaking entrepreneurial activities within communities. The self-help groups in the Indian villages can initiate this kind of nurturing and growth. These groups can help the poor rural women to get easy access to credit and also to save their earnings. They have a multi-purpose use and help to build a network of trust. They help to provide the right foundation for positive actions done collectively and thus further the interests of the community as a whole. By also reviewing current literature on self-help groups and the practical operational processes that govern the formation and functioning of such groups in relation to social capital formation, this thesis can examine the close relationship between social capital and the benefits that flow to it from rural women entrepreneurship in tourism.

## **1.6 RURAL WOMEN ENTREPRENEURSHIP: AN INDIAN SCENARIO**

Entrepreneurship itself is recently being recognized as a developed profession and women entrepreneurship is even newer phenomenon (Rani, 1996, p-12). A lot of data is available on the entrepreneurial characteristics of men but very little is available regarding women entrepreneurs. Little research has been done in India to probe questions like:

1. What motivates women to become entrepreneurs?
2. What kind of enterprises would women like to take up?
3. What are the support systems available for them?
4. How do they go about managing their business?
5. What discriminations or difficulties they face and how much success they experience?
6. Can a woman entrepreneur's success be measured on the same line as male entrepreneurs?

“To awaken people, it is the women who must be awakened. Once she is on the move the family moves, the village moves, and the Nation moves,” Jawaharlal Nehru, quoted by Jamal (1994, p19). Pandit Jawaharlal Nehru, the first Prime Minister of India observed: “Freedom depends on economic condition, even more than political” (Tiwari, 2007, p163). He also said that if a woman was not economically free and self-earning, she would have to depend on someone else and dependents were never free. In most developing countries like India, women are expected to work only when it is absolutely necessary for the maintenance

of their families. The poorer the family, the greater is their dependence on the earnings of the women. Under these critical circumstances, the study of rural women entrepreneurship is gaining attention (Charantimath, 2006, pp111-115).

The commercialization of Indian rural women's entrepreneurship however, depends on such diverse factors as ethnic background, educational level, and size of the family, tradition, ability, and affordability (Meenakshisundaram, 2007). Under these circumstances, rural women's entrepreneurship cannot be spontaneous (Ibid). Societies and cultures as deeply rooted in discriminatory values and chauvinism with respect to rural women as the Indian - even though women are the nucleus of the nation – have a particularly hard time in making changes. While women might be said to be the real builders of a Nation's Destiny (Tiwari and Tiwari, 2007, p7), as a result the role of rural women as producers and entrepreneurs has been largely neglected in the design formulation and implementation of development programs (ibid, p192).

The social status of women depends upon the role played by them and social attitude of the society towards them. The status of women is closely connected with their socio-economic contribution, which depends on opportunities for participation in economic activities. It is important that women must be allowed to work as equal partners and participants in development and also play a vital role in influencing decision making and help in implementing critical economic and social development schemes (Tiwari, 2009, p155).

The potential of women is not fully utilized for the benefit of the community and they are often placed in the bottom level of organization and have little role in decision-making in the enterprise. However, India is very much a service-based economy that facilitates the intensification of entrepreneurship. Given the importance of high-quality entrepreneurship for economic development, it is only natural that by increasing rural labor force in this effort and properly utilizing rural entrepreneurship so that the quality of entrepreneurship could be improved. In developing economies, these two resources are the most important prerequisites for the economic development, especially in those countries that are challenged by population pressures.

### ***1.6.1 Indian Rural Women Entrepreneurship in Tourism: barriers and challenges***

As we saw above, the barriers to Indian rural women`s entrepreneurship primarily consist of the lack of *human, financial and social capital*. Without solving these three major issues, the question arises whether Indian rural women can in fact be brought into the stream of entrepreneurs. The answer to this question can be understood by analyzing the psychological and sociological factors working in the population. While employing concepts of capital is not new to the study of entrepreneurship (Bruin and Dupuis, 2003, p58), Fielden and Davidson (2006, p211) note that women entrepreneurs in India often suffer from insufficient fixed and working capital. They often face difficulties in raising external funds because they rarely have concrete economic security to build on. Due to this lack male family

members tend to be unsupportive with their financial capital in ventures run by women. Further, the reluctance of financial institutions, including nationalized banks to help is an insurmountable hurdle to almost all women entrepreneurs.

While tourism is seen a good source of income for changing this situation in developing countries, it is a matter of concern when women are relegated to certain types of jobs, since they are then characterised as submissive and acquiescent enough to accept any wage, no matter how low it is and without any demand that their legal rights are taken care of (EQUATIONS, 2007, p4). Compounded with a lack of job security and income is a gross violation of human rights where women are made to work in exploitative conditions and their work has very low economic value (ESCAP, 2012). Thus, we can partly understand the restricted circumstances of women in the rural tourism industry, however to present a more understandable situational analysis of these problems this thesis has attempted to find the most reasonable factors that basically make rural women's situation unstable in a real sense.

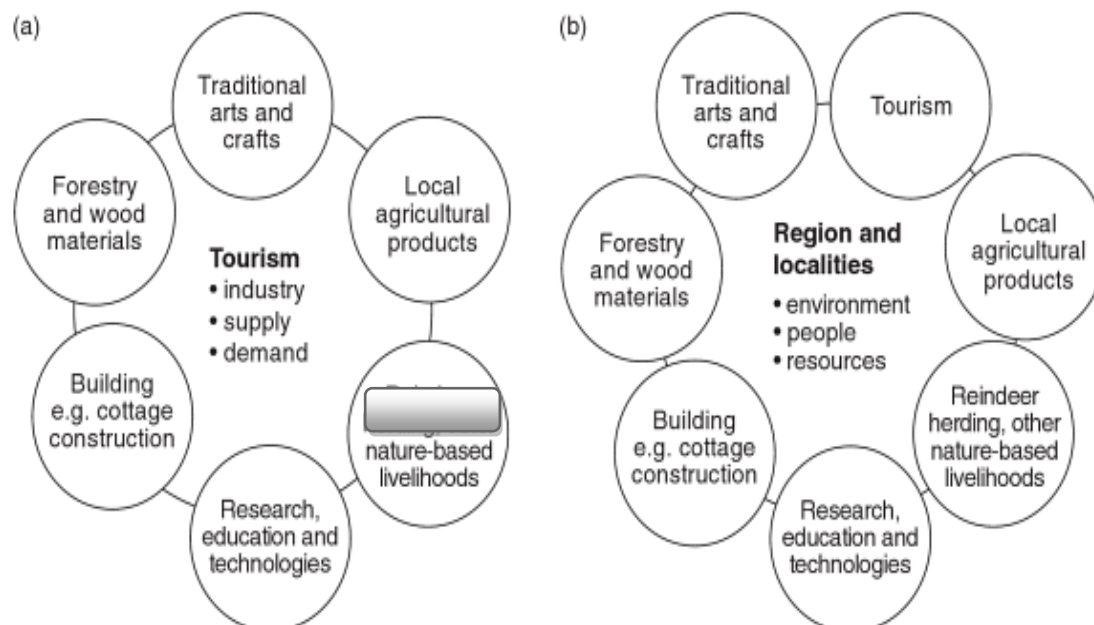
Tourism is a challenging industry in which rural women entrepreneurship is taken as an important precondition of their ability to participate. India is rural in more than half of its population and this approach of encouraging rural women as an entrepreneurial cadre is quite a risky job, however, Indian rural women have already shown their potential in agricultural as well as in non-formal sector jobs. While the tourism industry might be difficult and will insist on social and psychological changes in the lives of rural women, nevertheless, ignoring it

would not be appropriate either. Thus, this thesis builds upon existing literature on the women's empowerment-entrepreneurship nexus within tourism. This research demonstrates how rural women can gain 'power' through tourism by building up their self-confidence, basic knowledge and awareness, and consequently seek for development for themselves, family and society. Through tourism, the opportunities to gain control over their lives can be created.

Stress has also been laid on the fact that if tourism development is to be successful in developing countries, the governments of those regions must enthusiastically facilitate the expansion of women's role in an institutional and systematic rather than opportunistic and unintentional manner (Fielden and Davidson, 2006, p70). According to the 'Global Report on Women in Tourism' - the first requirement is to plan women's participation in the tourism sector worldwide as it is one of the largest generators of wealth and employment. Tourism provides a wide range of income-generation opportunities for women, particularly in developing regions (UNWTO, 2010). Another important factor is social capital development for women, although it does not really encompass any universal accepted definition. Fundamentally, this relates to changes in social structures, partnerships, understanding of reciprocity and trust, and developing networks and institutions that contribute to development and growth (Hall, 2008, p54). At the level of the individual, social capital reflects person's ability to generate and maintain social connections and networks.

Tourism has become a major driving force of transformation in every society and destination that it has touched, but this alteration involves a price. Many communities particularly in developing countries are unacquainted with the cost and difficulties associated with the transformation of development. It is important to explore the role of social capital to create an understanding of how the community participates in tourism development. The usage of regional and local social capital requires not only in increasing attraction and networking between the tourism industry and other sectors of the regional economy and communities (Figure 1.1), but also the mutual benefits and agreement on practices, related norms and trust between the actors and organizations (Muller and Jansson, 2007, p48)

**Figure 1.1 Tourism Networks in the Regional Context**



(Source: After Muller and Jansson, 2000, p48)



## **1.7 THE OBJECTIVES OF THE STUDY**

Rural women's entrepreneurship needs to be studied for two main reasons. To begin with entrepreneurship has been accepted as a vital and more importantly unexploited source of economic growth. Furthermore, rural women's entrepreneurship has to some extent been ignored by social science studies in particular and society in general (Jesurajan and Prabhu, 2011, p57). The aim of this thesis therefore is to develop a framework through which the conjoint processes of tourism entrepreneurship and women's empowerment can be analyzed. As tourism is one of the biggest industries in the world and an important source of economic income and foreign currency exchange, especially in the developing and undeveloped countries, it is vital to explore how tourism can be an effective in empowering women, and vice versa. Thus this research investigates the issues and challenges faced in developing women entrepreneurs in tourism in India and also will apply a social entrepreneurship perspective in studying women's empowerment through tourism. The positive and negative sides of rural women empowerment through tourism in two Indian states, namely Rajasthan and Kerala, within the broader context of social, economic and political environment in India are the focus of this research.

## **1.8 RESEARCH METHODOLOGY AND PROCEDURE**

### ***1.8.1 The Research Problem***

A working definition of social entrepreneurship based on the above considerations guided the research for this thesis. Social entrepreneurship is entrepreneurship that has a clear social purpose, aimed at achieving social good through developing an enterprise and a connection with the community in which the social enterprise is working. Financial sustainability is another important aspect along with the practice of a democratic, open and transparent governance of the enterprise. Any financial surplus should be reinvested in the community or for the social purpose it serves. A working definition of social entrepreneurship incorporating these factors was therefore needed to operationalize research in this subject area. For this thesis, social entrepreneurship is therefore defined as a business phenomenon aimed at delivering social value through the exploitation of perceived opportunities and the reduction of barriers to action by otherwise disadvantaged groups.

Due to the language and subcultural differences found in India, the present study was limited to two states only, Kerala and Rajasthan. These states were primarily chosen due to their popularity as tourist destinations, as well as their social and cultural differences in respect of the position of women. Over the years, Rajasthan has emerged as one of India's leading tourist destination especially after the government accorded it a tourism industry status in 1989. Today, the state has explored different facets of its tourism potential such as

adventure tourism, eco-tourism, pilgrimage tourism, heritage tourism, wildlife tourism and is working at promoting itself as 'All Year Round' tourist destination. Rajasthan has thus moved ahead by leaps and bounds on a scale that is phenomenal and the rise in both international and domestic tourists is a clear indicator of the impact the tourism and hospitality sector is having on the state, but it has not advanced in its treatment of women in society at all.

In the case of Kerala, the publicity literature in the official publications of the Kerala Department of Tourism declares the state as 'God's own country' ([http://www.google.com.au/search?sourceid=navclient&ie=UTF-8&rlz=1T4ADRA\\_enJP367JP384&q=Kerala+Department+of+Tourism](http://www.google.com.au/search?sourceid=navclient&ie=UTF-8&rlz=1T4ADRA_enJP367JP384&q=Kerala+Department+of+Tourism)). Kerala is identified by the National Geographic Traveler as one of two 'must see' spots in India (the Taj Mahal in Agra, Uttar Pradesh, being the other) in the list of 50 such places across the world (<http://traveler.nationalgeographic.com/travel-planner/india/intro-text>), and is also listed among the 10 destinations in the 'paradise found category' (Economic Review, 1999). An important difference here though is that the State has formally tried to promote the position of women in society.

Putting aside the question of the status of women, many rural communities in both States have the potential resources and the ability and opportunity to attract and exploit the growing Indian tourism industry. The scenic beauty, historical importance and many other

incentives appeal to urbanites from both within and outside India. In summary, the prominence of the tourism industry as a source of employment and income generation in Rajasthan's and Kerala's economy and the promises the industry holds out for future growth was a guiding factor in choosing them as the core areas for this study, as it removed other variables such as ignorance or lack of the tourism industry and allowed the author to concentrate on the status of women and their opportunities for entrepreneurship with tourism activity in the study areas as a given.

The objective of this study was to create an overview of the existing situation of rural women entrepreneurs in tourism in India, together with an analysis of their problems and prospects. A study designed to capture socially entrepreneurial behavior by women in the Indian rural tourism setting was developed and tested in two states - Rajasthan and Kerala. As noted above the social and economic situation of women in both states is representative of the nation as a whole, with Kerala perhaps slightly more advanced than Rajasthan, and both also have a tourism industry that has some impact on rural socio-economic life. For these reasons it was considered that concentrating research effort on these states was justifiable given the sheer size of India and the limited resources of one PhD student.

### ***1.8.2 The Research Questions***

The research questions upon which the study is based and derived from the above objective were as follows:

1. What are the barriers and opportunities deriving from the socio-economic factors prevailing in India that affect the growth of rural women entrepreneurship?
2. What are the positive practices and examples of women empowerment through tourism in Kerala and Rajasthan?
3. What are the links between women's empowerment through tourism with the solutions to the broader social issues faced by women in Indian society? What are their implications and to what extent will these influence and impact individual lives and development of the society?

### ***1.8.3 The Target Population***

The target businesses for this study were the micro, very small, small and medium-sized women-owned tourism businesses in the rural areas of the States of Rajasthan and Kerala. A convenience sample was used, by means of a snowball sampling technique, to identify women-owned businesses that could participate in this study. In both states, the researcher contacted the government agency in charge of developing and assisting women entrepreneurs, local women entrepreneurs' associations and NGOs. Using the lists provided by these organizations and after discussions with the people in charge of these organizations, a possible list of women entrepreneurs was developed. Well-known women-owned businesses in these regions also acted as informants and identified other potential women-owned businesses for inclusion in the sample. The women-owned businesses were then contacted to gauge their willingness to participate in the study. Information was gathered regarding the biographical information of the participating women entrepreneurs, the

structure of their businesses, the motivational factors for starting their businesses, the obstacles that they are currently experiencing and their support and development needs.

#### **1.8.4 Research Methods**

Considering the objectives of the study, the geographical areas to be covered, the time available, the types of respondents, and the major thematic areas under study, both qualitative and quantitative research methods and procedures were considered necessary in order to gather pertinent information for this study. In line with recent developments in entrepreneurship assessment and tourism analysis methodologies, the research combines quantitative and qualitative tools (Punch, 2005). Using mixed methodologies has advantages, for it improves the strength of the research. It helps the researcher to research a process or a problem from all sides. The usage of different approaches helps the researcher to focus on a single process and it also confirms the accuracy of data. Researchers have found that by employing this methodology a result from one type of research method can be enhanced with that yielded by another one. If carried out effectively this research does not miss any available data (Punch, 2005). Hunt (2007) describes quantitative and qualitative methods as follows:

*“A quantitative component of a mixed research assumes the usage of deductive scientific method while a qualitative component assumes inductive scientific method. Moreover, a quantitative approach collects quantitative data based on exact measurement applying structured as well as validated information collection. For*

*instance, rating scales, closed-ended items and responses. This approach produces a statistical report with correlations. A qualitative component uses qualitative information. For instance, interview, field notes, open ended questions, etc. This approach considers a researcher to be the major means of information collection. At the end of a research, this approach supposes a narrative report with context description and quotations taken from research material”(Hunt,2007, www.articlesbase.com)*

Qualitative methodology is based on personal observation of situations, events, individuals, interactions and transactions, as well as document analysis (including quantitative records) and open-ended interviews yielding in-depth and oral testimonies. Qualitative data thus includes thick description (Geertz, 1973), and direct quotations from people about their attitudes, beliefs, thoughts, intentions, actions and experiences, whereas quantitative questionnaire data enables us to quantify and correlate results on different indicators. Information from Focus Group Discussions and Case Studies helped to ground both types of data in an understanding of the situations that rural women entrepreneurs face. In addition, a review of related local and national literature on policy, legislation and regulatory documentation of rural women enterprises as well as social entrepreneurship in India helped to clarify the research task.

There is considerable discussion among tourism academics about appropriate methodologies and research orientations for studying tourism (e.g. Aitchison 2001; Riley and Love 2000; Ritchie, Burns and Palmer 2004; Walle 1997). In recent times, multiple mixed method research strategies are gaining increased acceptance in this field. Due to the high

behavioral content and diverse nature of tourism, integrated approaches are beneficial for tourism research, especially for investigations into tourism production (Farrell and Twining-Ward 2004). Using mixed methodology and carefully reflecting on, and discussing, particular lived experiences through interviews, focus group discussions, and controlling interviews, and by also gathering data through surveys, in some instances brings about important insights into what social enterprises entail, and the role of social entrepreneurship within the context of tourism.

This research thus used a mixed method approach to give the participants a voice and to stress the methodological importance of spontaneity where the researcher is an insider to the study. Triangulation of data sources and methods, combining qualitative and quantitative techniques enabled a richer understanding of women's entrepreneurial expectations. It also helped the researcher to analyze the roles and responsibilities and of women's experiences specifically. Another big advantage of using the multiple mixed method research strategy is that this approach helped in challenging the space given to male experiences and male voices in tourism research where women's voices have remained largely unheard (e.g. de Bruin and Lewis 2004; Decrop 1999; Dupuis and de Bruin 2004).

### ***1.8.5 Research Instruments***

Different types of data collection tools were also applied in this study considering the



range of respondents. A Semi-Structured Interview Schedule (SSIS) format was used to collect the data from individual women entrepreneurs. The questionnaire comprised of both open-ended questions as well as closed questions. The questionnaire was prepared in English, and translated into the local language for those respondents with no or limited knowledge of English, at the time of interview, by the hired interpreter. The responses were directly entered by the researcher on each questionnaire form in English as the answers were made. Face-to-face translation was important as the language had to be appropriate for the rural women to give responses. Focus group discussions were also held. The women in the focus groups were friends and this is not always ideal for focus group discussions. The outspoken women obviously tended to contribute a lot to the discussion.

One of the major advantages of this kind of research is its flexibility: it is possible to get many types of information cost effectively and faster than other kinds of experimental survey research (Kotler et al., 1996, p151). However it has to be kept in mind that some of the women were unwilling to answer very personal questions, especially those that related to fertility decision making and this is a weakness of this type of research. Some of the respondents also tended to give answers even if they were not sure and this can lead misinterpretation of the results.

The sample size used for the study was 25 women from each of the selected states, Kerala and Rajasthan, in India. The interviews were in-depth interviews with rural women

who are entrepreneurs in the field of tourism. The interviews were two to three hours in length, and were followed by visits to their company facilities mentioned in order to gain a better understanding of their operations. The personal interview method helped the researcher in gaining a in depth view of rural tourism in Rajasthan and Kerala because the interviews gave a deeper insight into the general 'state of affairs' of rural tourism in the two states and the researcher could visualize the environment in depth, especially the rural houses, aspects of the quality of the services and goods offered, the rural infrastructure, and the nature of the people and culture.

For the purpose of the research, it was considered to be more effective to interview a relatively small number of respondents personally and obtain in-depth information. The personal contact with the women established a confidential basis and this made the respondents give sincere answers. Also the language spoken in the two states are very different. In Kerala, the researcher needed a translator but was present throughout the personal interviews and could observe their facial expressions and facilities. Face-to-face conversation also facilitated easier communication and comprehension in Rajasthan. A structured questionnaire sent by post would have never given as critical insights into the problems that the rural entrepreneurs face in marketing and management of tourism in their areas. The drawbacks to the personal interview method were however that the interviewer, when recording the answers, might interpret them in her own way. Also the interpretation of

the interviews by the researcher gave an opportunity for personal bias to distort the findings. It was also not possible for any statistical analysis of the findings because the information was not easy to quantify or code. Since the women were given a free reign to speak there was also a high proportion of irrelevant information in the data.

In both states, the data was collected from popular tourist areas. In depth interviews were conducted with key decision-makers in each tourism enterprise because they possess the most comprehensive knowledge of the characteristics of the organization, its strategy and performance. The broad focus questions contained prompts used to expand discussion and to further elicit the views and opinions of the participants. Additional investigations were developed to explore key issues in depth as they emerged in the interview context. Relevant documents and archival data about the organization were collected at the time of interview to provide triangulation of reference material for thematic analysis and for post research inquiry (Creswell, 2003). The interviews were recorded. Areas such as the positive environment for women to enter into business, administrative and legal support, the women entrepreneurship role in a nation's economic development, reasons for becoming entrepreneurs etc. were measured using a Likert scale. Each type of conflict was measured using five different statements like strongly disagree; disagree; undecided; agree; strongly agree.

To supplement the questionnaire based approach focus groups were used. A focus group is a qualitative research process designed to elicit opinions, attitudes, beliefs and

perceptions from individuals to gain insights and information about a specific topic. Focus groups can lead to important insights about topics and allow the facilitator to probe a group's thinking on matters both scripted and that arise spontaneously through conversation. The use of focus groups was to gain insight into the women respondent's thoughts, beliefs and attitudes in this research. Focus groups are not only a more flexible tool than quantitative surveys but are also advantageous when compared with conducting one-on-one interviews because they allow participants to feed off of one another's ideas and spark thoughts that may not have been captured in isolation. Focus groups can be used both as self-contained methods of data collection or as a supplement to qualitative data collection (Morgan 1997). Carey (1994) defines the focus group as 'using a semi structured group session, moderated by a group leader, held in an informal setting, with the purpose of collecting information on a designated topic' (p226)

For this study they were used as a supplementary approach, and as a method of gaining insights from the rural women through the use of friendly facilitators. The facilitators used probes at their discretion and these varied across groups. The groups alternatively used nominal group techniques and open brainstorming to control the tempo of discussions and to optimize uniform participation across members. A comprehensive Focus Group Discussion (FGD) guideline was developed. This guideline covered the facilitation process of FGD, issues to be addressed, reporting requirements and process, and the data summary sheet. The

guideline helped in sufficient preparation and facilitation of the Focus group discussions with respective groups.

### ***1.8.6 Analysis of the Primary Research***

While it is easy to analyze quantitative data by a wide range of statistical tools, the analysis of qualitative data is much more difficult because there is no fixed set of applications available and one can never be sure how to compile all the notes taken down during the interviews and focus group discussions. The researcher cannot take the help of any standardized way of the analysis of data. Clark et al. (1999) state that qualitative research has been described as ‘intellectual craftsmanship’ and that the data collected by the qualitative approach “ought at some stage to be able to be fitted into, and have some significance for some theory or model” (p113). The researcher documented the focus group discussions by taking down notes during the discussion. Detailed notes of the discussion and brief notes of the moderators were taken.

The primary data of this research is evaluated first by analyzing the data collected from the interviews and the Focus group discussions, and then by comparing and contrasting the results of both that were conducted in Kerala and Rajasthan with the entrepreneurs of rural tourism businesses, because it was necessary to find out whether the respondents share the same problems and had the same strategies for successful social entrepreneurship through

tourism ventures. The main findings of the research are presented from different viewpoints in a narrative style rather than a statistical analysis of numbers. After considering the results of the interviews and Focus group discussions, the possibilities of and recommendations for the implementation of better marketing strategies for rural tourism businesses can be arrived at.

### ***1.8.7 Research Constraints***

All possible risk avoidance was maintained during the planning of the study. A great deal of thought went into the selection of methods and techniques, data processing and analysis too. In spite of this, the study is not free from limitations. Various research constraints included timing and seasonality of tourism in the two states, delays in interviewing the women due to their work schedules, and also the time constraints to interview villagers due to long travel distances. The survey sample size of 25 in each State is not really representative, but few data exist on the actual size of the women entrepreneurial class in rural tourism even in such progressive States as Kerala. As it was very difficult to get responses from the women entrepreneurs for all the questions due to their busy schedules of managing both work and family, some important information may have been missed. It is perhaps better to characterize this study then as exploratory.

Language barriers (Malayalam and Rajasthani), the need for a translator and

challenges in translating concepts such as ‘tourism’, ‘social entrepreneurship’ and ‘benefit’ were other constraints. Focus group discussions were used but it must be taken into account that while focus group discussion and group conversations are useful tools, there are definite disadvantages such as facilitator bias, the dominance of strong personalities who tend to take over groups and “drown” other viewpoints, and the fact that agreement is usually built around strong individuals’ viewpoints rather than by consensus. The design of the focus group study (e.g. respondent selection, the questions asked, how they are phrased, how they are posed, in what setting, by whom, and so on) also affects the answers obtained from respondents. The position of each of the participants may also play a role, for someone lower down the hierarchy or who is in an acting position may not feel as free to express herself when women older to her are present. The focus groups are also placed in an artificial environment, which can influence the responses generated. Another problem area was the lack of a reliable database on who does what in the social entrepreneurial space to allow the focus groups to be constructed reliably. Again, the methods used and the data obtained must therefore be seen as exploratory.

### ***1.8.8 Effect of the Research Limitations***

Due to the limitations mentioned above, the present research cannot claim to be totally representative. Therefore, the dissertation does not intend to judge the issue of rural tourism entrepreneurship with regard to the entire nation of India. However, the research was

conducted to investigate a national issue that calls for attention and encouragement. It was considered that the data obtained from rural women entrepreneurs would show that tourism can help in reducing the out-migration of rural people to urban areas through promoting higher standards of living in rural areas. The background literature showed that tourism markets for agricultural sector products and handicrafts are developing, and it was considered likely that women entrepreneurs are already involved in developing direct contacts with customers, as well as in support services like accommodation and tour guiding. The findings and recommendations of this research are therefore expected to help point the way towards an enabling environment in which rural women tourism social entrepreneurship can flourish.

## **1.9 THE SIGNIFICANCE OF THE STUDY**

In support of the approach taken in this thesis it must be understood that, in India, women have been viewed by governments and policy makers simply as the conservatory of traditional roles they play in families and societies – that of nurturers and caregivers. An evaluation report of the *Rural Tourism Project* of the *Ministry of Tourism* has more or less equated gender sensitization to the formation of women's self groups and seems to believe that this is an adequate indicator of women's empowerment (Ministry of Tourism, 1997). It is important to show that tourism development generates employment at different levels due to the wide range of services and products it involves, especially if the person in question is an entrepreneur. At the same time, it is vital to recognize what kinds of employment local



women have access to in tourism. Studies and academic papers on rural women's entrepreneurship in tourism are scanty and geographically unevenly distributed. The focus is skewed as well as institutionally narrow.

Thus this research explores women empowerment through tourism with a social entrepreneurship perspective. The status of Indian rural women entrepreneurs and the problems they inevitably face when they venture out to carve their own niche in the competitive world of the business environment is another aspect that will be studied. In connecting women entrepreneurship in tourism and women empowerment, this thesis approaches the issue of women's empowerment in positive way instead of the usual *a priori* victimizing approach outlined above. Women's empowerment needs to be looked more positively especially when linked with entrepreneurship. It is possible to show that behind the development of the community and the growth that necessitates a social change there is an underlying social entrepreneurship. The study identifies a number of important criteria for the success of the rural women tourism entrepreneurs and also illustrates how small rural women entrepreneurs in the tourism sector face challenges even in liberal economic environments such as the State of Kerala. While trends and forecasts suggest that women will play an increasingly important role in the entrepreneurial development of the Indian economy but little is known about the role of rural women in tourism entrepreneurship. This study intends to show that women in the rural areas can also bring about an entrepreneurial revolution if

they are able to tap their local resources to the optimum. It is also interesting to explore the perceptions towards entrepreneurship from a gender and rural versus urban perspective and chart out the implications for policy makers, educators and practitioners in the field of rural and social entrepreneurship.

These discussions and the research itself are taken up in Chapter 2 (The Research Setting), Chapter 3 (Literature Review), Chapter 4 (Results and Analysis) and Chapter 5 (Conclusions and Recommendations).

## CHAPTER TWO: THE RESEARCH SETTING

*“Present day tourism, if we take in India with a billion people, with the vast civilization heritage of the country, from the Himalayas to Kanyakumari, JandK, Central India, North Eastern states, Bihar, Western States, the large coastal line, Andaman Nicobar and Lakshadweep Islands means India has a lot to attract the tourist. It has sea coast in three sides, it has islands. It has snow covered hill region, it has desert and it has thick forest regions. All of them are of natural evolution. Many centuries old monuments, temples, churches and mosques are spread throughout the country. You will find in many parts of the country all three situated adjacent to each other. It is a treat to watch such type of unity. India has one of the Seven Wonders of the World, Taj Mahal. Any tourist can see the continuity of the enriched civilization of billion people of the largest democracy with multiple religions, multiple languages, and multiple cultures.”*

Extracts from the Address of the President of India at the Inauguration of the 5th Global Travel and Tourism Summit in New Delhi on 8th April 2005

### 2.1 INTRODUCTION

The world has seen a large wave of urban growth in recent times. This is mainly due to the fact that cities are more favorable in generating jobs and income. Education, healthcare and other societal services are being delivered more efficiently in urban areas than in rural areas. Social mobilization is also better in urban areas. However a major portion of the world’s population still lives in villages and these are in danger of being left behind economically as well as socially. In developing countries like India the proportion of people living in rural areas is much higher than that of people living in the urban areas. Rural life has played an important role in the shaping of society and social thinkers, planners and bureaucrats from the nineteenth century till now, who have time and again stressed the

importance of rural life.

Rural life itself has however seen rapid changes in the past 100 years. The viability of a local economy and society cannot be now be guaranteed and many have had to change or restructure themselves with the changing times, especially in this age of globalization. Global level social and economic forces now determine the nature and form of many rural landscapes and how we value and use them (Butler et al., 1998). While globalization has helped to a great deal in the liberalization of the rural economy; bringing in new opportunities to developing rural economies that now have greater access to markets and technology transfer, which in turn has improved productivity and led to a higher living standard (Balakrishnan, 2004), not all communities have so benefitted. And rural women in particular have lagged behind in receiving these benefits. While there have been vast changes in the production of goods and services, flows of capital, strategic alliances, cooperation, mergers and the use of technology, and many social innovations in rural areas, especially in terms of leisure and recreation time, which in turn have given a boost to tourism development at an increasing pace (Williams, 1998; Reid et al, 2000), the previous chapter showed that rural women need to be empowered for these benefits to flow to them.

In earlier times rural areas were considered to be as the cradles of national (Planning Commission India, 2007) heritage, traditional knowledge and culture. However, today rural areas are viewed with a much broader and less clichéd perspective. Rural areas are also

places for living, recreational areas, economic, and cultural and natural space experimentation. However, in this era agricultural enterprises alone are not enough to sustain the rural economy and villages have to often turn to other means of employment in order to survive. Non-agricultural enterprises like tourism and agritourism are now recognized as often very beneficial means to sustain the rural economy.

So what exactly is rural tourism? This tourism evolves outside the scope of tourism and leisure activities in urban areas. In order to develop tourism in a rural area local suitability and acceptability has to be evaluated. It is not just a matter of simply matching tourist demands with local product supply. Also, like any other entrepreneurial activity, rural tourism requires effective utilization of resources, planning and a good marketing approach. Nevertheless, sound management of rural tourism can have a positive impact economically and socially, with farmers gaining additional financial sources and creating new job positions for other local people.

This study focuses on rural women in tourism from a social entrepreneurship perspective. Rural women in most developing countries still lead a life of dependency, not conducive to achieving any kind of social or economic uplift, in spite of the changing world scenarios mentioned above. Empowerment of rural women is critical for their own welfare and the progress of society too. Tourism is one way rural women can empower themselves in addition to contributing to society in a positive manner. The situation of rural women in

Indian tourism forms the particular focus, and this is concentrated in two states in India, namely Kerala and Rajasthan, as major case studies. The following sections provide context for these two study areas from their geographical frame of reference, through the economic perspective and the social cultural perspective of rural women and rural tourism.

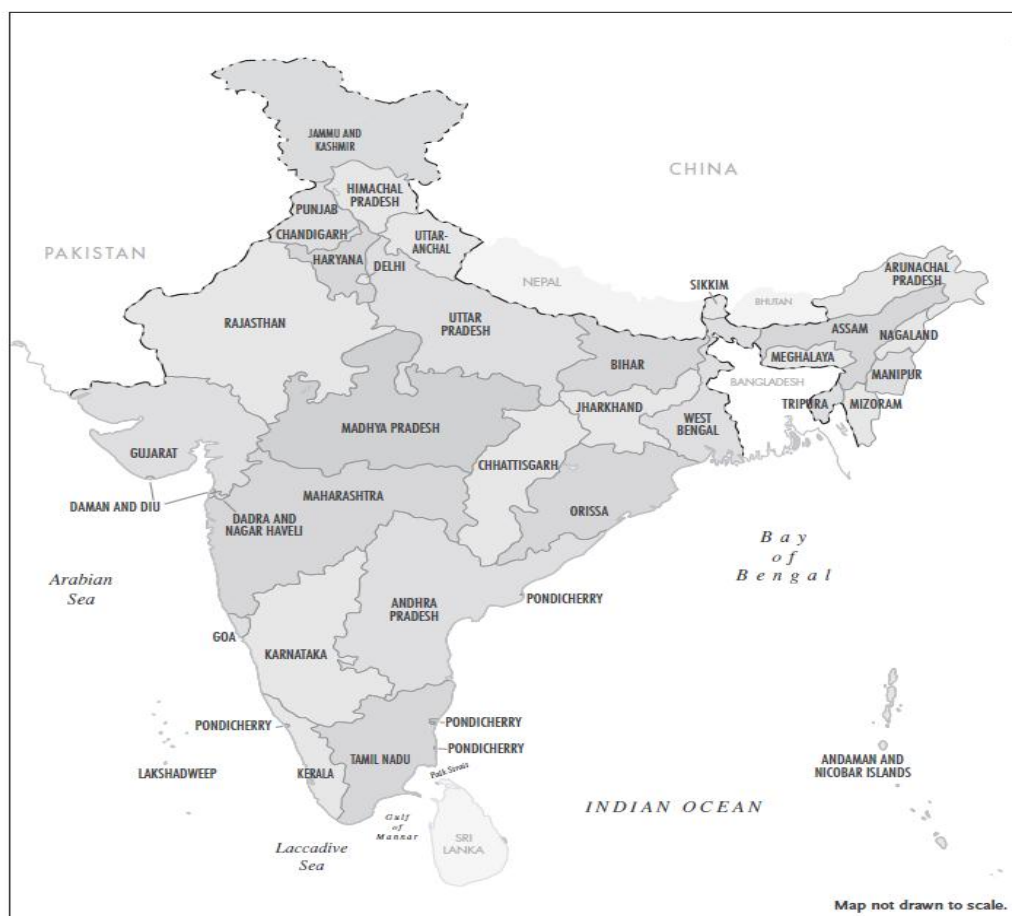
## **2.2 LOCATION AND POPULATION FEATURES OF RAJASTHAN AND KERALA**

### ***2.2.1 Geographical Location and Population***

India is the seventh largest country in the world in terms of land mass (3.3 million Km<sup>2</sup>), and contains twenty-eight states and seven Union Territories (Figure 2.1). The country is the second largest nation in terms of population size. The current rate of population growth is approximately 2.1 percent, which indicates that it could replace China as the most populous country in the world within 50 years (Raghavan, 2010, p1). The States of Rajasthan and Kerala are depicted in Figure 2.1, and have a population of 68.6 and 31.8 million respectively.

The level of growth in India's population puts a lot of pressure on the economy and affects the quality of life of the people of the nation. The quality of life of the poor, especially in the rural areas is the worst because of the skewed distribution of the benefits of development. The impact of overpopulation is felt in food production, shortage of housing,

pollution and depletion of natural resources, especially water. Demand for more food means that agricultural demand and growth have inevitably increased but this has resulted in environmental degradation in the rural areas. Large-scale agricultural production has led to the use of more chemical fertilizers and pesticides, which in turn has led to soil degradation (Naik, 2011). The farmers find themselves with uncultivable land after a few years and lose their livelihood. In such circumstances the rural men migrate to the urban areas in search of a livelihood. All this has led to the women in the agriculturally dependent rural areas looking towards other sources of income.



**Figure 2.1: Map of Indian States and Union Territories**

Source: Population Bulletin (Vol. 61, 2006)

### 2.3 WOMEN'S PARTICIPATION IN THE INDIAN ECONOMY

The economic liberalization of India, which included industrial deregulation, privatization of state-owned enterprises, and reduced controls on foreign trade and investment, began in the early 1990s and has served to put the country's growth on a fast track. As can be clearly seen in Table 2.1, the economy has grown at an average of more than 7% per year since 1997 (tradingeconomics.com, 2011).

**Table 2.1 Growth in GDP**

Country	1999	2000	2002	2003	2004	2005	2006	2007	2008	2009	2010
India	5.5	6.0	4.3	8.3	6.2	8.4	9.2	9.0	7.4	7.4	10.4

Source: CIA World Factbook, 2011

Goldman Sachs, the Global Investment Bank, has predicted that by 2050 India would be the third largest economy of the world, just after US and China. It will grow to about 60% of size of the US economy (Hawksworth, 2006, p4). According to a recent report on world investment prospects titled, 'World Investment Prospects Survey 2009-2012' by the United Nations Conference on Trade and Development (UNCTAD), India was ranked at the second place in global foreign direct investment (FDI) in 2010 and is expected have remained among the top five attractive destinations for international investors during 2010-12 (World Investment Report, 2011, p18). The country's foreign exchange (Forex) reserves have also increased. India has a very diverse economy, which encompasses many sectors and services



like traditional village farming, modern agriculture, handicrafts, a wide range of modern industries, and innumerable services. Though there is a lot of importance given to agriculture, the service industry is a major source of economic growth (Das, 2011, p11)

Women play a crucial role in all sectors of the Indian economy. Most women in India work and contribute to the economy in one form or another but much of their work is not accredited or accounted for in official statistics (Dunlop and Victoria, 1999, p2). There are women in the agricultural sector who plow fields and harvest crops; in the small scale industries sector there are women who make traditional handicrafts, or do weaving etc. They gather wood, fetch water and do the daily household chores, none of which is credited as real gainful employment (Varshney, 2011). Thus though equally well qualified, women tend to hold lower rank than their male counterparts even in the service sectors due to restrictive policies. Although the cultural restrictions women face are changing, women are still not as free as men to participate in the formal economy (Dunlop and Victoria, 1999, p2). Despite the fact that the Indian constitution grants women equal rights with men as noted in Chapter 1, strong patriarchal traditions continue to subjugate them to lives that are shaped by ancient outdated customs. In many places in rural India a girl child is still regarded as a burden and women are accustomed to believe that they are inferior and therefore should remain subordinate to men (Coonrod, 2008). But in the recent years, conditions of working women in India have improved considerably. There are a considerable number of women working in

positions of respect and high status and in many offices it is seen that women work on equal terms as men. Employment is seen not just a necessity for survival but it is seen as a stepping-stone to finding success and self-respect (Kulkarni and Bakhare, 2011, p121). In this context it should also be noted that the cultural bias against women is far stronger in North India than in South India. So, given that women in the South generally have more freedom while their counterparts in the north face a lot more restrictions especially on their access to work, the research for this thesis was based on this north-south divide in Rajasthan (north) and Kerala (south). This discrimination and inequality is also more prominent in the rural areas in the northern part of India. In Southern India the women in the rural areas live in a more unrestricted society and have a prominent place in the social system.

Having said this, the process of giving power to women through constitutional means has emerged as a vital option. The constitutional setting up of new commissions and committees has been important cornerstones in this regard. In 1988, the National Perspective Plan for Women suggested that a 30 per cent quota for women be introduced at all levels of elective bodies. The consensus around this demand resulted in the adoption of the 73rd and 74th amendments to the Indian Constitution in 1993 (Rai, 2002, p1). These amendments provided for the reservation of seats for women in panchayats and municipalities and were giant strides in the empowerment of women (CWDS, nd.). Women not only found their place in work places but also play an important role in governance, and have even been given

representation in the Panchayati Raj system as a sign of political empowerment. This system is the foundation of the rural government in India and it has given rise to numerous female participants and leaders. A panchayat can be defined as a five-person elected village council. States like Madhya Pradesh, Himachal Pradesh, Bihar and Uttarkhand have allotted not just the required 33% of panchayat seats for women but increased it to 50% (India Knowledge@Wharton, 2009). Thus there are many elected women representatives at the village council level. There is a progressive difference at both the central and state levels too because of the participation of women. There are also many constitutional provisions for gender equality in employment (Varshney, 2011, p1). Article 16 of the constitution mandates equality of opportunity for all citizens in matters related to employment or appointment to any office under the state. Article 39(a) of the constitution provides that the state shall in particular direct its policy towards ensuring equal pay for equal work for both men and women ([www.planningcommission.nic.in](http://www.planningcommission.nic.in)).

The importance of women in the economy is beginning to be realized and there is a concerted effort to create a platform to articulate their needs and to include them more fully into the socio-economic and political decision making process. Entrepreneurship by women is now being encouraged as it is seen as an important means of empowerment of women and bringing them into the fore. In this respect, an initiative that is owned and controlled by a woman and where the woman owns more than half of the company and gives employment to

at least fifty one percent of the work to women is defined as a women entrepreneurial enterprise by the Government of India (Jahanshahi, Pitamber and Nawaser, 2010, p4347).

It is also been recommended by the World Bank that empowerment of women should be a crucial characteristic of social development programs (Wale and Deshmukh, 2011). This acknowledges that a both men and women have to have an equal role in decision-making, especially those that affect the life and economy of rural society. Women need to be completely empowered in order to achieve this better balance and this can be done through women's associations and networks and the promotion of women into planning and managerial posts (European Communities 2000, p4). Socio-economic empowerment of women should thus be viewed as a two way process. Constructive activities to recognize women's role should be accompanied by effective interventions leading to the community internalizing the idea of women's empowerment for its progress and development. In fact the Indian National Policy for The Empowerment of Women (2000) states "The women's movement and a widespread network of NGOs which have strong grassroots presence and deep insight into women's concerns have contributed in inspiring initiatives for the empowerment of women."

## **2.4 PARTICIPATION IN THE AGRICULTURAL SECTOR**

Agriculture is often said to be the Indian way of life. Women form a substantial section of the work force in agriculture in India, and while men still form the majority of the

work force, the proportion of women workers has been increasing over the decades. Rural women play a very important role in agriculture and they are employed as laborers, as farmers and co-farmers in crop production or are involved in smallholder livestock farming, backyard poultry and the collection of non-timber forest produce for firewood. The total number of agricultural workers in India was about 259 million in 2004-05, and they form about 57 per cent of the work force in the Indian economy. About 96 percent of agricultural workers are in the rural areas and rural women form a considerable proportion of this group (Neetha, 2011, p2). By and large the women who are engaged in agriculture own, or their families own, small pieces of land. These are managed through family labor. Males and females perform the various activities related to cultivation.

According to Table 2.2 about 36.5% of women work as cultivators, and 43.4% as agricultural laborers (National Commission for Women, 2005). Table 2.3 gives the actual number of women in agriculture, plantation and other rural activities. It can thus be seen that rural women are extensively involved in agricultural activities. However the nature and extent of their involvement differs with the variations in agricultural production systems. Though rural women contribute to agricultural activities everywhere, they usually lack capital and adequate information about access to markets and technologies to be entrepreneurs in agriculture. As a result they do not have the knowledge and skills to transform their lives and earn money to overcome their poverty stricken condition (Crisp India, 2011).

**Table 2.2: Statistics on Women in India**

Categories of Worker	Rural			Urban			Combined		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Cultivators	36.46	42.19	40.14	4.26	2.99	3.21	32.51	31.34	31.71
Agricultural labours	43.4	27.48	33.20	11.03	3.42	4.71	39.43	20.82	26.69
Household Industry workers	5.44	2.83	3.77	12.93	3.50	5.10	6.36	3.02	4.07
Other Workers	14.70	27.49	22.90	71.77	90.09	86.98	21.70	44.82	37.52
All workers	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Total workers (main+marginal In Millions)	111.46	199.20	310.66	15.59	76.26	91.86	127.05	275.46	402.51

Source: National Commission for Women, 2005

The mode of female participation in agricultural production varies with the landowning status of farm households. According to Swaminathan (1998), women were the primary domesticators of crop plants and thereby initiated the art and science of farming. Women were the ones who gathered seeds and cultivated them to produce food and feed the family. Men were usually involved in activities like hunting (Lal and Khurana, 2011, p2). Women play vital roles not only in the development of agriculture but also in allied agricultural activities like livestock production, fisheries, horticulture, post-harvest operations etc. but all this has been glossed over and they have not got their due. Studies on women in agriculture conducted in India and other developing and under developed countries all point to the conclusion that women contribute far more to agricultural production than has

generally been acknowledged (Gopal, Varma, and Gopinathan, 2008). Though the nature and degree of the rural women's involvement differs in every region, women still dominate every activity except plowing.

**Table 2.3: Percentage Distribution of Indian Female Workers by Sector, 2001**

1.	Total Women Population (2001)	494.83 million
2.	Total Women Workers (2001)	127.05 million
3.	Total Women Main Workers (2001)	72.65 million
4.	Total Women Marginal Workers (2001)	54.40 million
5.	Total Women Owner Cultivators (2001)	41.30 million
6.	Total Women Agriculture Wage Workers (2001)	50.09 million
7.	Total Women Household Industry Workers (2001)	8.08 million
8.	Total Women Other Workers (2001)	27.57 million
9.	Total Women in Organized Sector (1999)	4.80 million
10.	Total Women in Livestock, Forestry, Fishing, Hunting, Plantation, Orchards and activities (1991)	1.32 million

Source: National Commission for Women, 2005.

While the contribution of agriculture to national income had been drastically lowered by 2006-07 (at about 18.5%), when compared the rate of 50% in 1950, 85% of the population of India still depends on agriculture. Agriculture is not seen as just mere business, but is still the life source of rural people (Gopal, Varma, and Gopinathan, 2008, p1). Nevertheless, Indian agriculture is at the crossroads today because of intense globalization induced competition. The problems of the farmers have been compounded by the fact that the agricultural sector has not seen much growth recently due to uncertain climatic conditions. Virtually no security is offered in the case of crop failure and there is no minimum support price guarantee. All these problems

have meant that the form and practices of farming operation has undergone a radical change. Agriculturists no longer see farming as their only source of income and livelihood but are spreading their arms wide out beyond the traditional boundaries and looking for other ways to generate income. These methods range from direct on farm marketing to farm based non-agriculture businesses like tourism.

As a result, the dynamics of the traditional rural society have changed and rural people are increasingly beginning to feel the need to equip themselves, especially women with necessary skills in modern trades, which could make them economically self-reliant. By enhancing their awareness, knowledge; skills and technology they then can move to different areas of the economy and thus facilitate the overall development of their society. Rural tourism and agritourism are important aspects of this spreading of wings into avenues other than just farming.

## **2.5 RURAL WOMEN ENTREPRENEURSHIP AND ECONOMIC DEVELOPMENT: THE INDIAN SCENARIO**

This section discusses women's access to economic resources (e.g., access to credit and savings programs) as well as the promotion of women's participation and leadership in decision making at all levels. Rural women's participation in agri-based activities is much more than what statistics reveal however. This is mainly due to the fact that most of the work



done by the women at farm and home is disguised as daily chores. However, mechanization and the easy availability of labor provide more time to energetic women to engage themselves in self-employment or entrepreneurial ventures. Rural women have human and nonhuman resources to take up an enterprise and only need an innovative mind and motivation to get it started and running successfully (Sipra, 2008).

Entrepreneurship is potentially a powerful solution to the growing unemployment among rural youth and women. It will help to generate employment for a number of people within their own social system. Entrepreneurship is more advantageous for women in rural areas due to the fact that it empowers them and helps them to supplement the family income while taking care of their own home and their agricultural tasks (Sathiabama, 2010, p2). They have the benefit of easy availability of farm and livestock based raw materials and other resources but it has been seen that Indian rural women have been undervalued and there is a lot of discrimination against them in every aspect of their life. This is in spite of them contributing substantially to both the household economy and the national economy (Sriraman, 2006, p1).

As it is clear that the rights and protection of women from social inequalities in statute books are not good enough, some practical solutions are to be acknowledged and most importantly, implemented. Women must attain economic independence. The Asian Productivity Organization (APO, 2007, p9) has collected information about the

entrepreneurship movement in India showing that this began in the 1960s with the establishment of the National Institute of Small Industry Extension Training (NISIET). NISIET was the first institution to develop an Entrepreneurship Development Program (EDP) model in India (APO, 2007).

Private organizations such as AWAKE, ALEAP, and CWEI have also been instrumental in the promotion of women entrepreneurship in India and these nonprofit and private organizations focus primarily on counseling, training, handholding, giving guidance on finance, organizing exhibitions, and peer group support. The Consortium of Women Entrepreneurs of India (CWEI) has started networking with women entrepreneurs in other countries to market the products of India internationally. The Association of Women Entrepreneurs of Karnataka (AWAKE), established in 1993 in Bangalore, Karnataka, with the mission of empowering women through entrepreneurship development, is helping to develop, guide, and extend assistance to potential women entrepreneurs in Karnataka through counseling, training, handholding, and peer group support. The Association of Lady Entrepreneurs of Andhra Pradesh (ALEAP) was established in 1993 in Hyderabad, Andhra Pradesh, by several women entrepreneurs with the aim of empowering women to establish small and medium enterprises. Its major activities are identification of projects, guidance for finance, training, organizing exhibitions, and creating industrial infrastructure for developing women entrepreneurs. In 1997, ALEAP set up a center for entrepreneurship development,

with financial support from central and state governments, to promote women entrepreneurs in the state of Andhra Pradesh.

The empowerment of women and improvement of their status and economic role needs to be integrated into economic development programs, as the development of any country is inseparably linked with the status and development of women. Prior knowledge has shown that advancement of new ventures and income-generating activities among women would change them from merely living their daily mundane lives to being able to live with dignity and self-respect (Wale and Deshmukh, 2011). One of the powerful approaches to women empowerment and rural entrepreneurship is the formation of Self Help Groups (SHGs) especially among rural women. The formation of Self Help Groups has brought about a lot of positive results in India. These groups help to change the face of rural development and usher in a new management system doing away with the traditional bureaucracy and hierarchical management. Informal groups empower rural women to manage rural industries and make decisions collectively for their common economic interests (Sriraman, 2006, p6).

Analyses of the development of informal women's groups in India, shows how that it is usually the 'top-down management' and bureaucracy that contributes to the failure of schemes and that it is possible for informal self-help groups to overcome them. These groups in rural areas empower women by providing a basis for the provision of credit and other support for various production and income-generation activities (Wale and Deshmukh, 2011).

According to a survey conducted by Centre for Bharatiya Marketing Development (CBMD), the highest numbers of SHGs are found in the southern states. On average, the southern states have 65% of the SHGs, eastern 13%, central 11%, northern 5 percent and the western 6 percent (Sriraman, 2006, p6).

With more than 70% of the Indian population living in rural areas, the need for establishment of well-monitored educational system, executing skill based social entrepreneurship training programs for women empowerment has become imperative. Through rural tourism, many organizations promote social entrepreneurship programs for women in rural India. The objective is to empower rural women with necessary skills that can help them raise their standard of living to an optimum level. Many skill based vocational training programs are conducted for women through self-help groups who provide them with the expertise to start their own ventures and earn substantial amount of income to meet their day-to-day living expenses. Literacy training programs are also conducted periodically in order to help educate the rural women in order to help them run their firms methodically (Jagruti Foundation Annual Report, 2009-10). Another such organization, which promotes social entrepreneurship, is NEED (Network of Entrepreneurship and Economic Development) from the Northern Region of India. It has two hundred and fifteen social entrepreneurs all of whom are focused on promoting women and enabling livelihoods through sustainable economic development, micro-finance, healthcare and education

([www.indianeed.org](http://www.indianeed.org), 2011)

Social development and entrepreneurship must be built on the basic existing norms and ethics of people. A holistic approach must be taken in order to realize the entitlements of beneficiaries more effectively and to create a more sustainable path to social and economic development. The development of grassroots organizations of women - and their up scaling - is an indispensable strategy for strengthening the position of poor women: for increasing their achievements, promoting their priorities, assuring their entitlements, and securing their inclusion, organization and above all, their sense of self-respect and dignity ([www.hindu.com](http://www.hindu.com), 2004).

## **2.6 PROBLEMS OF EMPLOYMENT FOR RURAL WOMEN**

Women's employment has been recognized as the critical entry point for women's integration in the mainstream of development. The low and declining status of rural women is attributed to their diminishing economic involvement (Tripathy, 1996, p29). It is now accepted that the participation of women themselves in development activities is the most effective method for the promotion of the access of women to the benefits of development. The Sixth Five Year Plan accepted rural women as targets of rural development strategies. However some of the problems identified concerning rural women are as follows:

- Marginality of attention and services to them in rural and agricultural development;
- Lack of training to develop their awareness and skills along with lack of information

- and bargaining power;
- Low productivity and narrow occupational choices;
  - Low level of participation in decision making;
  - Inadequate expert guidance about financial matters for promoting socio- economic activity of rural women and their participation;
  - Inadequate monitoring of women’s participation in different sectors;
  - Wage discrimination;
  - Inadequate application of science and technology to remove their drudgery; and
  - Low health and nutrition status (Planning Commission 1980)

In agriculture and allied services, developmental strategies have provided very little assistance to women in comparison to their active involvement in these sectors. Capital-intensive agriculture and the green revolution have reduced women’s participation in farm activities, but the workload related to home-based farm activities has increased considerably (NPPWD, 1998). It has also been observed that the limited employment opportunities created by technology resulting in the means of production being concentrated in the hands of a few, and increased landlessness for the poor has led to men replacing women in many of their traditional areas of employment. But women have had to work to survive. They are thus found to be gradually moving to non-traditional sectors seeking employment (IFAD, ND, p4).

## **2.7 RURAL WOMEN IN MICRO AND SMALL ENTERPRISES IN INDIA**

Micro enterprises are an effective instrument of social and economic development. In this section the focus is on entrepreneurship development for Indian rural women within the micro and small enterprise (MSE) sector in India. The MSE sector has often been termed the ‘engine for growth’ for developing economies and even India is not an exception. Thus, one

of the viable strategies for rural women, quite often talked about, is the role of enterprise in their empowerment. For example, the promotion of small rural enterprises makes full use of family labor, requires less capital in production and uses locally available raw material. In addition, family ties and kinship linkages may help in promoting rural enterprise. Thus, small enterprise development has been considered, among other factors, a powerful tool to eradicate poverty especially among rural women as they are at the lowest rung of the poverty ladder in almost all Asian countries. For a woman to become a successful entrepreneur, she needs access to capital, technical and managerial know-how and markets. The essence of empowering rural women lies in catalyzing appropriate economic activities at the grass roots level and creating new opportunities for them to earn higher income in order to improve their standard of living. This objective can be accomplished by establishing enterprises that are based on the locally available resources and preferably indigenous knowledge.

Indian rural women constitute about one third of the labor force. In order to give focus to women in various small enterprise development activities and increase their access to Bank credit, schemes like the Assistance to Rural women in Non-farm Development (ARWIND), the Assistance for Marketing of Non- Farm Products of Rural Women (MAHIMA), the Development of Women through Area Program (DEWTA) have been designed to provide exclusive support to women in rural areas. In association with the Swiss Agency for Development and Cooperation (SDC), NABARD has constituted the “NABARD SDC Rural

Innovation Fund (RIF)”, to support innovative projects in Farm, Non-Farm and Micro-Finance Sectors leading to creation of livelihood opportunities for the poor. Government and Non-Government Institutions, corporate bodies, financial institutions and individuals can avail funding support for activities involved in development of new products, processes, prototypes, technology etc. which have the poor in their focus (NABARD, 2007).

According to the Third All India Census of Small Scale Industries conducted in 2001-02 and the later assessments made, only 10.1% of the Micro and Small Enterprises in India are owned by women, while only 9.5 percent of the MSE enterprises are managed by women. In 2006-07 their estimated number was 1.3 million women managing enterprises and owning 1.2 million enterprises. In order to encourage more and more such enterprises in the MSE sector, several schemes have been formulated by the Government and targeted only at the development of women enterprises in India such as:

- A Trade Related Entrepreneurship Assistance and Development scheme for women (TREAD);
- Micro and Small Enterprises Cluster Development Program (MSE-CDP);
- Credit Guaranteed Fund Scheme for Micro and Small Enterprises; and
- Support for Entrepreneurial and Managerial Development (IINM, 2011).

Sathiabama (2010) has scrutinized the areas of micro-enterprises in which rural women are socially involved as a part of their daily survival. She notes that rural micro-enterprises differ from place to place because they depended on a lot of factors like landholdings, subsidiary occupations, agro climatic conditions and socio-personal characteristics of the women and her family members. She therefore classified micro



enterprises into three types:

1. Micro Enterprise development related to agriculture and allied agricultural activities like cultivating organic vegetables, flowers, oil seeds and seed production are some of the areas besides taking up mushroom growing and bee –keeping. Some more areas can be like dehydration of fruits and vegetables, canning or bottling of pickles, chutneys, jams, squashes, dairy and other products that are ready to eat;
2. Micro-Enterprise development related to livestock management activities like dairy farming, poultry farm, livestock feed production and production of vermi-composting using the animal waste can be an important area in which women can utilize both her technical skills and raw materials from the farm and livestock to earn substantial income and small scale agro-processing units; and
3. Micro – Enterprise development related to household based operations like knitting, stitching, weaving, embroidery, bakery and flour milling, petty shops, food preparation and preservation (Sathiabama, 2010, p4-5).

There are thus many successful women’s organizations working for the overall uplift of rural women like the Shri Mahila Griha Udyog Ijjat Papad (1959), the Self Employed Women association (SEWA) established in 1972, the Working Women’s Forum (WWF) in 1978, Rashtriya Mahila Kosh (RMK), a government organization for women established in 1993, and the Mann Deshi Mahila Sahakari Bank Ltd. (MDMSB) established in 1997. Though there is no magic wand which can bring about the radical structural transformation that the empowerment of women needs, the success of micro financing organizations in building up the organizational capacity of poor women provides the basis for their social mobilization that many other class interventions have not been able to achieve (Kabeer 2005).

## 2.8 WOMEN'S EMPOWERMENT AND MICRO FINANCE INTERVENTIONS IN THE BANKING SECTOR

The banking sector has emerged in a big way to participate in the micro finance movement. At present many commercial banks are taking much interest in developing schemes exclusively for women. Various leading public and private sector banks have been providing finance under different schemes to the women entrepreneurs with a relief in interest rate on credit (See Table 2.4; Meenu et al, 2011, p37). Various helping hands are available for women to obtain finance as classified below:

- The Formal Sector- covers the entire banking industry including all public, private, regional rural banks, NABARD and RBI (Table 2.4);
- The Semi-formal sector- covers all exclusive Micro financing institutions (MFIs), NGOs, and various Self Help Groups (SHG);
- The Informal sector- covers family, friends, relatives, moneylenders, pawnbrokers, traders and landlords etc (Honnurawamy and Dandgund 2012, p.5).

**Table 2.4: Commercial Bank Schemes for Women**

<b>Commercial banks</b>	<b>Name of the scheme</b>
Bank of India	Priyadarshini Yojana
Canara Bank	CAN Mahila
Central Bank of India	Cent Kalyani
Dena Bank	Dena Shakti
Oriental Bank of Commerce	Orient mahila Vikas Yojana
Punjab National Bank	Mahila Udyam Nidhi Scheme Mahila Sashaktikaran Abhivan PNB Kalyani Card Scheme
Punjab & Sind Bank	Udyogini Scheme
State Bank of India	Stree Shakti Package
State Bank of Mysore	Stree Shakti
SIDBI	Mahila udyam Nidhi
Union Bank of India	Viklang Mahila Vikas yojana
ICICI Bank	Women's account
IDBI Bank	Mahila Udyog Nidhi Mahila Vikas Nidhi
Vijaya Bank	Assistance to Rural Women in Non-Farm Development (ARWIND) Assistance For Marketing Of Non Farm Products Of Rural Women (MAHIMA)

Source: Arora and Meenu 2011.

## 2.9 GOVERNMENT POLICIES AND STRATEGIES

There are various policy implications for improving women entrepreneurship in India. The commitment of the Government can flourish entrepreneurship development, but such commitment would require establishing some rural entrepreneurship development policies and rules. The Government of India in its successive five year plans has been assigning increasing importance and support for the promotion and development of rural entrepreneurship and women's entrepreneurship. Over the years women have been recognized not just as equal citizens but also as agents of economic and social growth. Empowering rural women by promoting women's entrepreneurship and e-business in cooperatives has been identified as an important approach to alleviate rural poverty and promote sustainable development. The country's concern in safeguarding the rights and privileges of women found its best expression in the Constitution of India. While Article 14 confers equal rights and opportunities on men and women in the political, economic and social spheres, Article 15 prohibits discrimination against any citizen on the grounds of sex, religion, race, caste etc. and Article 15(3) empowers the State to make affirmative discrimination in favor of women. Similarly, Article 16 provides for equality of opportunities in the matter of public appointments for all citizens; Article 39 stipulates that the State shall direct its policy towards providing men and women equally the right to means of livelihood and equal pay for equal work; Article 42 directs the State to make provisions for ensuring just

and humane conditions of work and maternity relief; and Article 51(A)(e) imposes a fundamental duty on every citizen to renounce practices derogatory to the dignity of women (Basu, 2003).

The Government of India enacted the Mahatma Gandhi National Rural Employment Guarantee Act, 2005, (MGNREGA) on 7th September 2005 as “An Act to provide for the enhancement of livelihood security of the households in rural areas of the country by providing at least one hundred days of guaranteed wage employment in every financial year to every household” The objectives of MGNREGA are to provide wage employment opportunities, create sustainable rural livelihoods through regeneration of the natural resource base i.e. augmenting productivity, to support creation of durable assets and strengthen rural governance through decentralization and practices of transparency and accountability. The implementation of the Act has borne promising results in increasing employment, growth in wage earnings, curtailing distress migration, improving productivity and promoting equity, especially gender equity (nrega.nic.in). The Ministry of Rural Development has developed the National Rural Livelihood Mission (NRLM) as a basis of national poverty reduction strategy (Table 2.5). The objective of the Mission is to reduce poverty among rural BPL (Below Poverty Line) by promoting diversified and gainful self-employment and wage employment opportunities which would lead to a significant increase in income on a viable basis. It was also instituted in order to ensure broad based inclusive growth and reduce

disparities by spreading out the benefits from the clusters of growth across the regions, sectors and communities.

**Table 2.5: Some of the roles that the NRLM has been envisioned to accomplish**

<ul style="list-style-type: none"> <li>• Coordinate with other Missions/departments to explore areas for convergent action and facilitate such convergence to enhance the capabilities and facilitate access to other entitlements such as wage employment, food security, education, health, etc;</li> <li>• Explore and facilitate partnerships between National/State Rural Livelihood Missions and public, private, NGO and Co-operative sector partners, for diversifying and sustaining the livelihoods of the poor;</li> <li>• Undertake and commission studies to assess emerging self-employment/skill based employment opportunities and disseminate the information to the State agencies;</li> <li>• Study best practices in self-employment/ micro enterprise activities across the country and support their replication in other parts of the country through workshops, cross-learning visits and exchange programs;</li> <li>• In addition to provide self-employment to the rural folks, it also helps in enhancing their capabilities and facilitate access to other entitlements such as wage employment and food security and benefits of Indira Awas Yojana (IAY), drinking water, land improvement, education, and health and risk mitigation through convergence and coordination mechanisms.</li> </ul>
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Source: [www.pib.nic.in](http://www.pib.nic.in)

There is a wide network of institutional infrastructure for providing finance and extension of service support in India, many of which help rural women entrepreneurs. This network is established through the following institutions:

- State financial Corporations (SFCs)

- Regional rural banks (RRBs)
- National Industries Corporation (NSIC)
- Small scale industries corporation (SSIDCS)
- Khadi and Village Industries Commission (KVIC)
- National Bank for Agriculture and Rural Development (NABARD)
- Small Industries Development Bank of India (SIDBI)
- District Industry Support (DICs)
- Besides the above, there are number of institutions which extend financial support to encouraging entrepreneurs. These are:
- Small Industries Development Organization (SIDO)
- Small Industries Service Institute (SISI)
- Industrial finance Corporation of India (IFCI)
- Agriculture Promotion and Investment Corporation of Orissa Ltd. (APICOL)
- District Rural Development Agency (DRDA)

## 2.10 INDIAN TOURISM POTENTIAL AND GOVERNMENT POLICIES

Tourism is a major phenomenon of the modern society, which has emerged as an economic activity of immense global importance. Perhaps there is hardly any other field of activity where so many people are involved directly or indirectly. Tourism has found a niche for itself as an effective instrument for generating employment, earning revenue and foreign exchange, enhancing environment, preserving culture and tradition, and thereby facilitating overall development. Table 2.6 shows the percentage of real growth of travel and tourism direct contribution to employment on a global basis from 2008 – 2011.

**Table 2.6: Travel and Tourism's Direct Contribution to Employment**

Year	2008	2009	2010	2011
Real Growth (%)	8.9	-3.9	-2.0	3.4

Source: World Travel and Tourism Council

Within this pattern there has been strong growth in foreign travel to developing countries during recent years and this trend is expected to continue. Economic diversification and technological improvement have created an advantageous environment for tourism development in the present age of globalization. India and South East Asia have been gearing up to achieve significant progress in this field owing to a number of encouraging factors. India has vast geographical spread and great historical and cultural heritage, which are excellent condition for growth in this sector. Tourism in India is the third largest foreign exchange earner (after garments, gems and jewelry) and it accounts for up to 5 percent of GDP. It helps in generating a large employment potential especially in rural and backward areas. But India's share in global tourist arrivals (0.5 percent in 2006) and expenditure (0.9 percent in 2006) is insignificant. Tourism contributed 5.8 percent of India's GDP (Table 2.6), and the first Tourism Satellite Account developed for India for the year 2002-03 shows that tourism sector then employed 38.8 million persons, directly and indirectly, constituting 8.3 percent of the total employment in the country (Table 2.7), and rising to 51 million direct and indirect jobs in 2006-07. It is obvious that tourism development has a lot of potential in India (Table 2.8; Ministry of Tourism, 2004 and 2007)

**Table 2.7: Share of Tourism Sector in India in GDP of the Nation**

Year	Share of Tourism in GDP (%)
2002-03	5.83
2003-04	5.90

Source: Ministry of Tourism, 2004.

**Table 2.8: Employment Generation through Tourism in India (In Million).**

Year	Total Employment
2002-03*	38.6
2003-04**	41.8
2004-05**	44.7
2005-06**	47.8
2006-07**	51.1
*: <i>TSA Figure.</i>	** : <i>Estimated</i>

Source: - Ministry of Tourism, 2007.

Tourism as a product has certainly helped India achieve prosperity. There are innumerable reasons why tourists arrive in India, and these include medical reasons, pleasure seekers, sight seers, pilgrims and history lovers etc. The average Indian is also an enthusiastic traveller. As per the study report of the FICCI (Federation of Indian Chambers and Commerce and Industry, 2004), every additional 1 million Rupees invested in the tourism industry can create 47.5 direct jobs and each direct job can create 11 indirect jobs. It also stated that every 30 million additional tourist translate into Rs.4300 crores (43 billion) in revenue (Gopal, Varma, and Gopinathan, 2008, p.1). The World Travel and Tourism Council has ranked India as one of the five fastest growing tourism economies in the world.



One of the biggest hindrances to the prolific growth of tourism is the fact that people are not fully aware about the benefits that it can bestow on the population. It is only when the host population, both in rural and urban areas, is aware of the benefits and is supportive of tourism that there can be economic gains and to some extent cultural gains too (Singh, 2010, p60). It is unfortunate that many rural areas have lost out on the benefits of tourism, especially in income generation and employment opportunities because tourism development has not taken into account the rural sector (Pandey, 2005, p21).

While an awareness campaign that elicits local support for travel and tourism is essential for the long-term growth of the sector, it is also important to create awareness about the environmental impact of tourism by generating respect for the carrying capacities of tourist destinations (Talwar, 2006, p182). This is imperative as excessive exposure of ecologically fragile areas to human interference can lead to irreparable environmental degradation. As the demand for ecotourism is expected to grow enormously in the next decade, it is important to have regulations in place to prevent such damage. The local population must be convinced of the need to support such regulations in the interest of long-term sustainability. India's hill resorts have already suffered seriously from a lack of concern for their carrying capacities and the unchecked influx of tourists during the summer months. If India's forest sanctuaries and pristine beaches are not to suffer the same fate, attention will have to be paid to obtaining regulatory and public support for sustainability

concerns (Singh, 2010, p60).

Based on many of these concerns, the Indian Government realized the need for a systematic development of tourism, and therefore formulated a *National Tourism Policy* in 2002. The policy was formulated to position tourism in India as a main instrument of economic growth and to harness its direct and indirect effects for employment and poverty eradication in an environmentally sustainable manner. Broadly, the “Policy” attempts to:

- Position tourism as a major engine of economic growth;
- Harness the direct and multiplier effects of tourism for employment generation, economic development and providing impetus to rural tourism;
- Focus on domestic tourism as a major driver of tourism growth;
- Position India as a global brand to take advantage of the burgeoning global travel trade and the vast untapped potential of India as a destination;
- Acknowledges the critical role of private sector with government working as a pro-active facilitator and catalyst;
- Create and develop integrated tourism circuits based on India’s unique civilization, heritage, and culture in partnership with States, private sector and other agencies; and
- Ensure that the tourist to India gets physically invigorated, mentally rejuvenated, culturally enriched, spiritually elevated and “feel India from within”. (National Tourism Policy, 2002).

The National Tourism policy also seeks to improve existing tourism products and destinations and develop new ones. The central government has been providing assistance to State governments to develop tourist circuits to international standards. There have been many schemes that promote partnership between government and private players and other governments or semi-government agencies. Projects like convention centers, golf courses, cruises, and tourist trains, which are used by tourists and provide revenue, are promoted.

Private financial resources as well as technological and managerial talent in infrastructure for tourists have been provided. This provides assistance to private business owners like hotels, tour operators, travel agents, etc. are encouraged especially when they try to develop a market for India overseas. The government gives financial assistance when they promote study tours in India, participate in fairs/exhibitions abroad, and generate publicity through printed material (National Tourism Policy, 2002).

The Tenth Plan (2002-2007), promoted skill building by promoting training programs in both the hotel and food industries. In addition to this importance was given to adventure tourism in the Himalayas, beach tourism along the coastline, wellness tourism involving traditional health practices like Ayurveda, shopping centers for traditional crafts, and pilgrimage spots (Government of India Planning Commission 2002). During 11th Five Year Plan (2007-2012) the Ministry of Tourism proposes to continue supporting creation of world-class infrastructure in the country so that existing tourism products can be further improved and expanded to meet new market requirements and enhance the competitiveness of India as a tourist destination. In consultation with the State Governments and UTs, the Ministry of Tourism has identified several tourist circuits and destinations for integrated development (Ministry of Tourism 2007).

The Government of India's Report of the Steering Committee On Tourism for the Eleventh Five-Year Plan (2007-2012) says that Tourism has also become an instrument for

sustainable human development (Government of India Planning Commission 2011, p3-4).

This includes:

- Poverty elimination;
- Environmental regeneration;
- Job creation; and
- Advancement of women and other disadvantaged groups

The Eleventh Plan (2007-12) has sanctioned more than Rs. 300 crores (3 billion) for tourism development. In continuation with the national tourism policy of 2002, it tries to promote partnership between the central and state governments and private players. These are some of the areas selected for funding: Srirangam and the area near Vellore Fort (heritage destinations/circuits); the beach at Puducherry and Chennai (sea tourism); Wayanad in Kerala, the Udhagamandalam-Madumalai-Anaimalai circuit in Tamil Nadu (eco-tourism). Besides these, Jammu and Kashmir and the North Eastern States have been given special attention. The plan tries to diversify the 'source markets' for tourism in India – promote India in countries like Argentina and Brazil, which have growth potential but do not attract many tourists to India, as well as countries like South Africa, Mauritius, Kenya, Malaysia, and other countries with a large Indian diaspora. (Planning Commission, 2011)

Tourist destinations attract both domestic and international tourists. However, the revenue earned from foreign tourists is considered as more attractive to the local population, given their generally higher incomes and desire to buy souvenirs/stay in local areas. The following table shows that the year 2011 witnessed further positive growth in foreign tourist

arrivals, reaching a level of 6.18 million against 2.38 million during 2002. Foreign exchange earnings were US\$16.6 billion in 2011. Domestic tourist figures are not available but would now be in the hundreds of millions given the experience of neighbouring countries like China.

**Table 2.9: Foreign Tourist Arrivals to India (In million)**

Year	Arrivals %	Change
2002	2.38	(-)6.0
2003	2.73	(+)14.0
2004	3.46	(+)26.1
2005	3.92	(+)13.0
2006	4.43	(+)13.0
2011	6.18	(+)39.5

Source: Government of India Planning Commission 2011, p.5

### ***2.9.1 Tourism Potential in Kerala***

Kerala is one of the smallest states of India. It spans an area of around 38,863 sq. km contributing only 1.3 percent of the total area of India (Table 2.10). It comprises of a narrow coastal strip bounded by the Western Ghats in the east and the Arabian Sea on the west. The topography consists of a hot and wet coastal plain gradually rising in elevation to the high hills and mountains of the Western Ghats. This fertile coastal strip is about 550km long and not wider than 100 km. The state is bordered by the state of Karnataka in the north, and joined by the state of Tamil Nadu in the south.

Kerala initiated tourism development programs by establishing an international beach resort at Kovalam in 1976 with the patronage of the central government (Kerala Tourism Policy, 2011). Realizing the economic potential, the Government of Kerala declared tourism an industry in 1986. Within a short span of two and half decades, Kerala succeeded in establishing its tourism brand in the international market. The first tourism policy of the state was announced in 1995 underlining the importance of Public- Private Partnerships. Tourism has come a long way since capturing new markets with its innovative products and marketing strategies. From less than 50,000 foreign tourist arrivals and 0.13 billion rupees as foreign exchange in 1986, it reached 600,000 foreign tourist arrivals and 37.97 billion rupees as foreign exchange in 2010. The total employment generated from tourism is estimated as 1.2million (Table 2.11; Niche, 2012).

**Table 2.10: Kerala Basic Information**

Area	38,863 sq. km
Capital	Trivandrum
Language	Malayalam
Districts	14
Population	31,841,374 (Census 2011)
Density	859 per sq. km
Literacy	90.9%
Economy	Agricultural
Rivers	44

Source: [www.prokerala.com](http://www.prokerala.com)

**Table 2.11: Kerala Tourism Arrival and Earnings**

Year	Foreign tourist arrivals to Kerala	Foreign tourist arrivals to India	% of Foreign tourist arrivals to Kerala	Domestic tourist arrivals to Kerala	Foreign exchange earnings in tourism (Rs. in billion)	Total Earnings (Rs. in billion)
2001	208830	2537282	8.23	5239692	5.35	45.00
2002	232564	2384364	9.75	5568256	7.06	49.31
2003	294621	2726214	10.81	5871228	9.83	59.38
2004	345546	3457477	9.99	5972182	12.67	68.29
2005	346499	3918610	8.84	5946423	15.22	77.38
2006	428534	4447167	9.64	6271724	19.88	91.26
2007	515808	5081504	10.15	6642941	26.41	114.33
2008	598929	5282603	11.34	7591250	30.67	131.30
2009	557258	5167699	10.78	7913537	28.53	132.31
2010	659265	5583746	11.81	8595075	37.97	173.48

Source: Department of Tourism, Government of Kerala

Specific strategies have been framed for short-haul/long-haul tourists to extend their stay in the State. The state, thus earns the benefits from raised spending by the tourist. The Department of Tourism has helped the industry to develop multi-experience packages and products to increase the average length of stay of a foreign tourist from the present 16-21 days ([www.thehindubusinessline.com](http://www.thehindubusinessline.com)). Also known as ‘God’s Own Country’, the state has managed to capture the attention of the international tourism market in a positive and definite manner. Kerala’s tourism brand is listed among the top 100 brands of India and has been bestowed the highly sought-after ‘Super Brand’ status. Kerala is referred to as one of the 50 must visit destinations of a lifetime by *National Geographic Traveler*, and is also a ‘partner state’ to the World Tourism and Travel Council (CRISIL 2004, p7). The state has also successfully focused upon the organization of semi-public tourist organizations, and made tourism a way to promote local business development.

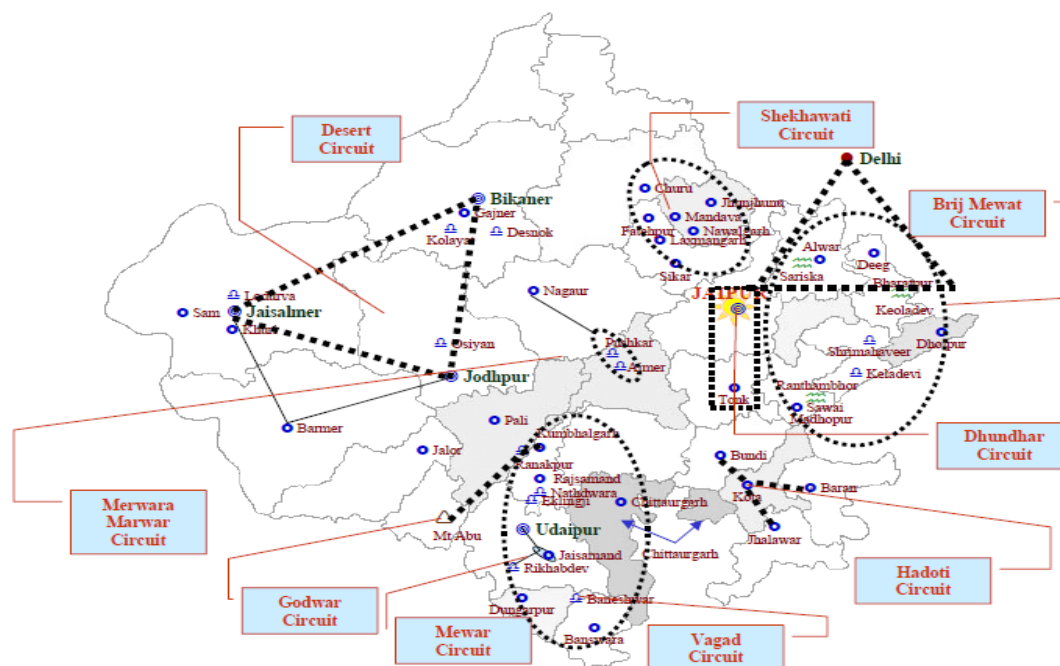
### ***2.9.2 Tourism Potential in Rajasthan***

Rajasthan covers an area of 3,420,000 square kilometers, making it the largest State in the Indian Union. The merger of 22 princely States into the Indian Republic formed the State of Rajasthan on 30<sup>th</sup> March 1949, and it is one of the leading Tourism States of India. The heritage and culture of the state is a special attraction for foreign tourists. During the last few years, there has been tremendous increase in the number of tourists to the State. While in 1973 about 2 million visited the State, the year 2011 saw about 12 million. The majority of the international tourists coming to Rajasthan (approximately 1.2 million in 2011) are from United Kingdom, Germany, U.S.A., Italy, Australia, Japan, Switzerland and Canada. Tourism provides direct employment to about 100,000 people and indirect employment to approximately 300,000 people.

The State of Rajasthan declared a Tourism Policy on 24<sup>th</sup> September, 2011 with the mission to ensure optimum utilization of the rich tourism resources of the state to generate employment especially in rural areas, to develop a ready market for the rich and varied handicrafts and to preserve natural, historical and cultural heritage of the state by scientific methods. A declaration for the poverty alleviation, employment generation, environmental regeneration and advancement of women was made to promote social integration and international understanding (Ministry of Tourism 2011, p24). Figure 2.2 shows the tourist circuits based on this plan.



**Figure 2.2: Major tourist circuits and locations in Rajasthan**



Source: Government of India, Department of Tourism

### A Scenario of Women's Participation in Rajasthan

Traditionally objectified to the extent of being only seen as childbearing machines, women in rural Rajasthan are yet to rub shoulders with their men folk in many ways (Brown and Thomas, 2008, p14). Being socially disadvantaged, their freedom has been seriously clipped, and, as keepers of a family honor, they have been forbidden on the street. Isolated from the outside world, most women in rural Rajasthan are sentenced to a lifetime of strenuous household chores. If they are allowed to work at all, they are paid less than their male counterparts. Beside all this, the radically patriarchal society still does not recognize them as inheritors of family property, which almost goes to male heirs. Female education is not valued, largely because of the expense of sending girls to school. Gender, caste and class

much more than anywhere else affect access to education and health resources in Rajasthan in the country. In summary, the potential for tourism entrepreneurship involving women in Rajasthan is not high in contrast that in to Kerala.

Part of the problem is that the State has one of the lowest rates for female literacy in India (Table 2.12). In some of the villages the literacy rate among women is nil. There are many other factors, which with lack of education unite strongly to make the position of women in Rajasthan one that is fraught with difficulties from birth to death. Sati and child marriage are age-old customs in Rajasthan. Incidences of sexual abuse and domestic violence are high. The state is the second poorest in India and many of the new economic opportunities enjoyed by middle class Indians do not penetrate to the remote interior villages. Ancient traditions, religion, caste-based patriarchy, the economic effects of global capitalism combine with environmental stress factors to make the way extremely difficult for rural people, especially the women. This critical situation applies to all work spheres for them and tourism is no exception (Bhalla, 2010).

**Table 2.12: Absolute Literacy Rates in Rajasthan**

<b>LITERACY RATES</b>	<b>Total</b>	<b>Rural</b>	<b>Urban</b>	<b>Total</b>	<b>Rural</b>	<b>Urban</b>
Persons	38,970,500	26,945,543	12,024,957	67.06	62.34	80.73
Males	24,184,782	17,256,780	6,928,002	80.51	77.49	89.16
Females	14,785,718	9,688,763	5,096,955	52.66	46.25	71.53

Source: <http://censusindia.gov.in/>, retrieved 20 November, 2011.

## **CHAPTER THREE: LITERATURE REVIEW**

### **3.1 INTRODUCTION**

Women entrepreneurs can contribute significantly to economic development in developing nations, but their contribution has not been adequately studied and developed. Although it is challenging for both men and women to start and sustain a successful business, women face unique challenges to self-employment. The promotion of women's entrepreneurship and e-business in the niche area of tourism is a relatively undeveloped area where women can play a pioneering role. As there is little literature on this relatively new area, this study seeks to provide an insight into this niche area. There is a dearth of research studies on rural women's empowerment in the Tourism Industry. The present study is an endeavor of the author to present the varied dimensions and facets of rural women's entrepreneurship in the tourism industry with special reference to Kerala and Rajasthan in India. This literature review, much of which is from websites, therefore, aims to summarize some of the key literature underlying the area of study.

Research on women entrepreneurship remains limited within the Indian context. The formulation and implementation of policies and support programs has suffered to a great extent due to this lack of awareness and interest in the field of rural women's entrepreneurship. There are women entrepreneurs who contribute to local, national and regional economies and to poverty reduction, but they face different constraints and

opportunities from those experienced by men. Social and cultural norms and practices can limit women's access to markets, resources, training, and other services. The policy environment, whether formal or customary, can constrain their access to assets and security. Even when formal gender equality exists in law, problems of implementation can result from institutional and operational weaknesses. Complex bureaucratic procedures can also create barriers to the formalization and growth of the small enterprises that they frequently own.

It was shown in Chapter 2 that recent rapid societal changes have led to women in India becoming a significant entrepreneurial force. Privatization and the growth of private markets have led to a higher rate of unemployment in rural areas. This has led to large exodus among men and an increasing role for women in primary crop production. However, earnings from agriculture are low and insecure, making it necessary for women to search for additional sources of income through entrepreneurial activities. Women face obstacles in accessing new technology and equipment; services such as credit, extension, and training; information and knowledge required to start their own ventures, and the skills for financial planning. To provide further clarity on these issues this chapter discusses the importance of human, financial and social network structures in the literature and in relation to the central research questions of the study.

### **3.2 MEASURING WOMEN'S EMPOWERMENT**

Empowerment is defined as the expansion of freedom of choice and actions and increasing one's authority and control over the resources and decisions that affects one's life (World Bank, 2001). Women's empowerment is a process through which women gain the ability to take ownership and control of their lives and the key elements of this process are the expansion of choices and the ability to make strategic life choices (Kabeer, 2001). Women gain the ability to transform economic and social development when empowered and to fully participate in the decisions that affect their lives through leadership training, coaching, consulting. Empowerment also provides the enabling tools for women to lead within their communities, regions, and countries (Wiser Earth, 2005). Van der Cammen (1997) states that empowerment is a process to enable women to achieve goal in life such as earning more income on their own to cope with growing needs for income, health-care and education for their children. Women empowerment has become more important now, as it has gained political importance since being acknowledged by the United Nation World Tourism Organisation (UNWTO) (Ateljevic and Peeters, 2009).

Achieving gender equality is a slow process human attitudes need to be challenged. Numerous agencies and organizations have made efforts and to some extent have had success but the picture is still disheartening as it takes far more than changes in law or stated policy to change practices inside the home, in the community and in the decision-making environment.

In many parts of the world rape is not considered a crime, goes unpunished and continues to be done especially in the time of combat. Even in highly developed countries, violence against women of all kinds is considered normal, and often overlooked. Female sexual slavery and forced prostitution are still terrible “facts of life” for the poor women. Genetic testing of the unborn is used in some parts of the world to determine the sex of the fetus, so that females can be aborted (United Nations, 2001). Gender disparities exist even in countries without evident male-domination, and measuring these inequalities is an indispensable step towards effecting educative policies. Measurement of women empowerment is difficult to assess due to the diverse data from different regions. Five dimensions of female empowerment and opportunity are important in measuring global patterns of inequality between men and women (Table 3.1).

In the past three decades the world has seen an increasing awareness of the need to empower women through measures to increase social, economic and political equity, and broader access to fundamental human rights, improvements in nutrition, basic health and education. Gender had been seen as a predominant socio-cultural variable in relation to race, class, age and ethnicity and there is awareness about the subordinate status of women. Gender implies both men and women and to their status relative to each other. Gender equality refers to that stage of human social development at which “the rights, responsibilities and opportunities of individuals will not be determined by the fact of being born male or female,”

(United Nations). It is a stage when both men and women realize their full potential.

**Table 3.1: Dimensions of female empowerment and opportunity**

Economic participation	Presence of women in the workforce in quantitative terms Lowers the disproportionate levels of poverty Raises household income and encourages economic development in countries as a whole.
Economic opportunity	The quality of women's economic involvement, beyond their mere presence as workers.
Political empowerment	The equitable representation of women in decision-making structures, both formal and informal. Being able to have a voice in the formulation of policies affecting their societies.
Educational attainment	The most fundamental essential for empowering women in all spheres of society. Reduces mortality rates of children— including the bias toward female child mortality. Knowledge in information and communication technologies which is a vital force of the development process.
Health and well-being	Access to sufficient nutrition, healthcare and reproductive facilities, and to issues of fundamental safety and integrity of person.

Source: [www.weforum.org](http://www.weforum.org). Retrieved 20 November 2011.

### **3.3 CONCEPTUALIZING AND ANALYZING WOMEN'S EMPLOYMENT IN THE CONTEXT OF ENTREPRENEURSHIP IN INDIA**

The family system in India is experiencing rapid changes due to the rapid pace of urbanization and modernization. Indian women of all classes, without any distinction, are undertaking paid occupations. Today most of the women have immense educational opportunities and this is substantially higher than it was some decades ago. This has not only

given them a new outlook on life, but also increased awareness and higher aspirations of personal growth. This, along with economic burden, has been instrumental in swaying the women's decision to enter the work force. Most studies of employed married women in India have reported economic need as being the primary reason given for working. (Srivastava, 1978; Ramanna and Bombawale, 1984) Women's employment outside the home generally has a positive rather than negative effect on marriage. Campbell et al.(1994) studied the effects of family life on women's job performance and work attitudes. The result revealed that women with children were significantly lower in occupational commitment when compared to women without children; contrary to expectation, women with younger children outperformed women with older children. Makowska (1995) studied psychosocial determinants of stress and well-being among working women. Work related stress is noted to be greater than that associated with the family function, although the relationship between family functioning, stress and well-being was also significant.

Women face significant traditional restrictions on their role in agriculture as well as from the feminization of rural poverty in the Asian regions. Studies on women's role in agriculture in many of the Asian countries show the gender inequalities where women are not given equal opportunities for empowerment, despite their contribution of expert knowledge and a group of highly-skilled labor in areas of agricultural and rural development in many countries (Mumtaz, 1995). The inequality stems from the traditional structure of gender that



severely constrains women's productivity by the division of their time, their multiple responsibilities, and the absence of access to indispensable inputs including knowledge. The primary result of this inequality is that for most women their working hours are longer than men's and many women have crossed the peak of endurance in extending their day. Paradoxically, the gap between men and women seem to be increasing despite the great efforts put in labor by women. The percentage of rural women among the absolutely poor and destitute has been growing (Stephens, 1995). The limitations of women or gendered constraints come from the prejudiced views of society. It is felt that women are more likely to do work without pay or work in low-wage jobs. They usually earn less than men for the same work thus achieving a smaller share of household income but are still responsible for the family's basic needs (Corner, 1997). The situation is aggravated in rural areas. On one hand the growth rate of agriculture is lower than those of other sectors but it still absorbs an enormous percentage of the labor force. Statistics indicate that in some countries of the Asian region at a similar level of development, the female contribution to rural labor exceeds 50 per cent. In addition, the large number of undocumented, unpaid family workers who are women and girls probably means that women's labor contribution to the rural economy is much larger than official records indicate. Much of rural women's work is not recorded in official statistics.

Encouraging micro and small businesses is now being done on a large scale as it is

being seen as a means of producing meaningful and sustainable employment opportunities, particularly for those at the margins of the economy such as women. Cooperative enterprises also help in economic empowerment of women who are constrained by traditional roles and limited access to entrepreneurial resources (ICA, 2005b; United Nations, 2005a). It helps in the growth and promotion of entrepreneurship which in turn leads to increased freedom of movement among women, the formation of networks of women, and the building of women's solidarity. Since most women entrepreneurs face similar barriers in entrepreneurship like biases in access to capital, resources and government support cooperatives are essential to their support and growth. Women often cannot obtain loans for their businesses due to lack of status and property rights. Providing effective support for women's businesses is crucial to promoting women's entrepreneurship. This includes measures to facilitate the creation of women's businesses such as training programs providing women with essential entrepreneurship skills, mentoring programs to give women peer support, etc. It is essential that there be "gender awareness in designing and delivering support measures targeted at female entrepreneurs" (European Commission, 2004).

### **3.4 THE IMPORTANCE OF HUMAN, FINANCIAL AND SOCIAL NETWORK STRUCTURES IN THE DEVELOPMENT OF ENTREPRENEURSHIP**

The individual's capacity to identify and act upon discovered opportunities (their entrepreneurial ability) is heavily constrained by their right to use to resources (Davidson and

Honing, 2003). Human, social and financial capitals are three general resource classifications that are believed to be important in this context (Aldrich 1999; Gartner et al. 2005; Anderson and Miller, 2005). The difficulties encountered by entrepreneurs often start from a lack of knowledge or skill, a lack of finance, or a lack of a supportive social network.

Three stages have been identified in the entrepreneurial process; these are conception, gestation and infancy (Reynolds et al., 2002). The first stage is when entrepreneurs are identified from the general population and it is a sign of this when an individual decides to start a business. The second stage has an average duration of approximately one year. This stage consists of activities associated with the start-up effort, such as gaining capital, building social networks, and/or counseling with a Small Business Development Center. The outcome transition point is the third stage, which is infancy. Infancy is known to be the uncertain stage of the entrepreneurial process, and is estimated to last for roughly two years. It is vital that the firm use the resources gained in the gestation period to its maximum advantage. However, throughout the entrepreneurial process many obstacles are present like a lack of skill and/or information, insufficient financial backing, and inadequate social networks.

### ***3.4.1 Human Capital***

Innumerable studies have defined the impact of human capital factors, particularly industry experience and general human capital, on the success of entrepreneurs in a firm's foundation period. Education as a form of general human capital has been found to be

important. Higher education levels indicate a better possibility to partake in a business start-up and demonstrate a substantial impact on the performance of the new venture (Cooper et al, 1994; Reynolds et al, 2002; Robinson and Sexton, 1994; Bates, 1995; Reynolds, 1997b). Previous work experience is not a really significant factor in predicting participation in a start-up or in predicting start-up success (Davidson and Honig, 2003), and within this social capital seems to play a more integral role in the success of the entrepreneur than does human capital. Chrisman, Gatewood and Donlevy (2002) found in their study of efficiency and effectiveness of outsider assistance programs to entrepreneurs in both rural and non-rural areas, that assistance programs were probably capable of addressing and dealing with the needs of entrepreneurs.

Individuals with more or higher human capital achieve higher performance when executing tasks (Dimov and Shepherd, 2005; Becker, 1975). And education and experience motivate the concept of human capital (Becker, 1975). The knowledge gained from education and experience thus represents a resource and is central to understanding differences in opportunity identification and exploitation (Gartner et al. 2005; Anderson and Miller, 2003; Chandler and Hanks, 1998). Human capital also increases opportunity recognition and even entrepreneurial success (Anderson and Miller, 2003; Davidson and Honing, 2003). Individuals with a higher human capital and with specific knowledge about new venture creation will be more likely to participate in an opportunity-based venture.

### ***3.4.2 Financial Capital***

Financial capital for a firm usually comes from debt capital, equity capital, etc. Net worth as substitute for income and household ownership are often used as pointers for personal financial capital. Reynolds et al (2002) discovered from a panel-based study of Entrepreneurial Dynamics that those with higher incomes were more likely to be involved in the entrepreneurial process. Empirical research has suggested that the founding of new firms is more common when people have access to financial capital (Evans and Leighton, 1991; Blanchflower et al., 2001; Evans and Jovanovic, 1989; Fisher and Massey, 2000; HoltzEakin, et al., 1994). The general implication of this recognition is that people with financial capital are more able to acquire resources to better exploit entrepreneurial opportunities, and set up a firm to do so. This line of research argues that the “entrepreneurial” and the “capitalist function” is not at all separated as suggested by Schumpeter (1934) because the founding of a firm requires capital that less wealthy individuals are not likely to get access to. Even so, it has been found that most founders start new ventures without much capital and that financial capital is not significantly related to the probability of being a nascent entrepreneur (Aldrich, 1999; Kim, Aldrich and Keister, 2003; Hurst and Lusardi, 2004; Davidson and Honing, 2003).

### **3.4.3 Social Capital**

Social capital is of two types, namely, the family network and the network formed by friends and/or acquaintances. Chrisman, Chua and Steier (2002) proposed that the effects of family on the entrepreneurial process were very important and probably more so than any other cultural factor. Davidson and Honig (2003) found that having encouraging, close friends or neighbors in business for themselves also had a positive effect on an individual participating in the entrepreneurial process. Social capital encompasses much more than family relationships, business contacts, etc. It includes the community too. Social capital is vital to the entrepreneurial process as it provides an entrepreneur with access to additional financial, human and social capital required for new venture creation and subsequently, success (Chandler and Hanks, 1998; Hart et al., 1997). Entrepreneurs are rooted in a larger social network structure that constitutes a significant share of their opportunity configuration. The personal networks of new entrepreneurs have an impact on their access to social, emotional and material support (Aldrich, 1999). According to Shane and Eckhardt (2003) an individual may have the ability to recognize that a given entrepreneurial opportunity exist, but might lack the social connections to transform the opportunity into a business startup and therefore access to a larger social network might overcome this. Strong social ties enable the acquisition of resources and enhance the probability of opportunity exploitation (Aldrich and Zimmers, 1986). Individuals with access to other entrepreneurs in their social networks are more likely to participate in an opportunity based nascent venture.

### **3.5 WOMEN'S ENTREPRENEURSHIP: A THEORETICAL UNDERSTANDING**

We have noted in earlier chapters that entrepreneurial activity by women is a growing world-wide phenomenon and has had a significant economic impact in all economies. Many researchers (Ahl, 2004; Brush, de Bruin and Welter, 2009; Calas, Smircich and Bourne, 2009) have criticized traditional theories in entrepreneurship for their inability to grasp the women's entrepreneurship phenomenon. Their claim is most of the traditional theories are unmistakably gendered. Though the values and the expectations that women bring their careers as business owners tend to differ from those male business owners (Bird and Brush, 2002), most academic research, which are purportedly gender-neutral, are in fact planned according to a male point of view. Several studies have shown how our social order and our organizations are deeply structured by gender and gender roles (Acker, 1990; Ferguson, 1982; Kanter, 1977; Lindsey, 2011, Stockard, 2006). Lindsey (2011) defines gender roles expected outlook and conduct a society associates with either a male or a female. It is these gender roles that make people, and in particular women, follow and respect social rules and norms and this process of role assimilation is a lifelong process for women in their family, school, and work place and so on (Lindsey, 2011, p4). However, there a change happening in this and women are more present in the public sphere and not just within the traditional boundaries that patriarchal definitions of gender roles have put them within. These social

transformations have brought them to the forefront of the economy too. It is the assuming of this new social identity of a woman entrepreneur while at the same time conserving their traditional family and social responsibilities that makes the study of female entrepreneurship so interesting and yet at the same time so complex.

According to the OECD paper on women's entrepreneurship (2004), this form of entrepreneurship needs to be studied for several reasons. Women's entrepreneurship has been recognized during the last decade as an important untapped source of economic growth. It also provides society with greater diversity of resolutions to management, organization and business problems as well as to the exploitation of entrepreneurial opportunities. Women's entrepreneurship has been largely neglected by society in general. Social scientists too haven't really helped in addressing this topic and thus scholarly research about their entrepreneurial activities is generally scarce. In fact the concept of entrepreneurship is usually seen from the viewpoint of a male driven economy (Gelin, 2005; Josiane, 1998) so due to its complex nature, especially when it comes to gender issues, the role of women entrepreneurs has not always been properly documented. However, it is known that women generally choose to start and manage different businesses from men and tend to have lower participation rates in entrepreneurship. Women need to have a higher participation rate in the labor force and only this will help in the improvement of their position in society.

While there are equivalents in the specific demographics of men and women



entrepreneurs, it has been seen that in female led ventures there are differences in business and industry choices, financing strategies, growth patterns, and governance structures. Greene et al (2003) point out that it is these differences provide compelling reasons to study female entrepreneurship – looking specifically at women founders, their ventures, and their entrepreneurial behaviors as a unique subset of entrepreneurship (p2). It has been seen that women have experienced denial in employment opportunities as wageworkers because of their family responsibilities, lack of skills, social and cultural barriers (Josiane, 1998). Women entrepreneurs all over the world also find it difficult to balance work with family. Their career is considered secondary to that of their husbands (Brannon, 1999). Women are compelled to play multiple roles and thus they are left with a lesser amount of time to devote to business (Lisowska, 1996). Their priorities as a wife, mother, daughter-in-law and daughter of the family take over everything else. Duties as owners of small business come last in order of priority. It is obviously extremely challenging for them to cope up with the household duties and workplace (Rao and Rao, 1985, pp214, 233-234).

Despite this the interest in female entrepreneurship has increased in recent times, with a greater number of women setting up in business (Buttner, 1993). Self-employed women have been recognized as having an important impact on the economy, both as a source of employment and of potential growth (OECD, 2004; GEM, 2004; and Henry and Kennedy, 2002). This is consistent with the fact that there has been an increase in the number of women

who consider entrepreneurship as a valid career option (GEM, 2005). However, it is difficult to understand the dynamic of women's entrepreneurship because there is no concrete reliable data on the growth, employment policies and survival of these women centered entrepreneurial ventures. With Carter and Shaw (2006) there started a coherent and continuous strand of discussion in the field of women's entrepreneurship. According to Van der Merwe (2003) women entrepreneurs can be categorized as traditional women business owners, innovative women business owners, domestic women business owners and radical women business owners (p35).

The first category of women is highly committed to entrepreneurial ideas as well as conventional gender roles. They are driven to start a business due to economic pressure at home and is seen that their primary concern is to maintain profits by keeping costs as low as possible. The second category of women is also committed to entrepreneurial ideas but not to traditional gender roles. They start their business because of limited career prospects in large organizations and this drives them to be more ambitious so much so that they consider their business a number one priority. The third category is not really committed to entrepreneurial ideas and instead has a high attachment to traditional gender roles. Thus they usually give up work to have children. Their motives are self-fulfillment, the exercise of creative skills and a search for personal autonomy. It is seen that most of their businesses are home-based. The last category has little commitment to entrepreneurial ideas and traditional gender roles. They are

usually young, without children and well educated but with limited work experience.

The number of women turning to entrepreneurship as a way of coping with the "glass ceiling" has increased. The glass ceiling seems to prevent them from reaching top managerial levels in organizations (Morrison, et al, 1987). Others find that entrepreneurship provides them with greater satisfaction and flexibility (Belcourt, et al, 1991). GEM (2004) found that more than one third of people involved in entrepreneurial activities are women. They are found to be gaining noticeable attention as employers, customers, suppliers and competitors in the global community. However, researchers have tended to analyze women entrepreneurs as belonging to a uniform category and not as a diverse and complex group with varied backgrounds, circumstances and worldviews (Gardar and Yunus, 2009). Research on female entrepreneurs that is specific to examining how factors like age, level of education, geographical location, household income and employment impact their entrepreneurial intentions has been limited.

The factors that influence entrepreneurial behavior may be classified into individual, social and environmental (Kavitha, Anantharaman and Sharmila, 2008). According to Gibb (1993) social factors involve personal background, family background, and stage of career, early life experiences and growth environment. Hebert et al. (1997) suggest that in certain contexts women may be more strongly driven by other social pressures, such as the need to make more money to support their families, as in the sample selected for this study. Kirk and

Belovics (2006) stated that usually women become entrepreneurs in order to balance work and family pressures. Their social networks have also been identified as one of the major factors that motivate women entrepreneurs (Gadar and Yunus, 2009), and this will be tested in this study. The environmental factors comprise of wealth and its direct and indirect benefits, timing of opportunities from the career viewpoint and the effect of market conditions (Alstete, 2002). Langowitz and Minnitti (2007) found that women's inclination to start new businesses is clearly related to both their awareness of existing opportunities and their own assessment of having adequate skills and knowledge.

Various studies have thus shown that women entrepreneurs have different motives for starting new ventures. Women are less concerned with the economics of making money and often choose entrepreneurship as a result of career frustration (Cromie, 1987). They also see entrepreneurship as a means of simultaneously satisfying their own career needs and those of their children and family. Lee and Rogoff (1997) stated that the need for more flexibility, challenges and the desire to escape from organizational bureaucracy is also among the motivational factors that lead women to create their own ventures. Nelson and Cengiz (2005) found that innovativeness, the tendency to take risks and determination are found to have significant influence on women entrepreneurs. Schwartz (1976), Scott (1986) and Hisrich (1986) concluded that some of the key incentives for women to start a business were the need to achieve and be independent, the desire to control, the need for job satisfaction and

economic necessity. Shah (1990) in her study on Fostering Women Entrepreneurship found that the reason to become entrepreneurs could be determined by five major responses namely economic needs or pressures; utilization of own experience and education; family's interest and support; availability of free time and finance and desire to become liberated and personal ego gratification. Prevailing literature from the developing countries in Asia suggest that there are three categories (See Table 3.2) of women entrepreneurs in this region, namely "chance", "forced" and "created" entrepreneurs (Das 2000; Raju, 2000; Sasikumar, 2000).

**Table 3.2: Categories of women entrepreneurs in Asian developing countries**

<b>Category</b>	<b>Main Reason/Motivation</b>
Chance entrepreneurs	to keep busy was hobby/special interest family/spouse had business
Forced entrepreneurs	financial/needed the money
Created or pulled entrepreneurs	control over time/flexibility challenge, try something on one's own show others I could do it. to be independent self-satisfaction example to children employment to others /do something worthwhile

Source: Das (2000).

In spite of all these studies women's entrepreneurship still requires understanding and expansion, and policy makers are keen to change the low levels of awareness as has been

seen with some of the recommendations made by the UN and the OECD (Table 3.3). A millennium development goal of the UNIDO is to promote gender equality and empower women as effective ways to combat poverty, hunger and disease and to stimulate development that is truly sustainable. Efforts are thus underway to put in place macroeconomic, structural and social policies and entrepreneurship programs to promote growth and reduce poverty. The creation of an enabling business regulatory environment, in which women, especially women entrepreneurs can fulfill their own initiatives for advancement, the strengthening of entrepreneurial capabilities, and the promotion of collective self-help efforts of small-scale entrepreneurs, are some other important steps taken to ensure the growth of women entrepreneurship.

### **3.6 SOCIOLOGY OF WOMEN'S MARGINALIZATION: ISSUES OF HUMAN AND FINANCIAL CAPITAL AND SOCIAL NETWORK STRUCTURES**

Female entrepreneurs face barriers in every aspect of their life. It has been found that it is difficult to overcome society's negative beliefs about women (Hisrich and O'Brien, 1981). Hisrich and Brush (1984) conducted a study in the US, the first of its kind, in 1983 where all the characteristics of the individual women, their motive for start-up, social support systems, barriers and challenges, and the characteristics, growth and performance of their businesses were covered. Until this pioneering study, no national study had surveyed women

entrepreneurs using the same types of questions and scales previously used to study men. About 463 women entrepreneurs were analyzed, and it was found that women faced financing challenges, including acquiring knowledge of finance and accounting and gaining access to start-up capital. These variables form the core of the present study's examination of the situation of rural women in India.

**Table 3.3: OECD Recommendations for Improving Women's Entrepreneurship**

- Increase the ability of women to participate in the labor force by ensuring the availability of affordable childcare and equal treatment in the work place. More generally, improving the position of women in society and promoting entrepreneurship generally will have benefits in terms of women's entrepreneurship.
- Listen to the voice of women entrepreneurs. The creation of government offices of women's business ownership is one way to facilitate this. Such offices could have program responsibilities such as providing women's business centers, organizing information seminars and meetings and/or providing web-based information to those wanting to start and grow a business.
- Incorporate a women's entrepreneurial dimension in the formation of all SME-related policies. This can be done by ensuring that the impact on women's entrepreneurship is taken into account at the design stage.
- Promote the development of women entrepreneur networks. These are major sources of knowledge about women's entrepreneurship and valuable tools for its development and promotion. Co-operation and partnerships between national and international networks can facilitate entrepreneurial endeavors by women in a global economy.
- Periodically evaluate the impact of any SME-related policies on the success of women-owned businesses and the extent to which such businesses take advantage of them. The objective should be to identify ways to improve the effectiveness of those that should be retained. Good practices that are identified in this way should be disseminated and shared internationally.
- Improve the factual and analytical underpinnings of our understanding of the role of women entrepreneurs in the economy. This requires strengthening the statistical basis for carrying out gender-related cross-country comparative analyses and longitudinal studies of the impact of important developments and policies, especially over time.

Source: OECD 2004

Scott (1986) used two separate surveys to explore similar “glass ceiling” issues. She also found that women had the desire for increased flexibility to handle family responsibilities and this was a possible motivator for becoming an entrepreneur. It was found that there were clear gender differences in reasons for starting an enterprise. While men had a strong desire to be their own bosses, the women reported being concerned with personal challenge and satisfaction. The core causes of inadequate financial accomplishments were often attributed to early management practices. Studies have been conducted to examine whether women faced obstacles in obtaining bank loans. It had been found that while the lending institutions perceived women business owners to be less successful than men, (Buttner and Rosen, 1988), the lending officers did not perceive any differences in the quality of the plans prepared by men and women (Buttner and Rosen, 1989).

For women entrepreneurs, laws and regulations that explicitly discriminate against them often intensify the constraints. Furthermore, the gender-sensitivity of many officials in rural areas tends to be more heavily influenced by the local tradition than in urban areas. Cumbersome and centralized bureaucracies often lead to lengthy licensing processes and costly operations of rural businesses. They may thus discourage entrepreneurial activity. The public administration in rural areas has relatively weak capacities to implement policies and to maintain conducive framework conditions for entrepreneurial initiatives. The action of local authorities is often based on a vague understanding of what to regulate and how to



regulate. It can result in arbitrary exercise of regulations. Rural and women entrepreneurs' understanding of regulations, as well as their capacity to identify unjustified application of the regulations is weak. Institutions and agents to arbitrate disputes are scarce in rural areas.

In the late 1980s, study of the social networks of women entrepreneurs (Aldrich 1989; Aldrich, Reese, Dubini, Rosen and Woodward, 1989) came into vogue. Alderich et al (1989) noted the affirmative effects of employing suitable networks on rates of business formation, survival, and growth but highlighted important differences between the content and relevance of men's and women's networks. Women's networks were described as being organized around spheres of work, family, and social life though they were largely similar to men's networks in terms of activity and density. It was found that men reported that their networks comprised of very few women while women were more likely to include men in their networks (Aldrich, 1989). In an associated study, women were found to be more likely to use other women as sources of information (Smeltzer and Fann, 1989).

Carter, Williams, and Reynolds (1997) contend that females and males have fundamentally different socialization experiences and thus their choices are shaped by experiences to which individuals are exposed. Carter et al are of the opinion that women use unique strategies to counterpoise initial resources limitations. Chaganti and Parasuraman (1996) found that women were more likely than men to develop schemes that emphasized product quality and less likely to accentuate customization or cost efficiency. Women also

used a personal strategy when working with employees and clients, concentrating on creation and development of teams, shared empowerment, accomplishment, and diligence. Relational theory has demonstrated the potential of such strategies for identifying and illuminating women entrepreneurs' cooperative style in their own businesses (Buttner, 2001). Shapero and Sokol (1982) on the other hand stated that the presence of strong role models is closely linked to the growth of entrepreneurs. It is the absence of role models among women, even historically, that is an obstacle. Role models influence other individuals in their choices by their attitudes, behaviors and actions. Individuals are more likely to be influenced by another individual of the same sex, as one's aspirations and choices tend to be more influenced by persons of the same sex (Deaux and Lafrance, 1998).

Right from the identification of opportunities to the execution of running a business all stages in entrepreneurship and both genders rely on appropriate experience. Lack of experience, which is also the lack of human capital, is another obstacle to women's entrepreneurship. Human capital refers here to the knowledge and skills that assist people in successfully discovering and exploiting opportunities (Davidsson, 1995). The ability to discover and exploit opportunities depends largely on previous education and work experience.

Lack of relevant networks and of societal position is also an impediment. Women generally are found to have a lower social position than men, which affects the kind of

networks they can access or are part of (Aldrich and Zimmer, 1986b; Burt, 2000; Granovetter, 1985; Granovetter, 1973) all stress the need for strong tie networks in business. The strong and personal networks that women traditionally engage in are well suited to purposes linked to the family related tasks but leave them with less access to critical resources, support and information all of which are vital for the successful running of a new firm (Lin, 1999). It has been widely acknowledged that the social network structure is one of the most important factors in the creation and the success of a new venture. Interpersonal interaction differs both quantitatively and qualitatively everywhere and this is where the significance of the social network in entrepreneurship lies (Aldrich et al., 1986b; Johannisson, 1988; Malecki, 1994). A social network also provides diverse useful resources for both the would-be and keen entrepreneur in the form of assistance such as experience, know-how, encouragement, financing and idea generation (Lye, 1996; Ramachandran and Rammarayan, 1993).

Capital in the form of adequate financial assets and relevant knowledge assets are primary keys to setting up a new entrepreneurial venture and the position of women in society is such that they lack both these assets. Family obligations make it difficult for the woman to concentrate fully on the entrepreneurial venture. Women on average earn less than men and also control less wealth and in most developing countries they do not even control the wealth. Lack of financial capital is a major obstacle for most women entrepreneurs. Time

constraints are a barrier for most women simply because women are responsible for so many different domestic chores and the raising of children, they do not have enough free time to develop either their entrepreneurial skills to become entrepreneurs or to develop an existing business.

Women therefore need to secure additional resources compared to men in order to exploit the opportunity because they control less capital. Carter et al. (2001) and Storey (1994) stated that women may be disadvantaged in starting a new venture due to gender stereotyping and discrimination. They are not traditionally seen as entrepreneurs and thus financial institutions might not be willing to give them adequate capital. Financial resources are harder to find for a woman and traditional gender roles are the biggest hindrance in this step. In many developing countries women still face problems in obtaining finance because of their weak social position, or that they are not even allowed to seek finance as individuals and that husbands or brothers must seek it in their place instead (Mayoux, 2001). There obviously exists a noticeable and significant barrier to women's prospects to externally fund their businesses. Research carried out in developed economies indicates that there still exists a barrier to women obtaining external finance, but studies also show that this barrier is diminishing as financial institutions have become more aware of gender issues and have started to consider women entrepreneurs as a possible source of income (Kay et al., 2003).

Women entrepreneurs see the founding of a productive business as a means to

improve their status in society as well as their family's standard of living and to serve their community by creating employment opportunities. Lack of technical skills, confidence, strong individual involvement and the willingness to take risks hinder women from establishing and sustaining successful businesses. It has been seen that the number of female business owners has increased progressively. Female entrepreneurs are active at all levels domestically, regionally, and globally. Economic development is closely related to the advancement of women. In nations where women have advanced, economic growth has usually been steady. By contrast, in countries where women have been restricted, the economy has been stagnant. According to the 1995 UN survey, "two changes have occurred over the past 10 years in the enabling environment for women in the economy. One is the establishment of legal equality for women. The other is granting women equal access to education and training." Women entrepreneurs are thus significantly affecting the global economy.

### **3.7 WOMEN'S EMPOWERMENT: A GLOBAL SCENARIO**

Globally, these factors have led to the growth in the numbers of female entrepreneurs outnumbering male entrepreneurs in recent years (Maas and Herrington, 2006), which has in turn led to a renewed focus on gender-driven entrepreneurship and the development of appropriate entrepreneurship interventions for gender-specific groups internationally. In Chile, a developing country, there has been an increase in the number of women

entrepreneurs from what it was a few years ago and the estimation is that in a few years female entrepreneurs in Chile will equal the male entrepreneurs and create more than 50% of the jobs in new enterprises. Maas and Herrington (2006) indicate that according to the International Trade Centre (2004), Canada has experienced a 200% growth in the number of women entrepreneurs over the last 20 years. In the African context, women entrepreneurs in Cameroon manage 57% of small and micro-businesses, while in Uganda women entrepreneurs form the majority of the country's business people in the areas of farming and small to medium-sized enterprises.

Empowerment is thus a means for people to take control over their lives: set their own agendas, gain skills (or have their own skills and knowledge recognized), increase self-confidence, solve problems, and develop self-reliance. It is both a process and an outcome. (ITC – ILO, 2009). In the context of this study it is important to define women empowerment. Women empowerment is seen as a process of conscious capacity building leading to greater involvement, decision – making, power and control and to transformative action. On one hand it is an increased self-reliance of poor people and in particular that of poor women and on the other hand it means that the women live their own life in a way that they think suitable on the basis of their condition of family environments, abilities and competencies of which they themselves are the best judges. Thus women empowerment as a concept includes their social uplift, political decision-making and economic independence.

The process of empowerment of women facilitates them to realize the full potential and enables them to progress in all spheres of life. Keller and Mbwewe (1991, as cited in Rowlands, 1995) describe it as “a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination”. A term, which constantly appears in definitions of empowerment, is self-efficacy. Self-efficacy is related to the concept of human agency.

The human rights and feminist perspectives of empowerment stress the idea of inner transformation and a fundamental shift in perceptions and this is essential to the formulation of choices (A. Sen, 1999; G. Sen, 1993, Kabeer, 2001; Rowlands, 1995; Nussbaum, 2000; Chen, 1992). Women should be able to delineate their own self-interest and choice, and consider themselves as not only able, but entitled to make choices. Kabeer (2001) further describes this process in terms of thinking out of the box and challenging the status quo. The term empowerment encompasses some basic components according to Griffin (1987). This includes having and gaining further control, being able to speak one's mind and being listened to. Furthermore the woman should be able to define and create from her own perspective, be able to influence social choices and decisions, which affect the whole society. Women should be recognized and respected as equal citizens in human beings with a contribution to make (Griffin, 1987, pp117-18).

It can therefore be concluded that empowerment is a process to institute control over resources and to acquire the ability and opportunity to play a part in the decision-making process and its implementation. (McLaren, 2008) states that gender inequality is embedded in lots of inequalities and so there is a need to use different types of empowerment. Economic, social, psychological and political empowerments are all inter-related and each of these is important for women empowerment, though the importance varies during different stages in the empowerment process.

### ***3.7.1 Economic Empowerment***

Carr (2000) defines economically empowered women as "having access to and control over the means to make a living on a sustainable and long term basis, and receiving the material benefits of this access and control." The aim of economic empowerment of women is to bring about an increase in the income of women. It is also concerned about the quality of their economic involvement in any activity and not just their work as poorly paid workers. Women are economically empowered inordinately when they are encouraged to participate in a productive activity that allows them some amount of autonomy. Even though many women have profited from programs that have been designed to bring about economic empowerment, especially using their higher income for refining their general well being (Mayoux, 2001), economic empowerment has not fully freed women from the burden of "dis empowerment". According to Mayoux (2001), enhanced income though strengthens women's responsibilities



for household expenditure. However, economic empowerment does not entail them to equal rights and they cannot challenge inequality. This therefore necessitates an additional form of empowerment.

### **3.7.2 Political Empowerment**

Political empowerment of women means their equal participation in political life and it has a focal role in the broad process of the advancement of women. It is an indispensable condition for women's interests to be taken into account and therefore is more than just a claim for simple equality, justice or democracy. It is only with the systematic incorporation of women in the political system that the democratic foundation is enhanced and this in turn leads to efficiency and better quality of the activities of local government. Women's roles in decision-making is one of the most important questions for consideration in the movement for their empowerment. The active participation of women and the integration of the women's viewpoints at all stages of decision-making, the goals of equality, development and peace cannot be achieved without political empowerment (FWCW, 1995, p1).

### **3.7.3 Social Empowerment**

This is a process of attaining information, knowledge and skills; and supporting the partaking of women in social organizations without any gender discrimination in day-to-day activities. It is also concerned with instilling a feeling of equality instead of subservience

among women. Social empowerment of women includes numerous issues which might be applicable to different parts of the world for improving the overall status of women. Among them the vital issues are those of education for women, health for women, nutrition for women, drinking water and sanitation for women and their family, housing and shelter for women and their family, environment and the link with women, participation of women in the field of science and technology, care for women under difficult circumstances, fighting the violence against women and the rights of the girl child. Education and training for women is one of the main objectives of social empowerment because it augments the awareness in women, which in turn will lead to an increase in confidence. Women are far behind in terms of having beneficial occupations because of the lack of technical skills and education. Quality health care for women is also not available in many parts of the world. Women's right to educated choices regarding her reproductive rights is one more area that needs attention. Education and awareness in this regard is poor. Women are vulnerable to sexually transmitted diseases and other endemic, infectious and communicable diseases.

Other major issues are drinking water and sanitation especially in rural areas and urban slums. Housing and shelter are also areas of attention including adequate and safe accommodation for single women, working women, students, apprentices and trainees. Without addressing these basic needs we cannot think about any meaningful step towards social empowerment of women. Social empowerment of women and the environment is

interconnected because women can play a major role in conservation and restoration of the environment. Rural women are especially deeply linked to the environment because they use alternative nature friendly sources of energy in the form of animal dung, crop waste and fuel wood. Using of solar energy, biogas, and smokeless stoves benefits the rural women as they can act as environmental friendly tools. Women's empowerment in science and technology is restricted and limited to very less numbers because of widespread discrimination at the basic education levels and lack of opportunities for pursuing higher studies. With the help of science and technology women could be freed from the never-ending domestic chores and brought to the mainstream of the society (EzineArticles.com).

#### ***3.7.4 Psychological Empowerment***

It is necessary to discuss the impact of psychological empowerment on women's entrepreneurship. Psychological empowerment is concerned with augmenting the power of voice and collective action by women. It also guarantees fair representation of women in decision-making structures, both formal and informal, and strengthens their voice in the making of policies affecting their societies. Psychological empowerment implies that women believe that they can act at personal and social levels to improve their conditions (Mosedale, 2005). It is a personal feeling of an individual that he or she can control his/her own life's course (Pollack, 2000). Psychological empowerment is very important in the process of empowerment of women. Women cannot be empowered unless they have the belief that they

can change the situation on their own and will be willing to engage in activities that are directed towards changing their state of affairs. The lack of psychological empowerment renders all other forms of empowerment ineffective. Psychologically empowered women will have the required motivation to pursue things on their own and this may well be critical in entrepreneurship development.

The role of self-concept and self-esteem in the overall feeling of empowerment is an important component of psychological empowerment. Self-concept is seen as those ideas the individual has of himself or herself and this could therefore be negative or positive. Rogers (1980) upheld that the opinion an individual holds about himself/ herself to a great extent impacts the behavior of the individual. Thus, if one's self-concept is positive the individual tends to respond to events in his or her environment positively. Most of women's empowerment interventions include training on self-awareness thus vindicating the importance of psychological empowerment in the empowerment process (Paterson, 2008). Women who see themselves positively would more possibly engage in positive job behaviors including starting ventures, which is the hallmark of entrepreneurship. Research has suggested demonstrated that women's self-concept is positively related to commitment and perceived entrepreneurial success despite certain cultural practices impeding women from becoming successful entrepreneurs. There is a significant relationship between self-concept and business commitment, which was also found to be critical in entrepreneurial success

(Ehigie and Umoren, 2003). Self-efficacy, another concept of psychological empowerment, refers to an individual's belief about her or his ability to perform in a certain manner or specific behavior to accomplish preferred goals. Self-efficacy governs an individual's new behavior (Handy and Kassan, 2007) and it influences how people feel, think and act Bandura (1997). Self-efficacy is therefore associated in entrepreneurship behavior such as risk taking (Bandura, 1986; Pajares, 1996). The self-worth that individuals have about themselves can drastically affect their entrepreneurship qualities. If they have low efficacy beliefs about themselves then this could be a barrier to their empowerment. Low self-efficacy could also limit their participation when making difficult behavior transition and when faced with obstacles, these individuals would easily give up (Handy and Kassan, 2007).

Women who are self-empowered usually have successfully blended internal and external resources to achieve individual as well as environmental change (Johnson, Worell and Chandler, 2005). Empowerment allows women to gain skills and resources to cope more efficiently with challenges. Entrepreneurship necessitates people to be taking initiative in terms of pursuing opportunities to optimally use existing resources to generate wealth for themselves and others. Entrepreneurial activities also entails that there is the willingness of the individual to do something new and the inclination to accept doubts and handle the challenges as they arise. Entrepreneurial endeavors encompass creativity and innovation. Creativity, innovation and entrepreneurship are all linked to psychological empowerment.

Self-determination, impact and competence lead to creativity and innovation. (Redmond, Mumford and Teach, 1993) stated that people high levels of task motivation were more likely to be creative. Amabile (1988) said that self-efficacy leads to creativity and innovation due to optimistic prospects of success. Spritzer, De Janasz and Quinn (1999) established that psychological empowerment is definitely related to innovative leadership. As creativity and innovation have been found to be vital in entrepreneurship (Ikeme and Onu, 2007; Kirchoff, 1991; Marvel, Griffin, Hebda and Vojak, 2007), it could also be construed that psychological empowerment is important in the development of entrepreneurship. It is clear that absence of psychological empowerment will render all other forms of empowerment ineffective. On the other hand, the psychologically empowered woman will have the necessary motivation to pursue things on their own and this is critical in entrepreneurship development.

### **3.8 INDIAN RURAL WOMEN'S ENTREPRENEURSHIP**

As this topic has been covered extensively in Chapters 1 and 2, it will only be summarized here for the sake of continuity of the examination of the published literature on the research questions posed by this study. Rural women in India are increasingly running their own enterprises, yet their socio-economic contributions and entrepreneurial potential remain largely unrecognized and untapped. They are concentrated in informal, micro-size, low productivity and low-return activities (ILO, 2008). Enabling and gender responsive

policies, services and business environments (ILO, 2007) are essential to motivate the startup and upgrading of women's businesses and thereby help generate decent work i.e. work that is productive and that which generates adequate income, social protection, and where labor rights and social dialogue are protected.

This would also help to achieve gender equality, reduce poverty and ensure stronger economies and societies in India. Gender equality is an essential requirement for poverty reduction because of the contribution women makes and the role they play in society and in the economic well being of the family and communities. Whether it is in rural or urban areas, in micro or medium and large enterprises, women must be a fundamental part of development, not only as beneficiaries, but also as decision-makers and the means of change. Rural women thus play a vital role in the rural economies of both developed and developing countries (UNIDO, 2003). In most parts of the developing world, including India they participate in crop production and livestock care, provide food, water and fuel for their families, and engage in off-farm activities to diversify their families' livelihoods. In addition, they carry out important functions in caring for children, older persons and the sick.

To understand the situation of rural women, it is necessary to examine the full diversity of their experiences in the context of the changing rural economy, including their position within household and community structures; the gender division of labor; their access to and control over resources; and their participation in decision-making. Even in India

rural women all over the country are not an homogenous group; there are important differences among women in different rural areas based on class, age, marital status, ethnic background, race and religion. Many women in India, particularly younger women, have gained knowledge that independent sources of income give them the confidence to question traditional views of rural women's roles both in the household and in society, and to challenge gender biases in access to resources. There are, however, many constraints and limitations, which prevent women with entrepreneurial skills from starting their own businesses, and in the rural areas in India this is even more evident.

Rural Indian women are widely involved in agricultural activities. However, the nature and extent of their involvement differs with the variations in agro-production systems. The mode of female participation in agricultural production varies with the land-owning status of farm households. Their roles range from managers to landless laborers. In overall farm production, women's average contribution is estimated at 55% to 66% of the total labor with percentages much higher in certain regions (Venkateswaran, 1992). In some parts of India a pair of bullocks works 1064 hours, a man 1212 hours and a woman 3485 hours in a year on a one-hectare farm, a telling statement which demonstrates the importance and the contribution of women to agricultural production (Singh in Shiva, 1988). In the plantation sector women play a vital role as manual workers (Shivaram, 1988). Depending on the region and type of crop, contributions vary but they do all the essential hard work from planting to



harvesting and post-harvest operations. Traditionally, women also had rights to the community land. But after the independence land reforms, land titles were given to men, denying women access to land. On the other hand, it has been observed that women in tribal households enjoy more decision-making power than women in many other Indian households because of their greater support to household income (Yadama, Pragada and Pragada, 1997). Rural Indian women's have a deep underlying bond with the forests too. These women are involved in gathering, wage employment, production in farm forestry and management of afforested areas in the community plantation (Saxena, 1991). They are the major gatherers and users of a much more diverse range of forest products than men.

Also, depending upon the sociocultural variations among different communities, primarily Non-timber Forest Products (NTFP) are collected by women and timber by men (Sarin, 1998). In several parts of India, large proportions of the population depend on NTFP as their main source of livelihood. Apart from fodder and fuel, women collect food, medicinal plants, building materials, material for household items and farm implements. Rural women are the ones, who have traditionally been collecting forest products, and therefore they possess the knowledge of properties and potential uses of these products. Rural women make up the majority of the agricultural sector in most developing countries including India, but recent evidence suggests that not only is their productivity constrained by a lack of appropriate skills training (Danida, 2004), but also that they are particularly

defenseless to economic and environmental changes (Aguilar, 2009).

Non-farm activity such as tourism is important in supporting rural women's participation in markets, and thereby supporting rural development as a whole, but it is also an important source of income for the women themselves (Palmer, 2007). Women in rural India generate income in various ways. Women are highly involved in processing of the NTFP, particularly in small-scale enterprises. This includes basket, broom, rope making, silk cocoon rearing, lac cultivation, oil extraction, and bamboo works, etc. There are many activities in rural areas pursued by female entrepreneurs such as: trade, food processing, handicrafts, and production of basic consumer articles, catering, running tourist establishments, and bed and breakfast tourism.

However, compared to male entrepreneurs, female entrepreneurs in rural areas still tend to be limited to what have traditionally been viewed as women's activities. The extent of their entrepreneurial process usually tends to be smaller when compared with male entrepreneurs. In rural areas, the gender issue is considered to be a strong deterrent factor to potential female entrepreneurs than it is in urban areas. This is because their self-esteem and managerial skills are much lower when compared to urban women and access to external financial resources is more problematic than in urban areas. Special technical and financial programs of assistance to overcome these constraints should be developed and designed to meet the needs of rural women in order to be able to take an active part in entrepreneurial

restructuring of their communities, to start to develop their own ventures, to expand their already existing businesses, or to function as social entrepreneurs

### **3.9 WOMEN AND TOURISM: GLOBAL POSITIVE AND NEGATIVE EXPERIENCES**

The final sections of this chapter give a brief outline of the importance of tourism, seeking to relate this to the previous discussion of rural social entrepreneurship. One of the crucial and the fastest growing industries, which has been recognized as instrumental in increasing the participation of women entrepreneurs, is tourism. There is now a noticeable growth of women entrepreneurs in this industry. They are found running homestays or bed and breakfast establishments and conducting tours in urban areas as well as townships and rural areas. This is further evident if one looks at the value chain in the tourism sector. Tourism offers an extensive range of income generation opportunities for women in both formal and informal employment. A career in tourism means one can work on jobs that are often flexible and can be carried out at various different locations such as the workplace, community, and household. Furthermore, tourism generates a widespread variety of opportunities for women through the multifaceted value chains it creates in the destination economy. Studies show that women can find a voice and independence through getting involved in tourism activities by becoming part of decision-making processes and carving out new roles in their families, homes and within local power structures.

However, there are many reasons to suggest that indicate that women do not seem to benefit and be empowered from tourism due to the significant horizontal and vertical gender segregation of the labor market in tourism. Vertically, the typical "gender pyramid" is prevalent – lower levels and occupations with few career development opportunities being dominated by women and key managerial positions being dominated by men. In India too, women in the organized sector in tourism are consigned to the comparatively low skill, low paying or stereotypical jobs like front-desk and reception, housekeeping, catering and laundry services. They face very high risks of sexual harassment and exploitation and are discouraged from forming any kind of women's associations to unite their strength and influence. The proportion of women's to men's wages is less. Women are present more in part time and/or temporary employment and are typically paid less than men for the same work done. The feminization of the workforce in tourism, particularly in developing countries, is a matter of concern. Their work has low economic value accorded and they have to work in conditions of exploitation with no job security and violations of human rights.

Women entrepreneurs found in this sector face many challenges that hamper their progress towards achieving sustainable businesses, especially those running or intending to run homestay businesses. Some of these challenges are sector related and some are just inherent to pursuing an entrepreneurial journey. However there are also challenges facing women in tourism. Women are often found in low paid and risky jobs in the tourism industry.

Gender stereotypes and discrimination result in women performing jobs such as cooking, cleaning and hospitality. It should also be understood that tourism employment is seasonal. In some destinations also links have been found between tourism and the sex industry and this leads to women being more vulnerable to sexual exploitation. The percentage of women “own-account workers” is much higher in tourism than in other sectors across all regions (ILO, 2010; Table 3.4). There are a higher number of women who work as contributing family workers in the HandR sector than in other sectors. Research shows that women are contributing a large amount of unpaid work to family tourism enterprises. While women’s work in family tourism enterprises clearly contributes to community development it makes little contribution to women’s socioeconomic empowerment.

**Table 3.4: Women as “own-account workers” in the Tourism Sector, by region (%)**

Region	Average of women as own-account workers in general	Average of women as own-account workers in the Tourism Sector
Latin America	39	73
Africa	38	48
Caribbean	29	42
Asia	27	33
Oceania	N/A	N/A
Average	33.25	49

Source: ILO Laborsta Database.

In order to bring gender issues to the forefront of the tourism industry, promote

gender equality and women's empowerment and also encourage member states to mainstream gender issues in their respective tourism policies, in 2007, the UNWTO's theme for the World Tourism Day was "Tourism Opens Doors for Women." At the ITB in Berlin in 2008, UNWTO stated that its action plan was to "empower women through tourism". Some of the important points included in the plan were to establish a multi-stakeholder taskforce, to put in place a data collection system, and to initiate the UNWTO and UN Women Joint Triennial Global Report on Women in Tourism.

### **3.10 RURAL WOMEN AND ENTREPRENEURSHIP IN TOURISM**

The UNWTO states that tourism can contribute to development and poverty reduction in a number of ways. Usually the focus is always on the economic benefits but tourism can also have social, environmental and cultural benefits. Since tourism provides employment and diversified livelihood opportunities, which offers supplementary income, it can reduce poverty. The vulnerability of individuals and households living in conditions of poverty is reduced to a great effect (Madrid: WTO, 2002, p31).

Women entrepreneurs in India are handicapped in the matter of organizing and running businesses on account of their generally low levels of skills and for want of support system. The transition from homemaker to sophisticated businesswoman is not that easy. But the trend is changing. Women across India are showing an interest to be economically

independent. Women are coming forth to the business arena with ideas to start small and medium enterprises. They are willing to be inspired by role models- the experience of other women in the business arena. The role of women entrepreneurs is especially relevant in the situation of large scale unemployment that the country faces.

If rural tourism is properly and carefully projected, developed and managed it will bring substantial benefits to the local communities, offering the opportunity to sustain local jobs, to improve demographic structure of the rural areas, to diversify and extend the existing enterprises, to attract investments and funds, to increase the training level of the local population, to encourage arts, local handicrafts, specific cultural events and so on. Souvenir making, catering work, janitorial work, security guard positions, and temporary agricultural work provide opportunities for unskilled women who would otherwise be unemployed. The flexibility of tourism work, such as producing handicrafts, can allow these women to continue with their traditional roles while improving their standard of living. Tourism provides women with both formal and informal opportunities and this can have a significant impact on poverty reduction in rural communities.

The development of tourism in rural areas can alleviate many of the local barriers to entrepreneurship, like raising the importance of non-farm economic activity for women, promoting infrastructural development, and better access to essential services. It can do this through (Nicanor, 2001):

- Economic growth, economic diversification and stabilization;
- Employment creation, as primary or secondary source of income thereby reducing migration of rural population;
- Maintenance and improvement of public services along with infrastructural improvements;
- Revitalizing crafts, customs and cultural identities and increasing opportunities for social contact and exchange;
- Protection and improvement of both the natural and built environment;
- Increasing recognition of rural priorities and potential by policy-makers and economic planners.

### **3.10 CONCLUSION**

The review of literature in this chapter has widened the horizon of understanding of the themes related to the study of rural women's entrepreneurship. It is significant in understanding the nuances of social realities and relationships in rural communities. The review of literature has run through many related themes of the topic of study, such as entrepreneurship, women's entrepreneurship with specific reference to rural women's entrepreneurship, the process of rural entrepreneurship and development, the role of government organizations in rural entrepreneurship and development. It also gives us an idea about the role of non-governmental organizations and micro finance institutions in the success of rural women's entrepreneurship. The chapter also documents the policies and literature evolved by the international development organizations and various authors around the world who have emphasized the thrust of the process rural development and women's



entrepreneurship. It can be concluded that the chapter reveals that the topic of study is not only vast, but also very complex, as many more aspects of rural women's entrepreneurship and tourism in India are still to be researched. The relevance of the topic in the context of the developing countries, particularly in India that has more than one third of the poor of the world are living in the villages is very important. The main focus of the study is to analyze to what extent the tourism industry in the rural areas of Rajasthan and Kerala has contributed towards the forms of social entrepreneurial growth described in this literature resource in the villages where women have become tourism entrepreneurs. The sheer vastness and scope of the issues under consideration though are likely to raise as many questions as the review answers. Therefore the research questions have been subjected to a qualitative analysis in order to arrive at narrative-based conclusions rather than rigorous statistical analyses in bringing focus to the core areas of rural women's tourism entrepreneurship in tourism.

## **CHAPTER FOUR: RESULTS AND DISCUSSION**

### **4.1 INTRODUCTION**

Travel and tourism can play an important role in a country's economy. Tourism has developed in many places and under many circumstances. The prosperity of the industrialized nations of Europe and North America led to the mass tourism of today for example, while tourism has also expanded significantly in East Asia, Eastern Europe, Africa and the Caribbean. It was the initial premise of this study that the growing role of tourism in the economic life of Rajasthan and Kerala, and of India cannot therefore be ignored. Nor can rural tourism combined with social entrepreneurship in these States be ignored as one of the mechanisms for such growth. But this is an area of inquiry which has not yet been explored in depth in the academic literature. The main thrust of this study therefore was to explore the link among rural women tourism entrepreneurship and social entrepreneurship in order to contribute to the filling of this gap. Overall, the research was able to show how rural women tourism entrepreneurs look beyond their personal and individual economic needs and use profits from tourism businesses to cater for community needs. In previous chapters, the research questions, the methodology adopted to provide answers to them, and the general description of the study areas were presented. The results obtained from the study are presented in this chapter.

The earlier chapters revealed that tourism is among the strongest performing sectors

of the global economy, and is becoming important to India. It is a vital source of employment in many areas such as in the accommodation, catering, transport, entertainment and other service industries. It can also generate a huge amount of productive activity indirectly. Precisely because of these multiplier effects the tourism industry facilitates the economic growth of a region. The increasing profits of the tourism sector have encouraged development of large-scale operations especially in the hotel industry. Large-scale tourism operations are able to exploit urban economies. However small-scale independent entrepreneurs in rural areas can also offer good services on the basis of cost and personalized service. So tourism also plays an important role in rural areas and it can influence regional development. If the right support is given and the conditions for its sustainable development are created in the villages there can be a number of benefits that rural society can gain and this thesis attempts to prove this.

Rural tourism can thus make rural regions more attractive and help in solving the problems of agriculture. Tourism can also have both positive and negative effects on local societies: it can disrupt and destroy the rural environment; it can bring about a higher rate of crime, alcoholism, prostitution and use of drugs; it can bring about changes in the value systems of rural communities; but the positive benefits to rural areas are also many and these include economic gains and the opportunity to enjoy an improved infrastructure resulting from the presence of tourists. The emancipation of women and the revitalization of traditional

arts, dances and music also count as positives because they strengthen the culture and give employment opportunities. Tourism can also lead to increased welfare and education.

These positive benefits can be seen in how rural women in the states of Kerala and Rajasthan have become tourism entrepreneurs. On one hand rural women have managed to form self-help groups, which are market-focused and profit-driven while on the other hand are a social enterprise, which is aimed at improving the quality of life of rural women and their communities. While all the entrepreneurial groups that were interviewed for this study had received vocational training before becoming tourism entrepreneurs, one of the women from Achrol mentioned how tourism had empowered them not only economically but also psychologically, because the interaction with international tourism motivated them to learn the English language. Among all the respondents it was clear that the women did give importance to the possible economic benefits of tourism entrepreneurship but at the same time conducted their entrepreneurial ventures in such a way that they generated social capital to their local community.

#### ***4.1.1 The Research Questions Revisited***

In order to place the findings in context this section briefly restates the research objective and questions that form the heart of this study. The overall objective of this study was to create an overview of the existing situation of rural women entrepreneurs in tourism in

India, together with an analysis of their problems and prospects, by illustrating their development and progress in two very different States, Rajasthan and Kerala. A set of broad survey questions to capture socially entrepreneurial behavior in an organization setting was developed to provide a profile of the rural woman tourism entrepreneur in these areas and also to explore the social perspectives of existing women entrepreneurs, their conditions and position in their family and community in those States.

The research questions upon which the study is based and derived from the above objective were as follows:

1. What are the barriers and opportunities deriving from the socio-economic factors prevailing in India that affect the growth of rural women entrepreneurship?
2. What are the positive practices and examples of women empowerment through tourism in Kerala and Rajasthan?
3. What are the links between women's empowerment through tourism with the solutions to the broader social issues faced by women in Indian society? What are their implications and to what extent will these influence and impact individual lives and development of the society?

#### ***4.1.2 The Data***

There were a total of 50 participants in the six focus groups set up for this study. Three of the focus groups were held in Kerala and three in Rajasthan. Nilambur in Kerala was the smallest focus group with only five participants; Wyanad and Kalady, also in Kerala, had ten each in the focus group. In both of the larger focus groups, the strength was fourteen and

eleven each when the initial telephone calls to fix the schedule for the discussions were made but only ten each turned up on the scheduled date. The other women could not come due to personal reasons such as weddings, illnesses etc. In Rajasthan the smallest focus group was Shyampura with seven participants. Samod had ten participants and Achrol had nine. All the respondents turned up for the discussion. In each of these six rural areas the women had their own method of tourism entrepreneurship. In fact it was found that communities who have used the phenomenal growth of the tourism industry to their advantage organize most of its tourism activities through local women.

During the interview process empathy developed naturally, and enabled the researcher to understand the respondents' positions, feelings, and experiences. For instance, the respondents had their own perception of the researcher that crystallized around two groups of respondents. The first, which was in the majority, were willing to talk and help immediately and it seemed to the researcher that they were happy having this opportunity. However, in the second group of the respondents, who were the older women, the researcher sensed in their voices some resistance and suspicion although they were willing to interact. This was even more evident when arriving at the interviews where respondents were surprised and even shocked with the researcher's age, perceiving her as 'too young'. Upon starting the interview they were initially very brief, almost to the point of being curt, probably wanting to finish the interview as soon as possible. But after a while they became more

relaxed and started to open up and also provided the researcher with a possible explanation of their initial attitude. It was clear from initial observations that the respondents had always felt marginalized from the environment and the government authorities and thought that the researcher was going to waste their time by asking questions that are not relevant to them. In the course of the interviews, an insider perspective also helped the researcher to gain deeper trust, because respondents perceived the researcher as someone who comes from the area and is familiar with the local nature of tourism development. The women also felt that the researcher being a woman would understand their social milieu and the rural mentality, which only very slowly accepts change.

#### ***4.1.3 The First Case Study Data Sources - Rajasthan***

Rajasthan is known for colorful apparel, tie and dye cloth, traditional handicrafts, jewelry and various other art forms. A spin-off of tourism has been the growth of the handicrafts industry. This has become a major attraction for traditional art lovers. People from India and abroad visit remote Rajasthan villages to admire the skills of the rural women who make these items. In Shyampura, a rural area just 30 minutes away from the city of Jaipur, a group of entrepreneurs started a venture called Arushi. The women entrepreneurs had taken various skill-based trainings in handicrafts, tie and dye, bags, cushion covers and bed-sheets. The group of seven self-styled entrepreneurs used their traditional skills that have been passed on for generations but they realized that it was not possible to package the

products attractively for the discerning tourists who come from far and wide. The aforesaid training helped them encase their natural talents and their innate sense of design. The tourists who come to the nearby tourist attractions visit Arushi's production facility and can buy products from the factory itself or give orders for export to their country.

In Achrol, a village about forty kilometers from Jaipur, a group of female entrepreneurs started Sanskriti where they make quilts, bangles, block printing, terracotta products and jewelry purely for the tourism market. The last three years have seen them having opened many outlets at tourist spots and have an increased participation in state trade fairs. The women realized very soon that higher returns could be achieved by both driving more tourists in the area and by extending their stay period besides the high seasons. So the entrepreneurs started a small art and craft-learning center where interested tourists could stay for a period of two weeks as interns and learn the processes of making the handicrafts. These training workshops help generate a lot of income especially from local tourists from India. The innovative concept of making it on the lines of a western summer camp where the tourists not only learn a craft but also participate in local development and rural activities has made Sanskriti (means culture in Sanskrit language) a big success in the area of tourism.

Samode was where the third focus group discussion in Rajasthan was held. The group of rural women entrepreneurs, with the help of Jan Kala Sahitya Mancha Sanstha, Jaipur started the sale of handicrafts to domestic and international tourists. When they established



the business these entrepreneurs employed local youth as guides and started camel safaris for sustainable income from tourists. Over the past two years these entrepreneurs have been responsible for making 24 Host families ready to receive tourists. They already have experience of home stay of domestic and international tourists. These Host families have received training in order to provide better services to their guests (tourists).

#### ***4.1.4 The Second Case Study Data Sources - Kerala***

A rural homestay venture, Aangan, that is committed to creating tourism infrastructure in Nilambur, Kerala was another project started by a group of rural women entrepreneurs. The group of women in the rural Nilambur in Kerala operated a small homestay and served food that suited the international tourists' tastes but at the same time a traditional Kerala dish. Aangan also had a solar dryer project in the premises of the homestay where seasonal fruits like mango and jackfruit and seasonal vegetables like gourds and chillies are dried, preserved and sold to the tourists who stayed in the homestay. This is a source of regular income to the rural women who are engaged in this project. The women of Aangan became involved in food processing and seed growing with a micro credit loan, which was of great help during a period when they lacked start-up capital. In business for three years now, their products include jars of mixed fruits and tropical fruit wine, dried vegetables and fruits. They are a part of many women's groups, which has been useful for sharing experiences and even providing financial support. The social networking gave them

assistance with navigating the difficult procedures and made them confident of achieving success.

The group of rural women from Wayanad in Kerala planted and harvested food from a common plot of land, which they then sold to the high-end hotels catering to tourists. These entrepreneurs learnt that by the use of proper techniques in farming, they could improve their production and become suppliers within the value chain production for the tourism market. This entrepreneurial venture called Samyuktha was started more than five years back and the rural women have developed new skills and functional capabilities in order to be competitive. In the initial years the women had no contact with the tourists who visited the beautiful hill station of Wayanad. With the help of a woman's organization in the city of Kozhikode, which is an hour away, these women learnt that they could gain economically by opening out their farms to the tourists and letting them get a feel of the rural agricultural production methods and facilities.

This new aspect of their venture became so popular that the women have introduced a guest house with six rooms for tourists who came from all over India and abroad and gave them the feel of living in a rural accommodation with traditional food. The tourists were encouraged to join in the daily activities of the women. For the homestay option, the tourists are charged Rs.4, 000 per day/night. The entrepreneurs retain around 60 percent of the returns and the rest of it goes to the community. The profits enable the women to buy more

agricultural support for the areas where organic fruits and vegetables are grown. Domestic and international tourists come here to stay and experience a rural and simple way of life that they have forgotten in the hustle and bustle of daily life in urban cities. The tourists can get rid of their stress and the local villagers earn some extra income.

The group from Kalady, Shilpi, produced and sold products such as mats, baskets, pickles, jams, handicrafts, jewelry etc., solely to the tourists visiting their village and nearby tourist attractions. Shilpi also had an Herbal garden project for on one hectare of land and marketed their products to an ayurvedic resort exclusively catering to tourists who come to Kerala in search of the ancient form of healing the mind and body with the help of natural medicinal herbs and plants.

#### **4.2 INDIVIDUAL ENTREPRENEURS, RURAL WOMEN AND SELF HELP GROUPS**

Despite these localized successes rural women in India, to a large extent, have still not been able to start entrepreneurial ventures *on their own* and this was evident from the fifty women the researcher met both in Kerala and Rajasthan. They are still dependent on the community and they prefer to work in groups. It gives them economic benefits and protects them from any negative effects within the community. This is probably why self-help groups have shown a remarkable growth in the rural areas. Rural women who want to become entrepreneurs normally form self-help groups (SHGs) with the help of NGOs. These groups

help poor rural women to take decisions involving themselves, their groups and their lives (Figure 4.1). SHGs in villages are seen to be an effective tool for bringing about women's empowerment. The interview sessions with rural women revealed how they have brought about a huge change in their lives especially by helping them to become entrepreneurs.

**Figure 4.1: Benefits from SHGs**



Source: The Author

Illiteracy is very high among rural women and this is one of the main reasons for their lack of confidence. SHGs help in spreading the word about the importance of education. Each of the members makes it a point to empower themselves through education and help each other out. Poor health, inadequate access to various community institutions and government programs, non-participation of poor women in decision making processes within the family and

community, domestic violence, etc. are all issues that these self-help groups deal with. The women entrepreneurs have a wider rural development strategy, such as for inward investment, housing, transport and social issues. Support from NGOs, the SHGs and governmental organizations can help women to realize their full potential and this advances the women's position and also helps the wider community. The respondents said that being part of a SHG gives them social protection and helps them to protect themselves against adversity and enabling them to invest in social needs. It is this that helps the growth of various types of social service.

All the women interviewed said that they belonged to a women's group, although the focus and organization of these groups varied. Most women said that they did benefit from participation in these groups. They personally benefited through the generation of independent income that allowed them to spend a small amount on their own needs. These women sell their products and divide the profit amongst them and save some money in the bank. With some part of the money the group forms a social capital and uses it for social cause to benefit the women in their village. Another plus point of forming SHGs is that it becomes easier to link with the banks and operate their bank accounts. The cumulative savings of these groups generates more interest and the women find it easier to apply for loans once the SHG is established. Thus these women have created a network of opportunities in which they all work together and they are all working for female

development and empowerment. There is no competition but instead the drive to open opportunities for their counterparts exists. The success of the SHGs underlines the value of cooperation, leading to economic benefits and the creation of jobs and new enterprises. While it is true that some amount of success has been achieved, most of the women felt that larger social networks are needed for growth and expansion. They felt that larger networks meant that they would be able to learn new skills and also they would be able to avoid duplication of services and products. The women also felt that wider networks would allow them more access to training thereby improving their skills in collection of the material, product development, marketing and entrepreneurial issues. Inter-regional activities, practical workshops of entrepreneurs and rural authorities, study trips, exchange of enterprise expertise, product development, market analysis, strategies for developing natural heritage in tourism, exhibitions etc. is possible only through the social and economic networks that the entrepreneurs form.

#### **4.3 THE SOCIO-ECONOMIC CHARACTERISTICS OF THE RESPONDENTS**

The need to know the demographic characteristics of the rural women entrepreneurs cannot be over-emphasized because this will enable the deduction of reasons for some of the observed behavior and the level of influence these characteristics have regarding tourism entrepreneurship. With the help of a questionnaire, the respondents were asked about their

age, education, marital status and number of children. The researcher did not take the social institution of caste into consideration because there is a certain amount of negativity associated with this socio-cultural institution, and in any event, caste does not have any role in the entrepreneurial success of the women. The women from the self help groups were comprised of all castes and the groupings had to do more with a sense of shared experiences and cooperation rather than inherited competition and differences. Most of the women, especially the younger educated women uniformly wanted to be liberated out of the social restrictions of caste. The changing economic scenario has meant that occupations associated with caste are fast becoming redundant.

Age is however an important variable that determines the nature of economic activities that can be undertaken by an individual, most especially women. While younger and more energetic rural women are usually involved in strenuous farm-based activities, the older women are most likely to be involved in entrepreneurial activities. So the women were asked their age to see if becoming an entrepreneur depended on age. It was also necessary to find out if there were any differences in Rajasthan and Kerala in terms of the age factor. Table 4.1a shows that the age group 36 to 45 years reports the highest percentage (48% in Rajasthan and 44% in Kerala) of rural women entrepreneurs while the age group 56 years and above contributes the lowest percentage. The high percentages in the age group 36 to 45 years might be attributed to the fact that they have a lot of responsibilities like catering for

their aged parents or in laws, paying children school fees, or feeding the family to mention a few. This was probably what led them to want a flexible job rather than work fixed hours under another employer.

**Table 4.1 a: The Age of Respondents**

Age	Number of Women	
	Rajasthan	Kerala
16-25	1	3
26-35	8	9
36-45	12	11
46-55	3	1
56 and above	1	1

The respondents were asked about their marital status to see if this had any positive or negative effects on their entrepreneurial motivations or skills (Table 4.1b). From socio-cultural perspectives in Rajasthan and Kerala, the marital status of women is also an important factor that has vital influence on women's socio-economic and political life. Considering this, the survey focused on marital status of the respondents. Only two women entrepreneur respondents were single in Rajasthan but in Kerala more single women were willing to risk their capital in an entrepreneurial venture. An in depth interview showed that the single women in Kerala were more likely to get support from all over as compared to their counterparts in Rajasthan. This is probably because the women in the southern state are more emancipated and therefore a lot more empowered. In both states a larger number of



women had been or were married. In Rajasthan there were no rural divorcees while in Kerala there were four women who were divorced, indicating that tourism entrepreneurship by women cuts across all the status. There is no negativity associated with the divorcees in Kerala, unlike their northern counterparts, and these women got support from their families and from commercial lending institutes.

**Table 4.1b: The Marital Status of Respondents**

Marital status	Number of Women	
	Rajasthan	Kerala
Single	2	6
Married	22	14
Divorced	0	4
Widowed	1	1

Education is an important variable and the respondents were also asked to state the highest level of education that they had achieved. The level of education of women is associated with levels of infant mortality and fertility, as well as the level of education and the economic opportunities for their children. The biggest positive about the tourism industry is that women from any background in society, with various educational backgrounds, can be trained and educated for certain skills within the tourism industry. Table 4.1c shows that 9 of the respondents in Rajasthan had only basic education at primary level while only 2 of them had done higher education. This implies that though the respondents had at least basic primary education their business could not be enhanced to a high level due to a lack of

secondary education or higher education. Formal education is an important factor in the performance and management of any entrepreneurial venture in general. Kerala has the highest female literacy and lowest gender gap in literacy. In Kerala almost all the respondents, except 5 of them had done their higher education and were therefore more confident and added value to the venture through their high level of education. The state is known to have the lowest primary school dropout rates for girls. Education is important for everyone, but it is especially significant for rural women. This is true because education is an entry point to other opportunities and it can have ripple effects within the family and across generations. Women's education is one of the most effective ways to reduce poverty. Investments in secondary school education for girls yield especially high dividends especially when they start to reap the economic benefits as seen in the case of the rural entrepreneurs in Kerala. Rajasthan, on the other hand has a low enrolment and high dropout rate implying a very low retention rate. Very few girls reach higher levels of education.

**Table 4.1c: Level of education of the respondents**

Level of education	Number of Women	
	Rajasthan	Kerala
No formal education	9	0
Primary education	7	0
Secondary education	4	5
Higher education	2	20
Adult education	3	0

The women entrepreneurs interviewed who had no formal education did mention that

they could read and write. Women's enrolment in primary and secondary education has increased over the past decade, but women in rural Rajasthan still lag behind at the secondary level, and are much less likely to attend university or vocational training courses. This situation could be associated with the incidence of early marriage, particularly in rural Rajasthan. This is also associated with the patriarchal attitudes towards women's education and social mobility, under which, higher education for women is not encouraged. The cultural norms and the expectation that a girl will leave a home early to marry makes the parents invest into the education of their sons. Women can't pursue fields that will equip them with the skills needed to manage their businesses. This has a cumulative effect in pushing women to low paid informal sector jobs, which do not require any special education or skills. It was also seen that rural women have more difficulties finding a paid job, whether they are educated or not and therefore see no other possibility than to engage in entrepreneurship. They became entrepreneurs due to necessity but also they saw opportunities in the areas in which they live. Women's economic involvement not only contributes towards economic development but also to the country's social development activities like the ongoing family planning program. It is evident that involvement of women in the formal economy inspires them to keep family size smaller. In rural areas families are unaware of family planning programs but literacy and employment has definitely contributed to the women becoming more aware of fertility and family planning concepts.

**Table 4.1d: Number of Children of the respondents**

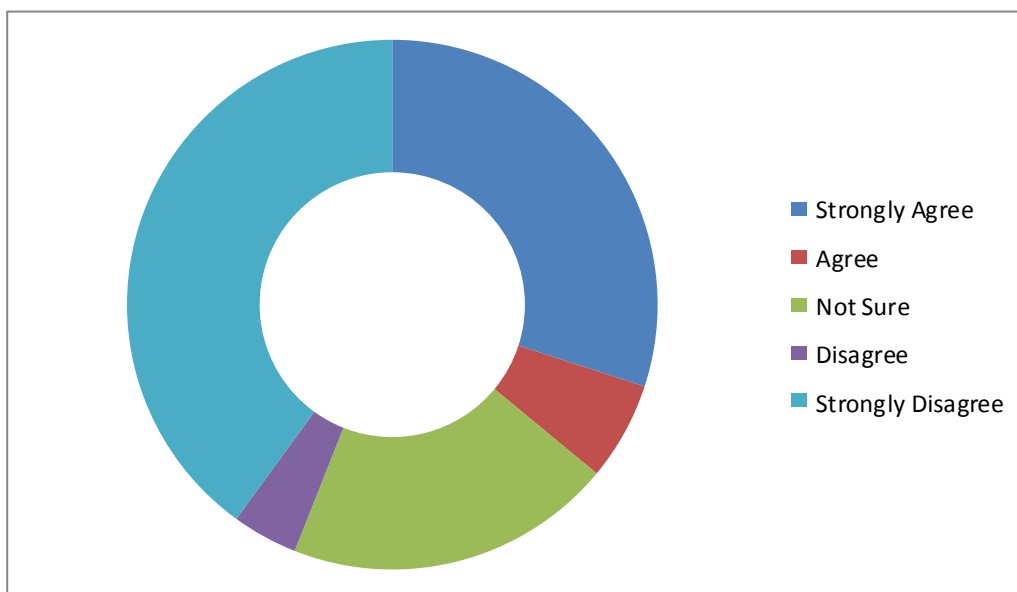
Number of children	Number of Women	
	Rajasthan	Kerala
None	2	6
1	2	10
2	14	9
3 or more	7	0

Table 4.1d indicates that respondents with no children are likely to be single. In Rajasthan seven of the respondents had a large household size with 3 children and above. With a large household size, the women have to play complementary role to men in sustaining their household and obtaining leverage over harsh economic conditions. Since almost all of them live with their extended families in their husband's home the economic constraints are tight and the women cannot escape from adding to the family income. These women prefer entrepreneurial ventures because it enables them to have more flexible work schedules among many other reasons, all of which shall be discussed in the course of this chapter. Most of the respondents in Kerala however lived in nuclear families and did not feel pressured to contribute to the family income.

When asked if overall a positive environment for women to enter into business has been created, only 33% of the women strongly agreed, 20% were not sure and 40% strongly disagreed (Figure 4.2). This shows that women still find it difficult to enter into entrepreneurship. Socio-cultural factors play a huge role in this - the failure to gain any

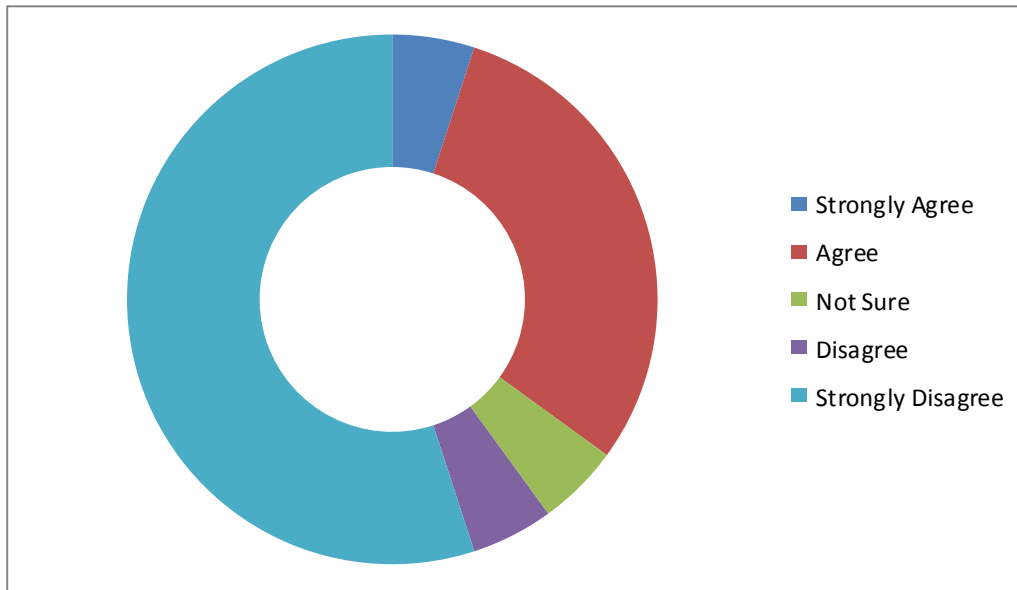
positive cash flow while setting up the business that in turn ensures the long-term success of the initiative is also a big hurdle for the women. The percentage of women who agreed that the government did give a positive environment for the women to start an enterprise were mainly from Kerala. To analyse these points, a 5-point Likert scale was used for data collection as it is easy for the researcher to construct and administer and it is suitable for the rural respondent to understand. The respondents were asked to state if they strongly agreed, agreed, disagreed, strongly disagreed, or were not sure about their answer.

**Figure 4.2: Positive Environment for Women to Enter into Business**



Source: The Author

When asked if rural women were getting administrative and legal support in their tourism ventures, 55% strongly disagreed, 30% agreed, 5% strongly agreed, disagreed, or were unsure (Figure 4.3). This shows that either the government has not really seen the

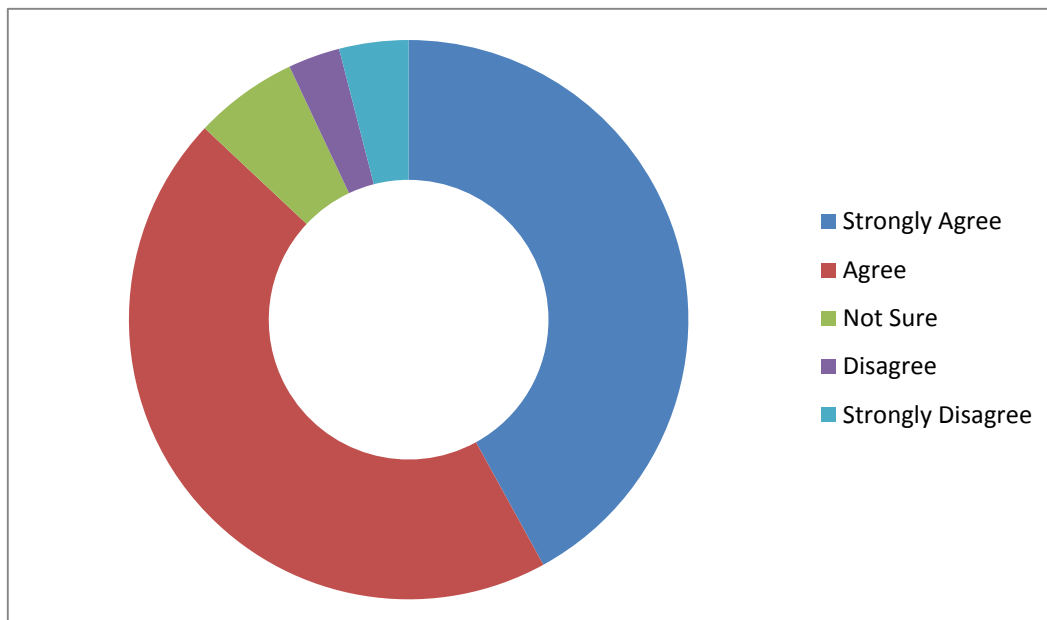
**Figure 4.3: Administrative and Legal Support**

Source: The Author

potential of rural women entrepreneurs in the field of tourism or it could be that the women are unaware of the schemes offered by the governmental authorities. While interviewing the rural women the researcher found there is a lot of ignorance around. One NGO worker asked, “Even if there is legislation in place, how do we make our rural women aware of it?” The lack of awareness of the rights women have prevents many from seeking justice. One reason that the positive legislative changes have made little practical difference in women's lives is that women, in rural areas, are unaware about their rights and even if some of them are they are not sure or confident about enforcing them. The rural women were also found to be vulnerable in the access to necessary information. They did not have access to certain commercial institutions. Respondents also expressed their dissatisfaction about the roles of the local chamber of commerce, which was a male dominated bastion.

Nevertheless, if a woman is truly empowered then her competencies towards decision-making will definitely influence her family and the rural community at large; 69 percent of the women revealed that they are able to completely participate in the decision making process in their household after having become a successful entrepreneur. Thirty one percent of them revealed that they participate in some of the decision-making processes, like children's education etc, but not in the decision to buy or sell family land assets. Their husbands are taking those decisions. However, all the women said that the male members in their family do not interfere in the business but some of them were hassled for money.

**Figure 4.4 Women entrepreneurship plays a key role in a nation's economic development**



Source: The Author

Women also become entrepreneurs due to a desire for personal development and almost 65 percent of the respondents strongly agreed or agreed that women entrepreneurs

went into business because they were unemployed. But some of the women also added that women are involved in entrepreneurial ventures to supplement income in their jobs. Thus most of the respondents interviewed can be categorized as being entrepreneurs due to pull factors i.e. a desire for personal development, independence and personal wealth. 91 percent of the respondents agree and strongly agree that women entrepreneurs go into business because they have a desire for personal growth. Only about 9 percent either took a neutral stance or disagreed with the statement. Most respondents agreed or strongly agreed that they went into business because they had a desire for personal development. This indicates that women entrepreneurs are driven by opportunity to become entrepreneurs. 50 percent of the respondents agreed or strongly agreed that Government offered business opportunities and support to women entrepreneurs. 15 percent disagreed or strongly disagreed with the statement while 35 percent were uncertain.

#### **4.4 MOTIVATING FACTORS TO ENTER INTO BUSINESS**

The respondents were asked to describe factors that encourage them to enter into business and entrepreneurial activities. The desire to become financially independent was the main reason for starting their own business, however, most of the respondents stated that the quality of work they could do was also important to them. Starting a business was both a challenge and opportunity for self-fulfillment. They felt that they had more control over the work they wanted to do. Also since work was so hard to come by in rural areas, they felt that



a new tourism business offered them a good opportunity for advancement. Nevertheless, through the discussions it was clearly seen how much family members, either parents or husband play a vital role in inspiring women to become entrepreneurs. The occupation of the father and husband of many of the women entrepreneurs was also in the business sector, most of them being small entrepreneurs themselves.

When the respondents were asked why they preferred not to share the tourism business proprietorship with their spouses or any other male family member, 90 percent of them said that they wanted to have control over the business. They felt that this was possible in their SHG but it would have been impossible for them to dictate any terms if the men of their household shared the business. They would be sidelined and not have a voice because of the strict and rigid rural customs and traditions about the role of the women being secondary to her husband. It is very significant that many of women entrepreneurs started their business with a view to having self-dependency and economic freedom. A great number of women have become involved in business to earn extra money for family. Friends also played vital roles to get some women involved in business. Some of the respondents became entrepreneurs because they did not have any alternatives due to an extremely low previous work experience level. Also their education level limited their opportunities for growth. Only 3% of women entrepreneurs interviewed said that training inspired them.

It is possible to sum up the factors that encourage women to enter into business as:

- ❖ Inspiration from family and family had business;
- ❖ To create self-dependency;
- ❖ Self-inspiration;
- ❖ Extra income for the family;
- ❖ For economic freedom;
- ❖ Self-employment;
- ❖ Inspiration by friends;
- ❖ To upgrade social status;
- ❖ Pass leisure time;
- ❖ Economic development;
- ❖ Inspiration from some organizations;
- ❖ No alternative to have a job;
- ❖ Inspired by training;
- ❖ To establish women's rights;
- ❖ Eradicate gender discrimination; and
- ❖ Creating opportunity for others.

The entrepreneurs supplemented this saying that they were motivated to start their own business not only because they received lower wages than men when they took up paid employment. They said that work in traditional sectors such as agriculture was demanding, and starting their own business helped them by providing more flexibility than formal employment and allowing them to manage work and family obligations better. The women entrepreneurs felt that women experience a lot of constraints of time due to childrearing activities and household duties. The Rajasthani women said that a big burden they faced was water and firewood collection. The economic benefits of the tourism entrepreneurship have alleviated the time burden facing these women in water and firewood collection and therefore tourism entrepreneurship was highly welcome and encouraging. They found that as an

entrepreneur they didn't have a rigid work schedule. But balancing work and family was immensely difficult for women to do unless they had the strong support of their family members.

#### **4.5 RURAL WOMEN AND ENTREPRENEURSHIP BARRIERS**

Developing women's entrepreneurship in the rural areas is a challenging task. There are many hurdles and problems that are faced by women entrepreneurs. The focus group discussions revealed that the rural women entrepreneurs face the following problems when they enter into entrepreneurship:

- ❖ Rural women entrepreneurs in Rajasthan and Kerala suffer from inadequate financial resources and working capital. They lack access to external funds due to their inability to provide concrete security. Very few women have property in their names. Male members, on whose name most of the family properties exist, usually think it is a big risk financing the ventures run by women. Banks also have a negative attitude while providing finance for women entrepreneurs. The result is women entrepreneurs are forced to rely on their own savings and loans from family friends. The sum of such funds is often negligible leading to failure of enterprises;
- ❖ Women entrepreneurs face stiff competition for their products from organized industries and male entrepreneurs. Moreover, they do not have the basic organizational setup to and usually have no idea how to sell through advertisement;
- ❖ They also have to face the indignity of being examined about the quality of their product since women have produced it. This is despite the fact that women entrepreneurs are more sincere in keeping the quality and time schedule to the customer;

- ❖ The high cost of production restricts the development of women enterprises. The desert regions of Rajasthan are not very well connected and transportation cost is on the higher side. Kerala however does not face too many problems in this aspect but it is difficult for the women entrepreneurs to find the location for their enterprise;
- ❖ Women entrepreneurs are greatly hindered by their incapability to travel from one place to another for business reasons. At the governmental level, the licensing authorities, regulating officers, and sales tax officials make life miserable for women by often asking all sorts of demeaning questions. Most of the cases where women have dropped out of business were due to the difficulties caused to them by the whole administrative process, which makes them to run from pillar to post;
- ❖ In rural areas looking after the children and other members of the family are looked upon as the duty of a woman. Married women entrepreneurs have to make a fine balance between business and home, which is not an easy task;
- ❖ Literacy among women is lower in rural areas than in urban areas especially in Rajasthan. Due to the lack of education, many women are unaware of the latest technological developments and market trends. This creates further problems in the setting up and running of business enterprises. Due to the lack of adequate training the potential of these women is under-utilized and they never reach their full potential;
- ❖ The social customs and traditions restrain women from entering entrepreneurship. Despite constitutional equality, there is widespread discrimination against women. The rural society has preconceived notions about the role of women and this prevents achievement and independence. Women are led to believe that their lives should be confined to the four walls of their homes and also that their happiness lies in the family and children. There is an absence of the urge to achieve and this absence is why very few women succeed as entrepreneurs. The social setting is still not favorable as the males in society are not very understanding and less co-operative to women entrepreneurs. Despite being from different age groups, and from different regions the focus group participants reported a common set of societal issues. For instance, it was commonly reported that rural women are expected to fulfill the traditional roles of wife, mother, and family farm worker. Women who are seeking employment outside of the home may experience guilt and tension by going against societal norms.

Many rural women who do not have formal employment experience require such skills as management skills. Technical business skills related to computers, bookkeeping, and office management are also required by the rural women seeking to start a new venture. The job opportunities for rural women tend to be dominated by traditional employment options in areas such as agriculture. The social problem that most of the rural entrepreneurial women face was family interference and this was a major demotivation. The women also stated that there was a lack of supportive network from friends and relatives.

When asked if they were getting a proper price for their products most of the women in Rajasthan disagreed. However, the women in Kerala strongly agreed they were. This is probably due to the Kerala government taking a more proactive role to promote tourism all over that state. A majority of them agreed or strongly agreed that their access to information had increased significantly and the women business network had helped to a great extent. Regarding the general business environment for women entrepreneurs, most of the women entrepreneurs said they were satisfied and they mentioned that, despite traditional negative attitudes, the overall business atmosphere is becoming favorable for women. The researcher found that the involvement of women in business does not emancipate them from the traditional roles in the family.

Any entrepreneurship always involves some level of risk taking. Rural women tourism

entrepreneurs in both Rajasthan and Kerala had to initially face a lot of gender stereotyped perception of self, lack of confidence and assertiveness. The respondents in the Focus group discussions said that risk taking was a big deterrent in the rural society and especially when it involved getting engaged in the non-traditional field of tourism. Outside home activities were frowned at in the village. They had to fight the resistance of the traditional social structure to change. The family resistance to change so as to allow the women to make major decisions and engage in business was a big challenge and also a disincentive to business start-up and growth. The status of women in a patriarchal social structure makes women dependent on males in their lives –husbands or fathers. It was also noted that other close male family members often made decisions for women; this usually tended to go against the independent spirit of entrepreneurship.

A key challenge for the women entrepreneurs in Kerala was to meet the market challenges by dealing with the bureaucratic processes and structures and balancing powerful interests like trade unions with the tourist's interests. Kerala is known for its trade unions and strikes. The constant strikes affect work in the state and bring everything to a standstill. In such a situation it was important for the entrepreneurs to find fallback measures to protect their businesses and the interests of the tourists who have come from far and wide. Rani, an entrepreneur from Kalady told the researcher that Shilpi has taken the help of the police and the district administration in this regard.

#### 4.6 SOURCES OF START UP CAPITAL

Regarding the roles of private and public banks in the development of women entrepreneurship, a very negative feature was observed. Among the 50 women entrepreneurs, only 2% mentioned that they got support from public and private banks at the starting point of their business. The main sources of start-up capital were their own savings (19%) followed by parents (10%), husband (5%), in laws (3%) and NGO and Micro credit institutions (56%). This clearly shows that rural areas are popular places for *micro* credit. The personal savings of the women came from revenue earned through agricultural, poultry and other such work. Also most of the women had a small amount of gold ornaments that they pledged to the banks in order to obtain credit. Nevertheless, this pattern indicates that obtaining access to banks by the women entrepreneurs is still a tough job. Among the respondents, most of the women entrepreneurs have visited various banks and financial institutions for a loan but were not successful in getting the required loan. Only 10% mentioned that they have very good impression of banking procedures. 47% of them expressed their moderate impression and 43% said that they had bad impression when they went for a loan to a bank. One strategy for improving the income of rural Indian women and their families is called micro financing. A number of NGOs helped the rural tourism entrepreneurs to combine their assets in order to finance new businesses for other women in their village. This is a form of Micro-credit and it

offers a relatively low rate of interest but more importantly it gives the rural women the flexibility of easy and periodic repayments with a moratorium period. Focus group discussions revealed that the money through micro finance schemes was disbursed faster and the women did not have to provide any collateral or security, and there was less paperwork.

#### **4.7 RURAL WOMEN IN TOURISM: POTENTIAL AND CHALLENGES**

The rural women responded positively to a significant portion of the survey questions including the statement that tourism is good for their culture. When asked what the main results of tourism were, the financial benefits were most commonly named. The women also stated the need for better infrastructure and marketing. They mentioned the difficulty of seasonal cycles that tourism was prone to and the potential for cultural understanding and elimination of negative stereotypes that tourism has of women. Lack of information on the new markets and market segments, and the ever-increasing demands by clients for variety also posed challenges to the rural women entrepreneur. Tourism entrepreneurs did not have adequate information on markets in which they were supplying their products. This unavailability of precise information and a lack of knowledge about business management were big drawbacks that they had to overcome. Information about the government processes on small scale enterprises was not easily available to the respondents. Scant resources and support mechanisms from spouses and the society at were other barriers. The other challenges



from the Focus group discussions that were seen to be affecting the success of these rural entrepreneurs included the need for effective communication so as to be able to negotiate well; management and effective record keeping; lack of appropriate skills, and family demands. Domestic difficulties such as balancing a woman's role in the home and the enterprise expectations also featured as major challenges facing these rural women.

This is the reality, the role being played by rural women in the society is hindered by the economic, political and social conditions that limit their participation and growth and confine them to within the four walls of their homes. The data obtained during the focus group discussions, showed how rural women in Kerala were helped through the rigorous information campaigns by their local government units. In addition to this most of the women entrepreneurs were given education and training by the self-help groups and this to a big extent led to their quest for fulfillment of their economic, social and political rights. The level of awareness may differ in Rajasthan but what cannot be repudiated is the fact that rural women despite where they are coming from have finally started voicing their concerns and have started claiming what should be theirs. From the focus group discussion with the rural entrepreneurs in Rajasthan it emerged that the vulnerabilities of rural women to the effects of economic change have a strong relationship with the basic roles they played in the household amongst the family and outside the house in the community. They have a very limited role but this does not stop them from trying to influence how decisions are made and implemented

the best way they can. Most of the respondents were very vocal about how many of the traditional rules and customs that are forced upon women should be changed in such a way that it would include their participation. They felt that if resources were allocated equally without any gender inequality they would be able to contribute to any decision making process. Women manage, control and own lesser resources than men in Rajasthan. Thus, when harvests fail or are inadequate either because of floods or droughts, women have fewer assets to sell to cope with the situation. They have to diversify into other areas in rural economies because their condition is such that it is vital to work to survive and feed the family.

The women entrepreneurs in Rajasthan are thus lagging far behind their actual potential. Through the open-ended interviews and focus group discussions it was observed that there is significant gender bias in the availability of male and female entrepreneurs in the state. The ratio of rural women entrepreneurs in Kerala was much higher. There were clear visible differences in both the states but the factor that stood out in spite of the glaring differences was the fact that entrepreneurship was seen as a way to generate social capital.

Women are the main borrowers in agricultural households because they have greater access to micro-credit and are under stronger pressure to bridge resource gaps. Hence, more women turn to new ventures and ensure that the family needs are first met. There is no doubt that women are powerful agents of change and they have always been leaders in community

revitalization and natural resource management. Empowering rural women would definitely lessen the burden they carry in times of economic recession.

It has been recognized in this thesis that men and women play different roles in the development and managing entrepreneurial ventures. It is necessary for one to look into the interests of women as a sector and they have to be analyzed based on their situation and position in the economic, political and social/cultural spheres. With this in mind, special interventions must be afforded to rural women to enable them to effectively function and occupy the niche that is rightfully theirs in the first place. This was one important aspect of the focus group discussions held and almost all the women who took part in the discussion felt that there was a need to ensure equal representation of women in the decision-making process at the local, regional and national especially in the formulation of entrepreneurial programs and more importantly, recognizing the needs of women and the special role they play in tourism entrepreneurship. Given the right information, education and capability building training, the rural women entrepreneurs could slowly but surely be at the forefront in bringing about a social change in the rural society. If they are well equipped due to their representation in all levels of government interventions, there is a greater chance that their needs will be addressed and their knowledge on how to run their tourism ventures will be enhanced.

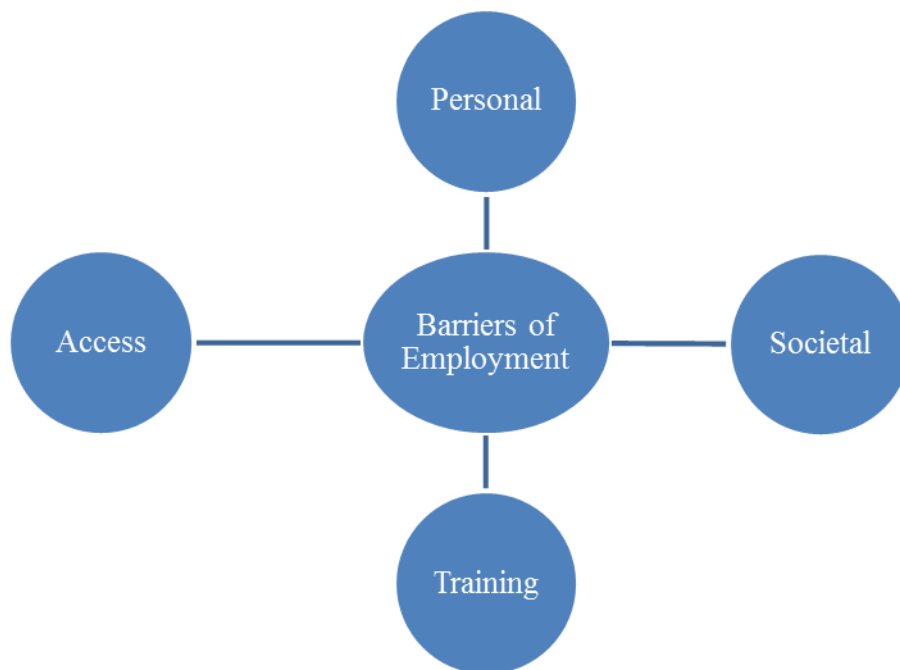
Raising women's awareness of their economic rights and participation in the

community was another important aspect discussed. There must be increased economic opportunities for rural women that will take into account their preparedness to run their entrepreneurial venture. Capacitating rural women financially and making her productive could mean a greater chance for the family to benefit in every way. Most of the women felt that it must be ensured that women are provided with equal access to formal sources of credit and capital. The economic status of rural women dictates on how vulnerable they can be. Most rural women are poor and are already vulnerable as a result of unequal gender relation. The rural women felt that funds should be made available for lending and the amount that can be borrowed should be increased with less interest. The women were keen that they should be provided orientation about the tourism market and its effect to the local economy to teach them the proper way to enhance their venture. Many of the younger respondents felt that there was a need for providing a continuing education, training, capability building to attain the professionalism required to run a tourism venture. They felt that this would also help them bring up the level of awareness of rural women for them to be able to run their business. Women felt that have had to sell their products at lower rate due to their lack of access to market information, limited social mobility, and traditional social roles and responsibilities in their families.

#### **4.8 THE EMPLOYMENT BARRIERS FOR RURAL WOMEN ENTREPRENEURS**

The employment barriers and skill gaps facing women in the rural areas can be categorized into four specific areas: personal, societal, training, and access issues (Figure 5.5). Common employment barriers and skills gaps reported in the focus groups fit into these four issues. These issues are not mutually exclusive, and often over-lap each other. Personal development issues were reported as an employment barrier. Focus group participants identified that some rural women exhibit a low level of self-confidence and self-esteem because they do not have a formal work history. Many rural women have a tendency to downplay or to underestimate employment skills. Often, their skills have been developed as a result of caring for children or helping to manage a family farm or business. These skills are not acquired through formal education and have not received certification. The result is that many rural women, particularly older rural women, report that they do not have relevant employment skills. In Rajasthan one woman spoke about how some rural women in her village lack the basic pre-employment skills needed to find and retain employment.

**Figure 4.5 Difficulties Experienced by Rural Women When Finding Work**



Source: The Author

Specific access-related barriers identified by the groups in Rajasthan and Kerala included the need for childcare and transportation. The unavailability of local training and employment opportunities, male chauvinism, and overall personal and economic depression were considered to be significant barriers for women when accessing employment. The group commented that women need help in harnessing skills that can be used for entrepreneurial ventures and that existing employment programs must be promoted more widely. Gender specific training was considered necessary for the most part.

Focus group participants were asked to brainstorm the reasons why rural women have difficulty finding meaningful work. The following reasons were raised in all the discussions in Kerala and Rajasthan:

- **Transportation.** Public transport is very limited and therefore rural women without reliable transportation have severe limitations to employment. They would obviously hesitate to venture out far in search of a job without any reliable means of transportation;
- **Lack of opportunities.** Very few jobs other than agriculture are available in the area. Customs and traditions make them be able to work only in caste-delineated jobs. Another reason is that the number of women looking for work exceeds the opportunity. Most rural women want to supplement their family income but the circumstances are such that there are just not enough jobs for all of them within the village;
- **Rural Training Unavailable.** Training and higher education is not always accessible to rural women. Programs that are offered are often short-term and usually not relevant to the rural women. Some of the programs offered are usually populist measures by the government in offer to strengthen their vote bank. The good programs are never consistently offered. The opportunity of training and capacity building is very limited for local women entrepreneurs. Although some development organizations like NGO and trade bodies do provide training, it is not sufficient to meet the needs of women entrepreneurs. Sometimes the trained women cannot utilize their skills due to the lack of the opportunity to apply their skills. Most of the rural women do not have proper idea about product and design development and have had to learn all this through trial and error method;
- **Childcare Requirements.** A full time job is nearly impossible for mothers with young children in spite of living with the extended family. Though there are many other members to take care of the children usually the burden rests with the mother and she feels bound to care for the child on her own;

- **Lack of Experience.** The rural women have neither experience nor certification nor any demonstrated credentials that make them employable in a company office;
- **Farming is Unprofitable.** Since agriculture is so dependent on the vagaries of nature the rural women cannot depend on farming alone for a consistent, stable income. Farmers have assets but low income and little support. The economic climate has changed so much that traditional farming is no longer considered profitable. In order to keep up with the demands of the market the rural people have had to change their ways of farming and also the crops. Much of these changes have been responsible for the destruction of the soil thereby not allowing for cultivation every year. This leads to women seeking jobs elsewhere in order to supplement the family income;
- **Lack of Government Support.** The government does not provide enough financial support to low-income families. Women starting businesses are not supported at a high enough level to keep them out of debt;
- **Chauvinism.** Women still face bias from the males within their homes and outside their homes too;
- **Training Programs are not well promoted.** Often employment training programs have a very short lead-time prior to the delivery decision – therefore promotion is limited and ineffective. Women access the training and employment program and then are stranded without meaningful employment. There is a lack of funding for rural training. Promotion of training opportunities is often insufficient due to lack of funding.



## **4.9 EMPLOYMENT BARRIERS SPECIFIC TO THE STATES**

When asked to consider whether there are employment barriers specific to Rajasthan, the groups noted that transportation is particularly difficult. Networking is also difficult for women in the area who are isolated. Participants also reported that women find it difficult to access financing and to establish credibility. Many women are hindered by an overall lack of business confidence. Additionally, rural women struggle with balancing work and life pressures, and the expectation that they should “sacrifice themselves” for their family. In Kerala the biggest barrier was that of work/life balance. The issue of balancing work and personal life has increased over time as women take on more responsibility, juggling multiple roles. In both states the participants felt that establishing a market is difficult. It is a long process. It can be made more difficult in isolated, rural areas. A 36-year-old woman from Achrol said, “As rural women we are already isolated socially. The lack of previous work experience pulls us down further. We are behind when it comes to access to enterprise information unlike the male entrepreneurs who are aware of all this. Another 40-year-old women from Nilambur said, “We are wives, mothers and also entrepreneurs and therefore there is an excessive demand on our time on both the home front and work front.”

### ***4.9.1 Rural Women and Credit***

Access of women entrepreneurs to formal financial and credit facilities is very limited. Family and other informal sources are main sources of credit. Most of the time, the

interest rates are higher for loan from informal sources. NGO-run credit program are the main sources of capital for rural women entrepreneurs but it hinders reinvestment process of women SME due to high interest rate of NGO-run credit program. Most of the women entrepreneurs are unaware of the governmental scheme for rural women entrepreneurs. The women are also not aware of the process to get a loan from banks. The problems are compounded when the rural entrepreneurs do not properly maintain necessary documents. As a result, banks cannot and do not consider them for a loan. The banks impose various conditions and it was seen that in most cases, women entrepreneurs are unable to meet up their conditions. The stringent conditions imposed by banks discourage the rural women entrepreneurs to go to bank for a loan. Most of the banks follow a lengthy, complicated and bureaucratic process and the loan application form is complicated and not easy to understand. On top of this all banks require collateral. Most of the women entrepreneurs are unable to provide this collateral and this automatically excludes women from loan facilities. The financial institutions are for most part distrustful of the entrepreneurial skills of women to risk their funds on them. The bankers consider women and especially rural women a greater risk than men who ask for loans. The banks expect the backing of men behind the women applicants. Rural women are discouraged with unwarranted inquisitiveness and embarrassing questions. The security considerations are also tighter for rural women.

The focus group respondents felt that there is a need on the part the banks (financial

sector) to build up an effective and efficient financial strategy to improve access of women entrepreneurs to banks and financial institutions. The banks should take up steps to reach the potential rural women entrepreneurs and encourage them to avail credit from banks. Some of the respondents came up with a good solution. For example a respondent said that rural women generally hesitate in going through the procedural formalities for getting loans, which are made obligatory by the banks. They face problems in preparing project reports and completion of other paper work especially in Rajasthan where the illiteracy rate is high among rural women. They felt that banks should make things easier for rural women entrepreneurs when it came to filling the application forms. The administrative staff in the banks should assist women applicants in understanding the rules and regulations in simple manner.

However, rural women face various complexities at the commercial banks even if that all required procedures are followed and relevant papers are provided. The study found that the people working at various banks are not sensitized regarding women entrepreneurs. Patriarchal notions are still followed where the husband is asked to sign as guarantor when the wife requires a loan but in case of husband the wife need not sign. Such credit policies of the banks are male biased. The Focus group discussions revealed that the public and private commercial banks lack appropriate and effective procedures to disseminate relevant information to women entrepreneurs. Various public institutions, which run micro credit

programs often, give only small loans and this is unable to contribute to entrepreneurship development especially in the field of tourism, which requires a large capital for quality services. NGO-provided micro credit plays a very vital role. The rural entrepreneurs in both states faced the same problem in accessing loans. Rural women without assets do not qualify for loans and the requirements needed to access a bank loan are more stringent than ever. Many women do not know the steps needed to develop an effective business plan, which is a vital requirement for women entering self-employment.

#### **4.10 RURAL WOMEN ENTREPRENEURS EXPECTATIONS**

The respondents' expectations regarding supportive arrangements are:

- ❖ Getting support from financial institutions, particularly in obtaining micro credit;
- ❖ Institutions to coordinate issues of rural entrepreneurship. There are several institutions in rural areas dealing with different aspects but it was still seen that women do not know whom they should approach with their questions or problems. In addition, the requirements for financial support in these institutions are different;
- ❖ The women all wanted more training and advice opportunities to be given to them. Interestingly some of the primary areas of training include legislation, foreign languages and marketing. The rural entrepreneurs felt there is need for advice in accounting, taxation, and the different support programs and funding resources available.

Participants were asked whether there is a need for a customized loan program for women who need financial support to access self-employment. It was noted that:

- ❖ Existing loan programs are difficult to access. Grants are preferable, and should require credible business plans and demand that specific criteria be met;
- ❖ Flexibility to offer loans or grants depending on individual situations may be appropriate;
- ❖ A comprehensive directory of available grants and loans, or an ‘employment ombudsman’ is needed.

During the discussion on employment support provided by the government, the focus group participants indicated that the government is not doing enough for rural women interested in entrepreneurship. With the help of data collected through personal interviews and questionnaires it was inferred that in spite of the legal equalities and other equalities provide by the constitution the attitude of the men are tradition-bound. They have to face many challenges, family oppositions, and pessimistic remarks from the society in the process of establishing themselves as independent entrepreneurs. Most importantly, the fundamental difficulty faced by the rural woman is by the very fact of the gender. The rural women have responsibility towards the family and the society in general since it is a very traditional society in the rural areas.

Another important hurdle that emerged from the focus group discussions in Rajasthan is that the women in rural areas had very little decision making power in matters of fertility and the number of children that they want to have. However, in Kerala the rural women have the power of choice because the women are more educated and therefore liberated to some

extent but this cannot be taken as a general aspect in all rural areas among women. Generally the rural women in rural areas have to suffer still further. They have to face not only resistance from men but also of elderly women who are ingrained with this attitude of inequality. The overbearing presence of elders in rural households restrains them from even venturing out. The focus group women stressed how many hurdles they had to overcome when they stated their desire to become economically independent to their traditional families.

#### **4.11 FACTORS HINDERING MARKETING OF THE PRODUCT OR SERVICE**

The women entrepreneurs interviewed were asked to describe their perception about the factors that were hindering proper marketing of their products or services to tourists. The major opinions were as follows:

- ❖ Lack of proper training;
- ❖ Lack of raw materials;
- ❖ Lack of capital;
- ❖ Social barriers;
- ❖ Unsecured communication system;
- ❖ Lack of efficient workers;
- ❖ Sexual harassment;
- ❖ Family restriction;
- ❖ Lack of efficient workers;
- ❖ Religious beliefs and traditional customs;
- ❖ Failure to recover cost; and
- ❖ Lack of market information.

The respondents said that there was no one to teach them how to improve their marketing skills and show them how it was possible to increase market volume. Researching new market areas and potential tourists and a systematic way of marketing their products was very difficult, especially for the entrepreneurs in Rajasthan due to their low literacy rates. The women had no idea how to produce marketing leaflets for their products or even how to develop marketing plans. All this made it very difficult for the women to promote rural tourism in a proper manner and bring in more tourists to the rural areas.

In reality the governments at the National and State levels do give a lot of support for entrepreneurial development especially in rural areas. There are special programs and schemes for women. The support from government comes by way of financial, technical support, and assistance in procuring raw material, establishment of entrepreneurial unit and in other ways like subsidies, concessions and tax rebates. However most of the respondents did not have any idea about any of such schemes. They were aware that the banks and provide loans but they felt that they do not get information timely. And when the information was given to them, they didn't know how to act upon it.

Focus group respondents indicated that rural women often face the hurdle of long distances to the employment training opportunities. Due to household and farm obligations, the rural women cannot relocate to the centers, which are usually in urban areas to supplement their education. Limited access to public transportation is definitely a huge

barrier for rural women who want to access training opportunities. Rural women, who have contact with training centers in their villages, said that the expense of the courses often hindered them from joining the center. Some of these courses were available on a limited basis or did not cater to their needs. All focus group sessions reported that rural women had an overall lack of awareness regarding existing training programs that are available in rural locations. The lack of awareness was ascribed to repeated changes in program scheduling and poor promotion in addition to an overall lack of organizational awareness. In fact when the respondents were told about many of the training programs available at no cost they were ignorant that such programs even existed. This obviously shows the complete lack of advertising in rural areas about opportunities for rural women.

Many focus group participants indicated that the difficulty of maintaining a home/work balance was a major hindrance to those who were interested in considering entrepreneurship. They work irregular hours and can often work more than an average full-time employee. Work commitments often clash with their household, childcare, family, and volunteer responsibilities. The role of the entrepreneur doesn't follow the traditional roles that women were ordinarily meant to play in the rural society. The respondents stated that they faced a lot of work- family conflicts than the males in the community. The women also got no benefits like insurance etc. and for those women who had the responsibility of children, this was very stressful.



#### **4.12 THE NEEDS OF THE RURAL WOMEN IN RAJASTHAN AND KERALA**

The rural areas in Rajasthan and Kerala are not very developed areas and have many specific problems. There is a very high unemployment rate, shortage of finance and legislative support, which would help promote investments in businesses and create new jobs.

The rural women identified certain areas that they needed a change in through tourism entrepreneurship. They felt that it would improve the quality of life of rural women living in their villages through income generation. The women also felt that tourism entrepreneurship would be beneficial rural women development, cooperative societies and health management.

The women need to have more knowledge in this regard especially on sex education, birth control and current immunization facilities. Information about financial institutions, food and nutrition, vocational education for skills and trainings, community development and land rights were some of the other areas where they could find benefits through tourism entrepreneurship. Tourism entrepreneurship would help to eliminate poverty and support women's development activities. The venture would help them to become more confident to take decisions

It was obvious from the discussion that the government authorities or the local state and Panchayat authorities are not always available to identify the rural women's needs that could improve their quality of life. A woman told a story from the village of Samode near Jaipur in Rajasthan on how the entire community refused to attend a discussion on family

planning, fertility management and parenting which was brought to their village by a non-government organization. The rural women felt that this was not the priority on their list of needs. They felt that primary education and employment opportunities which would supplement their income was more necessary. The NGO initiated talk didn't seem to offer any benefits as far as they were concerned.

The study respondents reported that most rural women entrepreneurs wish to overcome illiteracy and poverty. These twin negatives pull them down. For them tourism was a way to overcome this. Tourism would help bridge geographical distances and create a higher level of awareness. It would also allow them to have access to more technological information. Tourism in its myriad forms would make it possible for the rural women to overcome all the obstacles that have hindered them from creating a space of their own and being recognized for their skills and hidden talents. They felt that it would lead to infrastructure and facilities like good roads, postal and telecommunication services, information centers and better overall communication. It was quite easy for the researcher to ascertain what the rural women found most useful. Reasons for preferring one facility to another appeared to be pretty much the same in all villages no matter what age, socio-economic status and literacy level.

#### 4.13 RURAL WOMEN'S CONCEPT OF QUALITY OF LIFE

The participants could not really be specific when they defined their concept of quality of life. Some of the older rural women in one focus group discussion in Kerala said that quality of life would be what the family needs to sustain and make life more comfortable. For example, a woman in her middle age stated that most of the rural women see having money to spend, housing, good medical facilities, good school, ability to eat three times a day, ability to afford whatever one requires, for example, land, car, good job etc. as having a good quality of life. The respondent's opinion about their quality of life shows that the rural women experience different sense of fulfillment in various areas.

Housing is definitely a basic necessity of life and is one of the most important indicators for measuring people's quality of life whether in rural or urban areas. Majority of the participants said that they did not have an adequate and comfortable place to live in.

The Universal Declaration of Human Rights Article 25(1) says:

'Women share the right to a decent housing and standard of living. That housing fulfills physical need by providing security and shelter from weather and climate. It fulfills psychological needs by providing a sense of personal space and privacy. It fulfills social needs by providing a gathering area and communal space for the family which is the basic unit of the society' (www.un.org, 2009).

Clearly the rural women respondents did not all have decent housing which gave them space and privacy. Most of the respondents in Rajasthan stated how the first preference for comfort

and privacy was always given to the male members. The only space that women had for themselves was the kitchen in their home. However, the tourism industry has changed all this to some extent for these rural women who have become entrepreneurs in tourism in their small villages.

The entrepreneurs feel their ventures served as a means of earning a living and also gave them a feeling of having something to do, of having a purpose in life and a great sense of worthiness. These women have had the lowest sense of fulfillment in their lives before they became tourism entrepreneurs. Tourism entrepreneurship empowered the rural women and set them on a path toward financial stability improved their quality of life. Tourism entrepreneurship had gained them access to information. The rural women have formed self-help groups and motivated and mobilized other women in their village to gain access to land. They manage savings and credit or raise fund to build their own houses.

One of the main problems faced by rural women all over India is poverty. The respondents felt that this was because rural women are poor income earners. A majority of the rural women cannot operate a bank savings, medical insurance policy and life insurance policy because of their low level of income. This limits the amount of capital they can invest in businesses. They usually go in for only casual labor and if they invest in anything it is in activities that require very minimal initial investment. Since rural women do not have direct access to income other than that given by male heads of household there was no way they

could boost their socio-economic status. However, the focus group respondents were also rural women who were low income earners but they had found a way to boost their income level first by taking steps to sell their home-grown produce and home produced foodstuff to the urban areas. According to the participants, this helped rural women to find viable livelihood alternatives within the rural improved quality of life. When they gained adequate capital they started venturing out into the tourism industry that many NGOs suggested was a high-income earner due to the boom in the industry.

#### **4.14 RURAL WOMEN AND FAMILY**

The community and the formation of self-help groups played a huge influence on the entrepreneurs at the start of their ventures. The community they lived in affected the women's aspirations and motivations very positively. Democratic self-help groups helped them to fine tune their skills and develop the right products for the tourism industry. Of course the family plays a big role as part of the community in which they live. The family constitutes the basic unit of the society. In both Rajasthan and Kerala society family relationships are held in high esteem. Tourism entrepreneurship definitely helped improve the quality of life of rural women. The respondents said that due to the flexibility of time, they have time for relaxation with members of their family after work each day. They found it easier to share timework and the family because they were running their own businesses.

Earlier these rural women were busy working on the farm all day, weeding grass, planting and tending the crops and returned home late only to find time to cook the evening meal for the family and to carry out other domestic duties. Rural women are primarily responsible for planting, growing and harvesting the food to sustain their families, as well as for managing other household tasks such as food preparation which includes fetching water and firewood, hygiene, and health care for children. Their work begins early in the morning and usually lasts until late in the evening, with few opportunities for rest during the day. With agriculture as a means of livelihood failing these women found that their entrepreneurial ventures gave them more satisfaction, more time for themselves and the family and also more revenue. In the rural parts of Rajasthan men folk hardly contributed to the domestic or farming activities. The researcher found that the women took it upon themselves to be the primary caregivers of their families and also shouldered the burden of feeding and sustaining their families while the men whiled away their time in alcohol or playing cards, since social norms dictated that they don't help within the house.

#### **4.15 RURAL WOMEN AND DECISION MAKING**

The women generally agreed that before they started their tourism ventures, the issue of decision making was not debatable and all major decisions on the education of children, health care of the family, feeding etc., were undertaken taken by the father who is the head of the family. The husband's decision was final'. The role of men in day-to-day rural activities

tends to be minimal in comparison to women but their role in decision-making was substantial. Women clearly do the majority of the work yet their capacity to make independent decisions about any issues is limited. Most women indicated that they had little authority to make decisions about food production, consumption or sale, independently of their husband.

In Rajasthan, most of the women interviewed indicated that at the level of the village, women do participate at a low level in decision-making on issues that concern the community. In Kerala, however, in some villages, women were *elected members* of the village committees. The respondents from Kerala said that they did have women in important local committees. A respondent from a rural area in Wayanad said that rural women do participate in socio economic decisions. “We have a counselor for women on the village committee. She is the one responsible for allocation of loans. But a lot of times the male members in her family also make decisions on which family should get the loan”. Other women said that although women participate, their views are often not taken seriously. It is only the men who make the decisions in this leadership hierarchy. Until the time the women formed their own self-help groups and started profitable ventures in the field of tourism, the role of women in village-level decision making seemed to be less pronounced. However, many of the respondents in Rajasthan said that though they are economically empowered, they still do not make decisions in electing leaders to the state legislatures because that is an

area they are still unsure of and they feel that the men are better informed than them politically. Usually, the oldest male member of the family conveyed his decision about who should be voted for in the elections and the rest of the family meekly complied.

#### **4.16 RURAL WOMEN AND FOOD DISTRIBUTION**

It is also interesting to see how the women have turned around their lives in terms of food distribution within the household. Tourism entrepreneurship has empowered them and when the rural respondents were asked about intra-household food distribution they said that the eating patterns had clearly changed. Earlier there were inequities between men and women. Men used to get served first and the amount and quality of food served to the men differed from what the female members ate. Men are often served the highest quality food products and this unequal pattern of food distribution between genders within the household from childhood through adulthood had long-term nutritional and health implications for women and female children.

#### **4.17 RURAL WOMEN AND HEALTH CARE**

Rural women are the primary caregivers and are solely responsible for the healthcare for their children. Of course this does not mean that they have complete freedom to make independent decisions about health care needs. They only monitor the health care of their children and inform the elder male members if the child is in need of treatment. The



respondents stated that even inoculations were decided by the husband or the father in law. These women had to even face violent repercussions if they acted on their own on an emergency without consulting the male members.

#### **4.18 RURAL WOMEN AND EDUCATION**

There is general agreement among respondents that women should be given education. Across the focus group discussions in both Rajasthan and Kerala, there was an agreement that giving education to female children is something that is good. Although, the majority of the women in the Focus group discussions in Rajasthan expressed no manifest signs of exploitation, a lot of issues agitated the mind. On the education of the girl-child, despite the increasing awareness of the women's education, there is still the tacit preference for the education of the male-child. Being a patriarchal society, a male-child is anxiously sought. In other words, the status of women and that of their female children is very low in Rajasthan.

However, some of the respondents in Kerala, the state that has the highest literary rate in India, even thought it odd why the question of women/girl education should be a subject of debate. In one of the in-depth interviews in Wayanad, in Kerala, a 45-year-old rural woman asked, "Aren't women human beings? Shouldn't we too have a place in society? Why is that only boys are given priority. As mothers it is our duty to see that both our sons and daughters

get the same education that will make them become empowered and independent". Rural mothers in the Wayanad focus group general said that their female children have either gone to school, or are in school, or will go to school when they attain school age. No matter how difficult it was for them financially they all support giving female children education. They felt that an educated woman is an asset to society and education would help the woman in whatever task she undertakes later in life.

#### **4.19 RURAL WOMEN AND SOCIAL ATTITUDES**

So, we see that the respondents consider that social attitudes are in general not positive towards women entrepreneurs and the resulting restricted social mobility hinders the development of women entrepreneurship. Also the law and order situation is not really positive for women entrepreneurs in Rajasthan and Kerala. The relevant local institutions could have played a more active role in promoting women business, but due to their lack of responsiveness, accountability and/or efficiency, they have not. While there are many policy initiatives they are not properly implemented. There is also a lack of coordination between and among different institutions working for women entrepreneurship development in the two States. The focus group discussions revealed that rural society in India does place a limit on the extent to which women can aspire to change their status. Women are brought up to believe that whatever roles they will perform in society are naturally ordained. The rural

entrepreneurs who were involved in this study have had to break out of the mold that they had been placed in by virtue of their gender (not their ability nor even of their financial status in some cases). Not only this but also the fact that they all started enterprises catering to the tourist industry was considered radical and they faced a lot of opposition.

#### **4.20 RURAL WOMEN AND SOCIAL EMPOWERMENT**

It emerged from the focus group discussions that rural women entrepreneurs suffer from gender discrimination in society and laws, an under developed enterprise culture, inadequate support system for businesses and underdeveloped markets and infrastructure. One of the criterions for successful empowerment for rural women is more jobs in rural areas. Tourism means more jobs for the local population, not only during the traditional tourist season, but outside it as well. Tourism provides employment and a sense of well-being to the inhabitants of the rural areas. Women in rural Rajasthan and Kerala are for a change. Their social and economic conditions are changing and they are emerging as self-reliant, independent, micro entrepreneur, and self-made decision makers in their house. They are experiencing women empowerment. Their household income is increasing multi-fold and there is a significant change in their quality of life. Self-confidence was a motive to pursue tourism entrepreneurship by many of the women participating in this survey. An increase in self-confidence can be seen to be one of the most important impacts stretching across age

groups and occupational status. Increase in self-confidence helped the women to be conscious of their own skills and aptitudes and hence it made them struggle against social norms and barriers associated with gender.

One of the major positive perceptions tourism entrepreneurship has been an improvement in this aspect. The analysis revealed that 96% of rural women "strongly" or "very strongly" agreed with the statement that their self-confidence had been improved by tourism entrepreneurship. In fact, no respondents were recorded as disagreeing, showing that this was a key area of overall success of their tourism ventures. This strong sentiment was also supported by focus group findings. Many felt that, "tourism has given us the chance to prove ourselves and our abilities to be modern, open minded, and to understand many of the other cultures and also the world around us. This gave us the chance to prove that we don't have to be dominated by men and can go far ahead of them in terms of success in business." The Focus group discussions revealed that the women have realized that they can achieve things that perhaps others felt unattainable. This is particularly the case for older rural women because they had always been underestimated and generally seen as unable to adapt to new cultures and traditions and also to new professions. One of the older women in Samode she expressed genuine gratefulness for being able to start the tourism venture and she said, "it really showed me how worthwhile being an entrepreneur is - something I had not realized before." The women were thus able to prove to themselves and to others that they are just as

capable as their male counterparts when given the same opportunities women.

In addition to this increased self-confidence, many women reported expansion in their relations with others. They have improved their social connections immensely. According to focus group discussions, many rural women have seen tourism as a good opportunity to establish connections and be more social. They could socialize outside of the house and this was a major benefit especially since rural areas are places where women face social barriers to participating in activities outside their houses or villages. In addition to this, and perhaps as a result of increased self-confidence and skills, many women recorded that they had noticed changes in the perceptions of them in the eyes of others. Ninety eight percent of the women surveyed felt that they had gained status as a result of becoming entrepreneurs. This improved status was felt to be both in terms of the community, where eighty percent of women perceived an improvement in their status among the people of the village, and at home where again seventy percent of women perceived an increase in their status within the family. This shows how tourism has a vital wider impact on the lives of rural women.

Tourism can be seen to be an effective empowering tool from these results, able to impart a valuable influence on the lives of rural women. The tourism entrepreneurs felt that due to their work, they have better employment options and have usefully enhanced their competencies. They felt encouraged to undertake new training courses and considered that their status amongst colleagues and families has been improved. Moreover, the

self-perception of women has been positively impacted, with women feeling they can now achieve things, which others may not have thought possible. These women have helped other women get involved in various income-generating activities in order to sustain themselves and the family. The rural women entrepreneurs were powerful role models; too, indicating that despite being at a disadvantage when compared to their male counterparts, business success is attainable. What is remarkable is that the women often shoulder the double burden of both work and family responsibilities and still face certain challenges in accessing credit to expand their businesses.

The focus group discussions clearly revealed that the rural women tend to start businesses that require limited capital investment, and are mainly involved in services and activities they can engage in around the home like small-scale retail businesses, animal husbandry, or tailoring. Tourism entrepreneurship obviously required some amount of help from the government funding schemes and other micro credit schemes. The entrepreneurs realized very quickly that for them to be successful and to provide quality goods and service it was necessary to invest a big capital initially. They had to rope in private tour operator and request them to weave it in general tourism itineraries so that rural tourism becomes an important part of the tourism packages. This was more technically feasible and financially viable than a standalone rural tourism project run by them. The women entrepreneurs in rural areas have also started a rotating savings and credit fund through informal groups because of

the void of lack of capital and related social support. A group of women organize themselves to contribute money to each other in turns, with the aim of improving their welfare. The rural women entrepreneurs who belong to such groups said that they had successfully invested the money in their tourism micro-enterprises. Most of these women entrepreneurs used their personal savings for initial business startup. They also received support both in cash and in kind from their families including spouses, parents, and siblings to invest in the business. Some of the respondents indicated that they obtained their start-up capital from farm produce such as surplus crops, milk, poultry and cattle.

#### **4.21 TOURISM AND EMPOWERMENT IN RURAL WOMEN**

The focus group discussions revealed that the rural women had to overcome a lot of resistance from within the family to become tourism entrepreneurs. The tourism entrepreneurship has increased their participation in decision-making within the household to matters that were generally considered outside the purview of the women. There was definitely an improvement of their status within the household and outside in the community. The women felt more courageous and confident to move out of the house and the village on daily basis. Earlier due to cultural restrictions they could not talk to the males in the village but after starting their own business they gained confidence. They strictly adopted family planning measures and the Focus group discussions in Rajasthan revealed that the

entrepreneurs who had had no education had joined adult literacy programs.

The respondents reported an increase in self-confidence after starting their tourism businesses. In terms of the economic confidence the women were confident that if a financial crisis arose in the family, they would be able to take care of it to a great extent. The entrepreneurial households also showed a significant positive change in the level of confidence while expressing their opinions in the village meetings. The interaction with government and bank officials had clearly increased their mobility, confidence, and exposure beyond the village and led to better communication skills.

The respondents felt that they were sufficiently convinced and inspired to think again when they decided to create a community tourism business on their own and with their own resources. It was from very humble beginnings that the rural women got together as a community emerged as a social enterprise with the specific aim to promote rural livelihoods through community tourism and with the belief that the business of tourism strongly benefits from being driven by entrepreneurial involvement at all levels, from the community outwards.

The interviewees have established tourism processes by creating strong regional partnerships that all work for integrated regional development and the promotion of a range of individual projects. They have managed to retain their individuality by developing an added value to their products and services thereby strengthening regional identity. Their tourism entrepreneurship ensures that jobs will be saved and new ones will be created. The



entrepreneurs highlight the role of authentic buildings and familial traditions and attract the tourists to see and become involved in a rural way of life. The combination of good quality products, an attractive landscape and local culture is vital to the successful tourism in rural areas, and for the further development of rural tourism and the promotion of entrepreneurship.

During the focus group discussions the women said that tourism could be seen as a means of creating sustainable opportunities and at the same time enable immense economic development. Tourism also provides a platform for interaction between different cultures and enables exchange of thought and understanding between people of different states and nations. Tourism, as a business was a very attractive opportunity for these fifty entrepreneurs because they saw that it led to sustainable development. They felt that tourism has not exploited their communities but instead only helped them. One woman said that tourists who visited the village got a great experience and the women carried out responsible rural tourism by creating sustainable opportunities. The respondents agreed that tourism had many other added incentives. The village was able to showcase its unique way of life and this led to people maintaining their local lifestyles, traditions, knowledge systems, bio diversities and local economies. The lack of access to opportunities is one of the biggest challenges facing rural India and this leads to exploitation of natural resources, migration to larger towns and cities, which in turn leads to overcrowding in urban areas. When this happens, the local

culture, traditions, lifestyles, values and a strong sense of community is lost. The women entrepreneurs, with the help of NGOs facilitate the development of the village as a tourism destination. They are completely responsible for the marketing and product development of tourism in the village. They do the quality control and checking of tourism in the village. The women felt that when local village communities run tourism there because the people involved feel more connected to protecting their environment. The revenue generated through tourists' trips is used to supplement their income and excess is either used to expand their business or for the welfare of their community. The most important aspect is that because these entrepreneurs have started high revenue generating businesses, it encourages the youth to stay back and continue with their lifestyle instead of migrating to the urban areas in search of work. Local families have the opportunity to generate new income while learning about other people and cultures. Travelers experience local culture while supporting community development.

#### **4.22 RURAL TOURISM AS SOCIAL ENTREPRENEURSHIP**

The discussions and interviews revealed that an indigenous network in rural tourism seems to be emerging as a social entrepreneurial tourism. The result of this study shows that local people in addition to economic benefits from tourism activities, cultural and social benefits also are looking for benefits such as learning from the tourists, transfer of their

culture to tourists, trying to introduce tourists to the Indian culture and society, contributing to regional and rural development. Tourism does lead to the revitalization of traditional dancing, dying arts and ceremonies, which strengthen the culture. It is relevant to note that one of the respondents' reasons for starting their tourism business was to make a social impact on the society. As can be seen, tourism primarily targets the collective interests, and focus groups and non-profit community. Clearly the objectives and principles of social entrepreneurship are seen. Thus, tourism can bring about a change in the social development of regional, cultural, and economic spheres of rural life. It is imperative that further spread of rural tourism activities is encouraged for future good will.

Tourism supports economic, social, cultural, educational and pro-environmental initiatives for rural and small town inhabitants. It has the potential to support civic and economic activity in rural areas, using the potential provided by the women entrepreneurs. The initiatives of these fifty entrepreneurs has resulted in new jobs related to infrastructure and services, prospects to work from home, a budding market for local products, and a good opportunity for cross cultural interaction between the rural people and people from all over the world. The rich cultural heritage of rural areas can be used as a stimulus for the development of tourism and entrepreneurship. The local environmental and cultural resources promotion, ease of access to rural areas and qualified tourist accommodation infrastructures, all help in tourism growth in rural areas and bring in revenues. If rural tourism initiative is

able to generate a positive cash flow in the initial period itself then long term stability and success is assured.

The focus group discussions revealed that tourism if not promoted in the correct manner has its negatives too in rural areas. It can possibly harm the unique environment, which attracts tourists in the first place. Conflicts can arise due to differences in cultures. There can be clashes between those people who wish to protect the environment and those focused on economic development. The researcher learned from in depth interviews with the rural entrepreneurs that if tourism to really contribute to a viable rural development scheme or program, then its economic benefits must be used to protect the environment. The bio diversity must be protected because this is integral to rural life. Their value systems, medicinal knowledge and history itself is identified with this. The entrepreneurs to the tourists must promote social justice, cultural and heritage preservation and a knowledgeable awareness of the area.

The study found that the businesses of rural women entrepreneurs in tourism started as unorganized, small sized and had almost no competitive advantage. This was mainly because the women were not qualified to manage the company. It was precisely because of this that their businesses were not standardized. The women initially only looked for short term profits and not the long term benefits. This led them to be negligent of the tourism environment. It was only when they started to realize the long term benefits of the tourism industry there was

an improvement in the tourism industry and in their lives and communities. The women realized that they as individuals and a group could have an effect the community and not just make monetary gains through tourism. Their contributions, both large and small, to community initiatives and programs are noteworthy and truly remarkable. A rural entrepreneur from Nilambur mentioned that since rural communities are small and very close knit, “it is impossible for us to work without giving back to the community. It is our responsibility to improve the conditions of our society”

In tourist-favored rural regions, in Rajasthan and Kerala, women thrive in micro and small enterprises and predominate in handicrafts, textiles, crafts, and spices. Their idea is to offer unique experiences and a unique cuisine in a beautiful environment. The nature of the two states and the rural areas has a huge potential for tourism. Located on the verdant hills of the Western Ghats, Wayanad is a prime tourist location especially for domestic tourists from the northern part of India. The rural women entrepreneurs of Samyuktha saw the potential of the booming tourist industry and took advantage of it. They realized that rural areas have great potential to develop different types of activities and the type of environment found there can never be recreated in the city. The group today has 60 female members who work together to produce locally grown coffee and other agricultural products. Their main constraint has been unreliable infrastructure. “There is a lot of demand for good homestays but we cannot meet it because there is no reliable construction labor here. The electricity is

also unreliable and the government has done nothing to improve the roads,” says Rani, one of the entrepreneurs. The poor infrastructure, which covers the road networks and communication services in a large portion of the rural area, was a major obstacle for enterprise growth. Transportation became ineffective and inefficient due to impassable roads especially during the rainy seasons. For these women good roads were critical to their success. Tourists who visited their venture from far and wide expected quality service and products. The women took the initiative of making the roads better by requesting the authorities and pointing out the benefits of tourism to their community. The women are using their proceeds for the good of their community - they have helped renovate six classrooms and a teacher's office in their village and have bought furniture and paint for the local women and children hospital. They are now linking up with women in other villages, and teaching them how to start their own businesses and help the community.

The Arushi entrepreneurs in Shyampura have made a big step in making access to water easier to women in a place where water is so difficult to come by. The women of rural Rajasthan have to walk long distances across the hot desert to fetch water for their family's needs. To solve the drinking water problem the women got a tube-well in the village. Easing women's workloads opens up opportunities for income-generating activities because the women have more time to spare. Arushi intends to make a contribution to their rural society in several dimensions - economic, social, and cultural and are driven by the mission to end

poverty in the village. They have to some extent played a part in transforming a piece of desert into fertile land that today houses cultural and social institutions, e.g. a rural puppet theatre, a medical center, and schools. These social entrepreneurs overcome the hurdles to socio-economic and sustainable development in their villages by building necessary infrastructure, creating social capabilities to respond to economic opportunity and discovering and creating the conditions for scaling up and for financial viability. Arushi started a "Women's Health Camp" where basic medical care is very urgently given by the doctors and volunteers.

Child marriages are one of the biggest problems faced in Rajasthan, especially in the rural areas where the communities fail to see the profound physical, psychological, intellectual and emotional consequences of marrying off their underage children. Maternal mortality, higher rates of neonatal mortality and infant mortality are all by products of this social evil. Child brides are also vulnerable to domestic and sexual violence. Child marriage takes away the educational opportunities of young girls and therefore limits their opportunities for employment and income generation. It makes them dependent on the male members of the family with no autonomy and decision-making authority in their homes. The young women live in very stifling conditions and bear the burden of taking care of a large family. All the three focus groups in Rajasthan felt that this was a great drawback to their rural society and wanted to bring about a social transformation in this area. Arushi, with the

help of NGOs from Jaipur has brought in counselors, both male and female; to talk to the village elders and make them see the negatives of child marriages. Sanskriti roped in the youth of the community and conducted many street plays and puppet shows highlighting the benefits of marrying after completing higher education. In Samode the group has regular campaigns and street plays to put an end to child marriages.

Improving health services and thereby improving the overall well being of women and their families was another area that all the entrepreneurs contributed to. All the group discussions revealed that rural people had many health issues and all the entrepreneurs agreed that emphasis should be given to providing basic medical care to people in remote areas deprived of medical facilities. Aangan organizes "Eye Camps" where over more than 600 villagers, young and old, have had their eyes checked and were given medication. Some of the villagers underwent successful eye surgeries thus saving them from blindness and a life in isolation.

Anemia, one of the most common contributing causes of maternal death and morbidity, is very common among adolescent girls and grown up women. Anaemia Detection and treatment projects are being carried out by Samyuktha. Samyuktha has also introduced several innovative programs for the financial, economic and social upliftment of poor women. Lease Land Farming (LLF) is an initiative, which has brought in significant changes in the lives of the poor rural women and helped them to increase agricultural production by



bringing fallow and cultivable wasteland into agricultural use. Another welfare activity that they started was for the elders. The entrepreneurs started “Mythri Mandiram”- A home for the aged people who have nowhere to go and no one to look after them. Their aim was to serve weak elders with failing health combined with poverty, which in their view was the most needed in the society. The women have also started a computer center called K.J.Sarojini Bai Memorial Computer Centre, which gives training in computers and helps girls to get placements, and thus raises the economic status of women in the society. This is a real boon to the poor women who cannot afford regular education and training in regular colleges or technical institutes. The group has conducted a series of programs of AIWC as well as those sponsored by the State and Central Government agencies. Classes in dress making, cooking, 3D printing, jewelry making, stencil printing in fabrics and personality development are regularly conducted by the branch for the benefit of young women who want to learn something outside their textbooks.

Shilpi has started a self-learning program for both economic and social empowerment. It helps rural women to achieve equity, equality, recognition, claim on governance, awareness on Domestic Violence Act, rights in decision-making process, and to induce ownership of assets social networks. The process of gender self-learning is made possible by the larger networks of resource persons. Another mission of the group was to facilitate the poor to save and to avail easy credits by the setting up of a credit society, which acts as an informal bank

for the poor women at their doorsteps and thus providing assistance for income generating activities. Shilpi also gives training to the poor women of their community and encouraged the habit of thrift savings amongst these women, who have used this money for buying raw materials to make the products. Radha of Kalady village took a loan of Rs. 10,000 from Shilpi and started a milk booth. Today she earns about Rs. 5,000/- per month. She is able to payback her loan in installments and also educate her children. The tourism entrepreneurs have succeeded in creating new entrepreneurs in their community.

Shilpi has also successfully completed one Integrated Literacy and Skill Development Program. The entrepreneurship group has conducted awareness programs on various subjects –health problems among women, waste management, solar energy and its devices, legal matters, environment protection etc. They help run a Crèche and have invested in a solar dryer unit. They have got trainers who conducted training cum income generating programs like tailoring and garment making, handicrafts, ornament making, sari painting and bag making etc. for the benefit of the poor rural women. Counseling is given to drug addicts and their family members, school children and adolescent girls. They have successfully implemented medicinal plant promotion schemes with the financial support of the All India Women's Conference (AIWC). Old people who are left destitute are provided with food.

In Achrol, Sanskriti, has helped build a children's village spread over three acres of land. The inaccessibility of schools, lack of medical services, low school attendance rates,

high rates of illiteracy and lack of vocational training services was what made them initially consider this program but they later saw that there were high rates of migration to cities in search of income and the children suffered in the process. The children's village was an ideal place for parents to leave their children when they shifted to cities, which offered no certainties in terms of food and shelter. The village has the facilities to house 100 children at one time. It has a school which where children can study till the twelfth grade and write all the public exams. The academic results are very encouraging with more than 80 percent of the children getting above 65 percent. There is a vocational training center for young adults. There are many homes built for the orphaned/homeless children. Boys and girls are housed separately. The village boasts of a health center. There are many play areas and sports fields for the children. There is a multi- religion meditation hall, a recreation hall and volunteer accommodation too. They have a produce garden where seasonal vegetables are grown and this meets the village's needs. Sanskriti plans to use its next year's profits to secure a mode of transportation for the children's village.

In Samode the entrepreneurs set an exemplary example to the rest of the community by setting up a fund to improve water supply, electricity supply, and housing. They also provided an alternative economic source for the community and equal opportunities for the women to involve. Strategies for improving female education rates include having toilets, free midday meals, free books and uniforms, childcare, more female teachers, and village

computer training centers for distance learning were some of the other areas that the women entrepreneurs in Samode were involved in. The women also roped in NGOs to give awareness programs on various issues like HIV/AIDS, literacy, environment protection, cancer awareness and detection and many rural women benefit. These NGOs also conduct medical checkup camps regularly for cancer detection, gynecological problems as well as general health conditions.

Finally, the rural entrepreneurs emphasize self-independence and improving their quality of life. Some of the other community driven development activities carried out by the rural entrepreneurs were cleanliness drives which included cleaning the roads and drains. This was done by the village youth during their free time and they were offered economic incentives to do so. Starting grocery stores where the women could get all their basic requirements at reasonable prices so that time was not wasted by traveling to distant markets for shopping. The women involved gain certain levels of respect and positive comments from the rest of the community because they recognize their contribution to bring benefits to the whole rural area through tourism activities. The entrepreneurs involved also were empowered through tourism in terms of gaining valuable skills and capacity building. These 'social entrepreneurs' in the local community have already started to make their mark and help their villages move up to the next level. Tourism enables them with the potential to have impact at scale on big social problems.

#### 4.23 SUMMARY

The responses to this study show that rural women have to face many barriers in the goal to develop social entrepreneurship (Figure 4.6). These barriers are concentrated in the low growth areas of the economy and face constraints such as poor access to finance, lack of business development services and business networks, limited exposure to social capital management experience and the challenges of managing business with household and family responsibilities. Socio-cultural factors are a big barrier to social entrepreneurship. The repressed rural women have to overcome factors like chauvinism and the traditional dictates of society to step out and run successful businesses and generate social capital in addition to financial capital. These women had to be motivated on several levels. The need for appropriate mentorship to develop entrepreneurship capabilities was nonexistent for the rural women. This and the lack of policies and programs that address gender-based discrimination was something that the rural women have had to overcome by becoming pioneer of sorts and mentoring other young women in their communities.

The rural women entrepreneurs do realize that to overcome barriers they should have a vision and set goals when developing products in terms of what is to be accomplished, what activities are needed and what products to develop. Once they decided on the selection of tourism markets then they had to chart out the responsibilities for all the women in the group

and decide which woman would be right for which task. The next stage was to plan what resources were required and how they will be obtained or procured. They needed to develop marketing capabilities and upgrade their skills to develop products to meet the international tourist's standards. In their search for economic capital rural women have to overcome these barriers and have to manage to generate social capital because their businesses. They have to exhibit dimensions of trust; tolerance and cooperation, which they have managed to do so successfully. There is a culture of cooperation that is mutually beneficial to all the members of the tourism business. They can all be physically interconnected because they share the same background, same problems and same goals.

**Figure 4.6 Barriers to Social Entrepreneurship**



Source: The Author

The fifty entrepreneurs of this study were in a way the agents of change in the social sector. They sustained not just private value but social value too. They recognized and relentlessly pursued new opportunities to serve the mission that they had committed themselves to by involving themselves in the social entrepreneurial process of constant innovation, adaptation, and learning. They acted confidently without being limited by resources or by their conditions. Thus their initiatives have made a significant impact on the rural communities they live in and these initiatives have the potential for widespread impact. Figure 4.7 shows the key success factors of the social entrepreneurship projects for most of the respondents.

**Figure 4.7: Successful Social Entrepreneurship**



Source: The Author

Successful social entrepreneurship requires all the qualities shown in the above figure.

The entrepreneurs had to apply correct marketing concepts and ideology to plan a strategy to attract tourists to their villages. The respondents stated that they needed to constantly upgrade and develop new products to meet the market demands and remain competitive. Access to finance and financial resources is extremely important because without this they cannot start any business. Incentive schemes and training is vital to upgrade their knowledge of the market and also to better their own skills in production and management of the company. Access to appropriate technology and organizational development generates more revenue and helps them divert that to social entrepreneurial projects. The respondents stated that the people who were tourism-employed were more favorably disposed towards tourism than those who were not tourism-employed. This shows how the perceptions of the rural people on tourism are related to the benefits. For successful tourism social entrepreneurship the social attitudes of the community have to change. They have to believe that tourism improves the conditions of living and that people can benefit from that. These fifty tourism entrepreneurs have helped in removing gender-based barriers and promoting competition and entrepreneurial activities with a specific focus on rural women. They have each in their own way realized that this is essential for the creation of vibrant businesses and enterprises that could ultimately improve the plight of impoverished women in rural areas.



## **CHAPTER FIVE: CONCLUSION AND RECOMMENDATIONS**

### **5.1 INTRODUCTION**

This study provides a deeper understanding of rural women tourism entrepreneurs and the supportive roles they play in social enterprises that benefit the whole rural community. Rural women as entrepreneurs provide non-agricultural products and services that harness unused or partially used resources of the rural community as that action leads to greater socio-economic development. Rural women performing this role in tourism are primarily geared towards social entrepreneurship awareness that will benefit the whole community. Furthermore, the economic benefits that tourism bestows upon the local economy enables many people to earn a living. Tourism alleviates poverty in the rural areas by empowering women through the collective action of bringing them together to form the grass root organizations that will help to enhance their economic security.

Entrepreneurship in this context helps in removing poverty among rural households through the setting up of micro credit-based productive social enterprises, and empowering women. Such social enterprises also contribute towards preserving India's cultural heritage and providing the employment and business opportunities that would otherwise have not existed. Tourism in rural areas creates jobs and encourages varied income-generating activities to benefit local communities. Rural women's employment opportunities, especially self-employment in small and medium sized income generating activities, help to eliminate

poverty amongst women and their immediate families to a large extent. The participation levels and access to highly-skilled employment, the outcomes on access to basic and higher level education, the outcomes on representation in decision-making structures, and the outcomes on life expectancy and gender-based roles are all affected or enhanced by empowerment of the entrepreneurial abilities of rural women.

## **5.2 RURAL TOURISM**

The earlier chapters revealed that tourism is among the strongest performing sectors of the global economy, and is becoming important to India and its individual States. The increasing profits to be had in the tourism sector have encouraged development of large-scale developments in urban areas, but also and crucially, the development of small-scale independent entrepreneurs in rural areas. So tourism also plays an important role in rural areas and it can influence regional development. If the right support is given and the conditions for its sustainable development are created in the villages there can be a number of benefits that rural society can gain and this thesis shows how this might be done.

Rural tourism can thus make rural regions more attractive and help in solving the problems of agriculture. Tourism can also have both positive and negative effects on local societies: it can disrupt and destroy the rural environment; it can bring about a higher rate of crime, alcoholism, prostitution and use of drugs; it can bring about changes in the value

systems of rural communities; but the positive benefits to rural areas are also many and these include economic gains and the opportunity to enjoy an improved infrastructure resulting from the presence of tourists. The emancipation of women and the revitalization of traditional arts, dances and music also count as positives because they strengthen the culture and give employment opportunities. Tourism can also lead to increased welfare and education.

These positive benefits can be seen in how rural women in the states of Kerala and Rajasthan have become tourism entrepreneurs. On one hand rural women have managed to form self-help groups, which are market-focused and profit-driven while on the other hand are a social enterprise, which is aimed at improving the quality of life of rural women and their communities. While all the entrepreneurial groups that were interviewed for this study had received some vocational training before becoming tourism entrepreneurs, tourism actually empowered them in ways they had not foreseen. The study found that tourism boosts rural women not only economically but also psychologically. Thus it is clear that while rural women did give importance to the possible economic benefits of tourism entrepreneurship, at the same time they conduct their entrepreneurial ventures in such a way that they generate social capital in their local communities.

### **5.3 THE RESEARCH OBJECTIVE AND QUESTIONS**

The research for this thesis had the overall objective of creating an overview of the

existing situation of rural women entrepreneurs in tourism in India, together with an analysis of their problems and prospects. This was primarily based on a study of their development and progress at tourism destinations in two very different States, Rajasthan and Kerala. A set of broad survey questions to capture socially entrepreneurial behavior in these rural settings was developed in order to provide a profile of the rural woman as a tourism entrepreneur in these areas and also to explore the social perspectives of existing women entrepreneurs, their economic condition and position in their family and community.

The research questions upon which the study is based and derived from the above objective were as follows:

1. What are the barriers and opportunities deriving from the socio-economic factors prevailing in India that affect the growth of rural women entrepreneurship?
2. What are the positive practices and examples of women empowerment through tourism in Kerala and Rajasthan?
3. What are the links between women's empowerment through tourism with the solutions to the broader social issues faced by women in Indian society? What are their implications and to what extent will these influence and impact individual lives and development of the society?

### ***5.3.1 The Target Population***

The target businesses for this study were the micro, very small, small and medium-sized women-owned tourism businesses in the rural areas of the States of Rajasthan and Kerala. A convenience sample was used, by means of a snowball sampling technique, to

identify women-owned businesses that could participate in this study. In both states, the researcher also contacted the local government agency in charge of developing and assisting women entrepreneurs, local women entrepreneurs' associations and NGOs. Using the lists provided by these organizations and after discussions with the people in charge of these organizations, a possible list of women entrepreneurs was developed. Well-known women-owned businesses in these regions also acted as informants and identified other potential women-owned businesses for inclusion in the sample. The women-owned businesses were then contacted to gauge their willingness to participate in the study. Information was gathered regarding the biographical information of the participating women entrepreneurs, the structure of their businesses, the motivational factors for starting their businesses, the obstacles that they are currently experiencing and their support and development needs.

### **5.3.2 *Research Methods***

Considering the objectives of the study, the geographical areas to be covered, the time available, the types of respondents, and the major thematic areas under study, both qualitative and quantitative research methods and procedures were considered necessary in order to gather pertinent information for this study. In line with recent developments in entrepreneurship assessment and tourism analysis methodologies, the research combines

quantitative and qualitative tools (Punch, 2005). Using mixed methodologies has advantages, for it improves the strength of the research. It helps one to research a process or a problem from all sides. The usage of different approaches helps the researcher to focus on a single process and it also confirms the accuracy of data. Researchers have found that by employing this methodology a result from one type of research method can be enhanced with that yielded by another one. If carried out effectively this research does not miss any available data (Punch, 2005).

### ***5.3.3 The Data Sources***

There were a total of 50 participants in the six focus groups set up for this study. During the interview and discussion process empathy developed naturally, and enabled the researcher to understand the respondents' positions, feelings, and experiences. For instance, the respondents had their own perception of the researcher that crystallized around two groups of respondents. The first, which was in the majority, were willing to talk and help immediately and it seemed to the researcher that they were happy having this opportunity. However, in the second group of the respondents, who were the older women, the researcher sensed in their voices some resistance and suspicion although they were willing to interact. This was even more evident when arriving at the interviews where respondents were surprised and even shocked with the researcher's age, perceiving her as 'too young'. Upon

starting the interview they were initially very brief, almost to the point of being curt, probably wanting to finish the interview as soon as possible. But after a while they become more relaxed and started to open up and also provided the researcher with a possible explanation of their initial attitude.

It was clear from initial observations that the respondents had always felt marginalized from the economic environment and government authorities and thought that the researcher was going to waste their time by asking questions that were not relevant to them. In the course of the interviews, an insider perspective also helped the researcher to gain deeper trust, because respondents perceived the researcher as someone who came from the area and was familiar with the local nature of tourism development. The women also felt that the researcher being a woman would understand their social milieu and the rural mentality, which only very slowly accepts change.

## **5.4 THE MAJOR FINDINGS**

### ***5.4.1 General Outline of Findings***

Despite localized successes rural women in India, to a large extent, have still not been able to start entrepreneurial ventures *on their own* and this was evident from the data obtained in Kerala and Rajasthan. They are still dependent on the community and they prefer to work in groups. It gives them economic benefits and protects them from any negative effects

within the community. This is probably why self-help groups have shown a remarkable growth in rural areas. Rural women who want to become entrepreneurs normally form self-help groups (SHGs) with the help of NGOs. These groups help poor rural women to take decisions involving themselves, their groups and their lives (see Figure 4.1). SHGs in villages are seen to be an effective tool for bringing about women's empowerment. The interview sessions with rural women revealed how they have brought about a huge change in their lives especially by becoming entrepreneurs.

Illiteracy is very high among rural women and this is one of the main reasons for their lack of confidence. SHGs help in spreading the word about the importance of education. Each of the members makes it a point to empower themselves through education and help each other out. Poor health, inadequate access to various community institutions and government programs, non-participation of poor women in decision making processes within the family and community, domestic violence, etc. are all issues that these self-help groups deal with.

The women entrepreneurs also have a wider rural development strategy, for such actions as inward investment, housing, transport and social issues. Support from NGOs, the SHGs and governmental organizations can help women to realize their full potential and this advances the women's position and also helps the wider community. The respondents said that being part of a SHG gives them social protection and helps them to protect themselves against adversity and enabling them to invest in social needs. It is this that helps the growth



of various types of social service.

All the women interviewed said that they belonged to a women's group, although the focus and organization of these groups varied. Most women said that they did benefit from participation in these groups. They personally benefited through the generation of independent income that allowed them to spend a small amount on their own needs. These women sell their products and divide the profit amongst them and save some money in the bank. With some part of the money the group forms social capital and uses it for social cause to benefit the women in their village. Another plus point of forming SHGs is that it then becomes easier to link with the banks and operate their bank accounts. The cumulative savings of these groups generates more interest and the women find it easier to apply for loans once the SHG is established. Thus these women have created a network of opportunities in which they all work together and they are all working for gender development and empowerment.

However, while it is true that some success has been achieved, most respondents felt that larger social networks are needed for growth and expansion. They felt that larger networks meant that they would be able to learn new skills and also they would be able to avoid duplication of services and products. The women also felt that wider networks would allow them more access to training thereby improving their skills in collection of the material, product development, marketing and entrepreneurial issues. Inter-regional activities,

practical workshops of entrepreneurs and rural authorities, study trips, exchange of enterprise expertise, product development, market analysis, strategies for developing natural heritage in tourism, exhibitions etc. is possible only through the social and economic networks that the entrepreneurs form.

When asked if an overall a positive environment for women to enter into business has been created through their empowerment, only 33% of the women strongly agreed, 20% were not sure and 40% strongly disagreed (see Figure 4.2). This shows that women still find it difficult to enter into entrepreneurship. Socio-cultural factors such as gender play a huge role in this, but failure to gain any positive cash flow while setting up the business that in turn ensures the long-term success of the initiative is also a big hurdle.

When asked if rural women were getting administrative and legal support in their tourism ventures based on the changes to the Indian constitution and other government initiatives, 55% of the entrepreneurs strongly disagreed, 30% agreed they were, 5% each strongly agreed, disagreed, or were unsure (see Figure 4.3). This shows that either the government has not really seen the potential of rural women entrepreneurs in the field of tourism or it could be that the women are unaware of the schemes offered by the governmental authorities.

Nevertheless, if a woman is truly empowered then her competencies in decision-making will definitely influence her family and the rural community at large; 69

percent of the women revealed that they are able to completely participate in the decision making process in their household after having become a successful entrepreneur. Thirty one percent of them revealed that they participate in some of the decision-making processes, like children's education etc, but not in the decision to buy or sell family land assets. Their husbands are taking those decisions. However, all the women said that the male members in their family do not interfere in the business but that some of them were hassled for money.

Most of the respondents also strongly agreed or agreed that women entrepreneurship plays a key role in a nation's economic development (see Figure 4.4). Only 7 percent disagreed or strongly disagreed with this statement. This can be attributed to women realizing that entrepreneurship is a means to wealth creation that promotes national as well as local development objectives. Women also become entrepreneurs due to a desire for personal development and almost 65 percent of the respondents strongly agreed or agreed that women entrepreneurs went into business because they were unemployed. But some of the women also added that women are involved in entrepreneurial ventures to supplement income in their normal jobs. Thus most of the respondents interviewed can be categorized as being entrepreneurs due to pull factors i.e. a desire for personal development, independence and personal wealth.

#### **5.4.2 *Rural Women and Entrepreneurship Barriers***

Developing women's entrepreneurship in the rural areas is thus a challenging task. There are many hurdles and problems that are faced by women entrepreneurs (Research Question 1). The focus group discussions revealed that the rural women entrepreneurs face many problems when they enter into entrepreneurship, the main ones being inadequate financial resources and working capital, stiff competition for their products from organized industries and male entrepreneurs, the indignity of being examined about the quality of their product since women have produced it, high costs of production that restrict the development of their enterprises, their inability to travel from one place to another for business reasons, looking after children and other members of the family as well as working, low levels of literacy, and the social customs and traditions restrain women from entering entrepreneurship.

Many rural women who do not have formal employment experience are also required to develop management skills. Technical business skills related to computers, bookkeeping, and office management are also needed by rural women seeking to start a new venture. This is because the job opportunities for rural women that exist before their attempts at entrepreneurship tend to be dominated by traditional low paid and unskilled employment options in areas such as agriculture. Any entrepreneurship also involves some level of risk taking. Rural women tourism entrepreneurs in both Rajasthan and Kerala had to initially face

a lot of gender stereotyped perception of self, lack of confidence and assertiveness. The respondents in the Focus group discussions said that risk taking was a big deterrent in the rural society and especially when it involved getting engaged in the non-traditional field of tourism. Outside home activities were frowned at in the village. They had to fight the resistance of the traditional social structure to change. The family resistance to change so as to allow the women to make major decisions and engage in business was a big challenge and also a disincentive to business start-up and growth. The status of women in a patriarchal social structure makes women dependent on males in their lives –husbands or fathers. It was also noted that other close male family members often made decisions for women; this usually tended to go against the independent spirit of entrepreneurship.

#### ***5.4.3 Rural Women in Tourism***

The respondents were positive that tourism is good for their future material success (Research Questions 2 and 3). When asked what the main results of tourism were, the financial benefits were most commonly named. However, they also stressed a need for better infrastructure and marketing. They mentioned the difficulty of the seasonal cycles that tourism was prone to and the potential for cultural understanding and elimination of negative stereotypes that tourism has of women. Lack of information on the new markets and market segments, and the ever-increasing demands by clients for variety also posed challenges to the

rural women entrepreneur in tourism. Those that were tourism entrepreneurs did not have adequate information on markets in which they were supplying their products. This unavailability of precise information and a lack of knowledge about business management were big drawbacks that they had to overcome.

Information about the government processes on small scale enterprises was not easily available to the respondents. Scant resources and support mechanisms from spouses and the society at were other barriers. The other challenges from the Focus group discussions that were seen to be affecting the success of these rural entrepreneurs included the need for effective communication so as to be able to negotiate well; management and effective record keeping; lack of appropriate skills, and family demands. Domestic difficulties such as balancing a woman's role in the home and the enterprise expectations also featured as major challenges facing these rural women.

Thus the reality of the role that they desire to play is hindered by the economic, political and social conditions that limit their participation and growth and confine them to their homes. However, this does not stop them from trying to influence how decisions are made and implemented the best way they can. Most of the respondents were very vocal about how many of the traditional rules and customs that are forced upon women should be changed in such a way that it would include their participation. They felt that if resources were allocated equally without any gender inequality they would be able to contribute to any

decision making process.

#### ***5.4.4 Rural Tourism as Social Entrepreneurship***

The results of this study reveal that an indigenous network in rural tourism seems to be emerging. Local people, in addition to economic benefits from tourism activities, cultural and social benefits also are looked for, such as learning from the tourists, transfer of their culture to tourists, trying to introduce tourists to the Indian culture and society, and contributing to regional and rural development. Tourism does lead to the revitalization of traditional dancing, dying arts and ceremonies, which will help to strengthen the culture. It is revealing to note that one of the respondents' reasons for starting their own tourism business was to make a social impact on the society. As can be seen, tourism primarily targets the collective interests, and focus groups and non-profit community. Clearly the objectives and principles of social entrepreneurship are seen as important. Thus, tourism can bring about a change in the social development of regional, cultural, and economic spheres of rural life. It is imperative that further spread of rural tourism activities is encouraged for future good will.

The focus group discussions also revealed however that if tourism is not promoted in the correct manner has its negatives too in rural areas. It can possibly harm the unique environment, which attracts tourists in the first place. Conflicts can arise due to differences in cultures. There can be clashes between those people who wish to protect the environment and

those focused on economic development. The researcher learned from in depth interviews that if tourism is to really contribute to a viable rural development scheme or program, then its economic benefits must be used to protect the environment. Biodiversity must be protected because this is integral to rural life. Their value systems, medicinal knowledge and history itself is identified with this. The entrepreneurs to the tourists must promote social justice, cultural and heritage preservation and a knowledgeable awareness of the area.

The study found that the businesses of rural women entrepreneurs in tourism started as unorganized, small sized and had almost no competitive advantage. This was mainly because the women were not qualified to manage the company. It was precisely because of this that their businesses were not standardized. The women initially only looked for short term profits and not long term benefits. This led them to be negligent of the tourism environment. It was only when they started to realize the long term benefits of the tourism industry there was an improvement in the tourism industry and in their lives and communities. The women realized that they as individuals and a group could have an effect the community and not just make monetary gains through tourism. Their contributions, both large and small, to community initiatives and programs are noteworthy and truly remarkable. A rural entrepreneur from Nilambur mentioned that since rural communities are small and very close knit, “it is impossible for us to work without giving back to the community. It is our responsibility to improve the conditions of our society”



The fifty entrepreneurs of this study were in a way the agents of change in the social sector. They sustained not just private value but social value too. They recognized and relentlessly pursued new opportunities to serve the mission that they had committed themselves to by involving themselves in the social entrepreneurial process of constant innovation, adaptation, and learning. They acted confidently without being limited by resources or by their conditions. Thus their initiatives have made a significant impact on the rural communities they live in and these initiatives have the potential for widespread impact. These fifty tourism entrepreneurs have helped in removing gender-based barriers and promoting competition and entrepreneurial activities with a specific focus on rural women. They have each in their own way realized that this is essential for the creation of vibrant businesses and enterprises that could ultimately improve the plight of impoverished women in rural areas.

#### **5.4.5 Summary**

The findings of this study have important implications for researchers and practitioners. It is clearly seen that the potential contribution of rural women's tourism to growth and employment, and to sustainable development has led to a greater integration of relevant community policies. Tourism in rural areas has led to the process of modernization of tourism-related services and the development of a new entrepreneurial culture in tourism

amongst the rural women who were previously only employed in agriculture and its allied occupations. The rural women have been able to facilitate the integration of legitimate tourism concerns at various levels of decision-making. The rural women in the current study are greatly motivated by personal satisfaction and passion for tourism entrepreneurship. However, they are also motivated by economic gains and the overall wellbeing of the rural community. This study demonstrates that rural women have succeeded in making inroads towards challenging the traditional power relations within the households and the community. The rural women respondents are not only entrepreneurially active but they are also motivated and empowered to change their social and economic status while making a significant contribution in the social entrepreneurship field.

## **5.5 POSITIVES IN TOURISM ENTREPRENEURSHIP**

Tourism entrepreneurship is thus social entrepreneurship because it provides the opportunities for the community to improve their economic system through developing ecotourism activities in parallel with conservation effort. Tourism has created equal opportunities for the women to get involved in tourism activities and women grow to become less dependent on the males in their household. There is a sense of gender balance and have more balance relationships. Women are empowered through tourism to get more income and assist in decreasing the financial burden of their husband. The women involved had gained

certain level of respect and positive comments from the rest of the community because they recognize their contribution to bring benefits to the whole community through tourism activities.

In rural communities the support services that people and especially women need are almost non-existent. If there are support services then these are usually difficult to access, or are inadequate. They are filled with inconsistent orders and plenty of eligibility requirements. The rural women told the researcher that the documentation requirements are overwhelming and often invasive of their privacy. Information and support is never given. The government does give them incentives and assistance but without the cost of inflation taken into account, so most of the time the assistance does not cover basic needs for food and housing and it certainly does not help the women get rid of poverty. Rural women living in India still have to deal with hunger, and not being able to feed their children properly. Many rural women are homeless too. The rural women tourism enterprises contribute to the decrease of individual and household poverty. It also changes the gendered structure of work and decision-making within the wider community. Thus, women who previously felt themselves to be devoid of status and power gain increased standing and esteem within society. After the focus group discussions and it could be clearly discerned that rural women have entrepreneurial and management abilities that are, in general, under-utilized. Clearly gender and tourism issues can no longer be separated or ignored from mainstream policy-making. The success of these

rural women's initiatives in tourism should be seen as one of the vital constituents of success at the macroeconomic level.

In a challenging business like tourism it is necessary for the women to have exceptional skills and talents and only then can there be proper implementation of policies. Some of the skills and attitudes that were required for successful tourism linked social entrepreneurship that all the women agreed upon were the willingness to learn new things, learning by doing in person, the power of fortitude and patience, flexibility and openness for change, cross-cultural communication and the ability to resolve conflicts.

For all the entrepreneurs, motivation was essential to social entrepreneurship. They used tourism as an opportunity to motivate them to reform their communities. The benefits experienced by the community were the most salient motivator. The very high level of commitment is another factor of social entrepreneurship. The commitment is lived by all the volunteers who carry through the projects in the rural community. The volunteer are instrumental in creating a social network, which carries out all the projects. The rural women feel it is their mission to better the society they live in and they instill this value in the volunteers too.

Project management is another essential. There have to be clear drawn out guidelines and objectives without which there can be no results. Tourism objectives were followed after drawing out a strategic plan of social development. This gave the women a sense of purpose

and direction in what had to be achieved. Project management also meant that there had to be defined missions and visions, which the whole group of entrepreneurs shared and worked together to achieve. After establishment continued quality management of the tourist ventures was another essential for social entrepreneurship. The entrepreneurs implemented a system of milestones that was not very sophisticated but vital to indicate their successes and setbacks. This helped them better the quality of services offered to the tourists and thereby gaining economically. The quality management system was also used for getting regular feedbacks from domestic and international tourists. Four out of the six SHGs, namely, Samyuktha, Shilpi, Angan, and Sanskriti, had pre-prepared feedback sheets.

Though all the women in each entrepreneurial group played an equal role in starting and running the business, there was a democratically elected leader in place. The leader's personality and charisma turned out to play a principal role in its success. The fact that each of the groups had a leader was enough to show the level of professionalism that the rural women have tried to achieve. The "leader" in all the groups was educated and had training in marketing and tourism.

The social entrepreneurship aspect of rural women's tourism entrepreneurship has the ability to perform well entrepreneurially due to the nature of the tourism industry which brings in a huge economic profit. The tourism entrepreneurs set up a venture that is market oriented, community based and at the same time one which strives for financial surpluses that

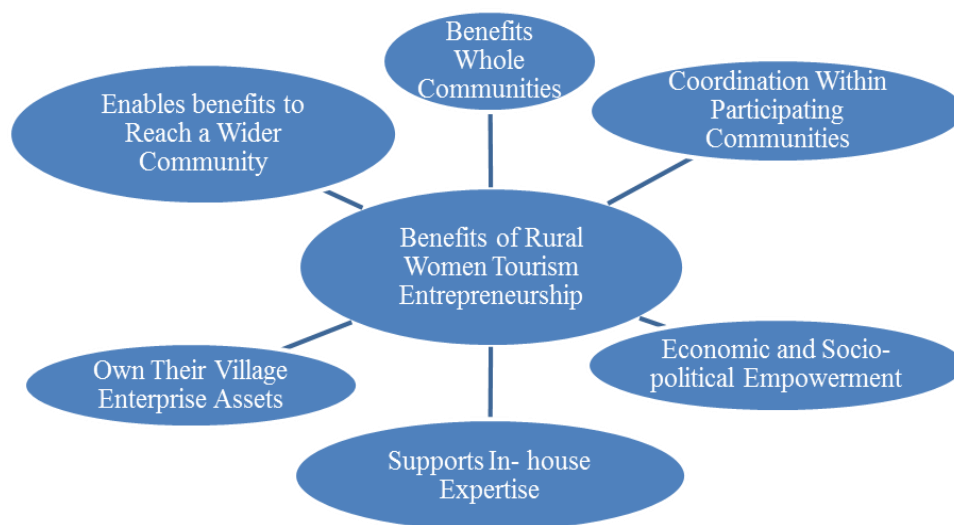
ultimately result in a sustainable venture. Therefore there should be greater importance given to tourism social enterprises that have a well-researched and sustainable business plan and experienced and capable individuals to implement it.

Tourism is strongly advocated as a potent tool for transforming rural communities. It can serve as community development strategy if our government gives it the attention it deserves. The rural areas where women have started tourism enterprises have in some way become 'growth centers' for the respective communities in which they are located. The economic dynamics of the rural community has diversified and the rural people have realized the importance of tourism in the betterment of rural life. The Government could set up an independent panel to review the social enterprises run by rural women and then make their judgment and report on it. The review panel can set standards for and minimum requirements for the tourism entrepreneurship in rural areas and help the women to acquire these in order to make them competent to meet the world tourism industry standards. An improved coordination between policy-level and community action-level is needed. In monitoring and evaluation of rural tourism programs, government functionaries should involve voluntary agencies and organizations working for women. These organizations will be able to obtain current information on social indicators, standards and benchmarks. They could also help to present an economical strategy and utilize the available resources efficiently. National and local governments, tourism boards and tourism industry should support community based

tourism initiatives through funding, providing or helping to build the necessary infrastructure and cooperate with each other to create sustainable markets. Tourism-related development plans that allow the rural women to create successful income generating activities should be on the national and local government's agenda. Intergovernmental bodies, national and local governments and NGOs have a significant role to play in terms of raising awareness, providing financial support and expert advice to the rural women. Policy intervention should occur at all levels right from the grassroots level to the national level. The local level would enable recognition of the communities needs and the national level would enable wider markets. There should be a system of feedback, which would help suitable policy decisions and strategic planning at higher levels. The Government has to make a body of legislation concerning tourism in order that will regulate the establishment and operation of tourism operators. This would promote tourism development and at the same time protect and preserve certain vulnerable areas.

Some of the benefits that almost all the participants of the focus group discussions felt that they had got are shown in Figure 5.1. The rural women were aware that tourism is an important service sector that may contribute in particular to inclusive growth, as tourism is quite often located in regions that are less characterized by industrial strength and innovation.

**Figure 5.1 Benefits of Rural Women Tourism Entrepreneurship**



Source: The Author

## 5.6 MARKETING

Marketing is another constraint for rural women involved in community-based tourism. Rural women need more information about markets and potential customers in their tourism initiatives. Even the tourists need to be provided with more information about the benefits of buying locally and using local services. Creating opportunities for income generating activities as well as effective marketing depend upon access to information about tourism related planning and decision-making in a community area. Involving all stakeholders in planning and decision-making provides access to information at best. In addition, gender specific information about tourists' needs and interests helps to serve women



customers. Limitation of the number of visitors was another major constraint due to inadequate publicity. There was also insufficiency of funds for advertisement. A media strategy could focus on the underlying social needs in the rural areas of India and highlight those social enterprises that rural women have succeeded in establishing. The women should be helped to get their own communication vehicles to get the message out. The tourism industry, local government, NGOs and other self-regulating tourism enterprises should cooperate with each other closely to create awareness raising programs. National and local governments should empower local communities living on and using natural resources as their primary managers. Tourists should be made aware of the benefits of buying local products, such as handicrafts, food etc., and using local services. The government should provide a free slot on national radio and television for women entrepreneurship training, education and networking with other women entrepreneurs.

## **5.7 TRAINING NEEDS**

The Government needs to identify the main training needs of the different rural stakeholders in tourism, especially women and the main barriers encountered in upgrading their skills, and future requirements. Once the strategies are identified measures should be taken to upgrade skills in the tourism industry. Rural girls should be encouraged to move into non-traditional occupations like tourism entrepreneurship. There should be greater

co-operation between the local administrative authorities concerned and the rural women in order to get better training programs. In many of the rural areas, the local population especially the women have difficulty in entering the formal sector because of low levels of education. There is a significant demand for education and training in the rural communities. Training, especially training for self-employment is an important necessity for success. Good training activities are an important part of an action strategy for the future of the tourism industry in rural areas. The rural women need training in areas of financial management and foreign languages. Training activities help to create financial independence for rural women and challenge them to develop the necessary skills and improve their education and businesses further. Chapter five clearly demonstrated how financial independence and education lead to improved self-esteem of women and more equitable relationships in families and communities. Access to education and improving the standard of education in rural areas should be an important long-term strategy for the government. NGOs and government departments can play an important role in educating and training rural women entrepreneurs. Education and training for the rural entrepreneurs should focus on marketing and financial management, which in turn helps them to run their businesses and social entrepreneurship ventures successfully. Special training should also be provided to promote activities such as printing, dyeing and folk-arts. The many social, cultural and religious taboos that prevent those women who can and should be accessing higher education from

doing so should be identified and eliminated. Raised literacy level is helpful for the rural women to overcome cognitive constraints and to understand government policies. Education can also motivate rural women to avail finances for starting the entrepreneurial activities. Awareness created about various credit facilities, financial incentives and subsidies can be brought about through training. Training can also make women technologically empowered and technology can reduce their labor, drudgery and increase their productivity and income. Entrepreneurship education and training could be helpful in inducing positive self-concept, self-reliance, self-confidence and independence in rural women.

## **5.8 CAPITAL**

Perhaps the most problematic aspect of tourism entrepreneurship relates to sourcing for adequate capital for the initial take-off of the enterprise. The difficulty in accessing loan for rural tourism was one of the major constraints faced by the rural women. The government could introduce more with the present fiscal policies of the micro-finance banks in the rural areas with the directive to make credit facilities easily available to the rural women. The interest rate on loan facilities should be relaxed in order to facilitate ease of accessibility to the required capital. Rural tourism is for all intents and purposes, capital intensive and may not be within the reach of poor rural communities. Supporting women to become self-employed through tourism-related activities should be linked with micro-credit

programs. Loans to rural women's tourism initiatives should be made easy thus creating opportunities for the industry to buy and source in the vicinity of the rural area, thus maximizing the benefits for local communities. Deposits, loans, payment services and insurances to rural women help them engage in productive activities and grow their tourism entrepreneurial ventures. Micro finance provides a wide range of financial services to rural women on a sustainable basis and is immensely valuable. Access to financial services allows rural women to make significant progress in their own efforts to escape poverty and also to fulfill their social entrepreneurial intentions.

## **5.9 COMMUNITY PARTICIPATION AND NETWORKING**

There needs to be a complete participation of the rural community in order to develop the tourism program on a large scale and reap bigger economic benefits. Community participation in planning tourism can contribute to building a successful program that enhances the community development. Community based tourism initiatives; particular of local women's groups and co-operatives can be an accessible and suitable entry point for women into the paid workforce. As has been shown in the previous chapter, these groups generate more long-term motivation than initiatives or interventions from outside. These women and women's groups have started income generating activities on their own due to the community participation. The formation of networks that help to generate social capital

should be encouraged. The social enterprise sector has a lot of potential within the context of the tourism industry. The government should take more measures to establish a framework for more co-operation and strategic alliances between social and private enterprise. The co-operation that can be fostered could generate more business opportunities for both sectors. It must be realized that community based tourism initiatives in rural areas usually always looks into the conservation of natural resources of the community. The protection of natural resources in tourism destinations is needed to sustain the basis of the livelihoods of community members being involved in tourism activities. The conservation of local cultures and cultural heritage sites, which forms the basis of many tourism activities, is also something that the rural community understands and this should be encouraged. Tourism boards and government departments dealing with tourism do not really take into account the vital role that the local communities who are the primary stakeholders in the tourism business play. And this is why partnerships between the local communities and the tourist industry are not facilitated. Local Non-governmental organizations play the role of facilitator and there is a lot of dependence on external sources of funds in the initial few years of the startup company by the rural women. Tourism development should be an integrated component of social development and this requires that there is meaningful participation of all in the rural community and all the, stakeholders are involved in the decision-making process.

The necessity for networking, exchange and mutual support of community based

tourism initiatives among rural women is extremely important. Networking among rural women in tourism initiatives helps the women to confront the challenges of setting up income generating activities and the challenges of changing their traditional roles in the rural communities by creating independent income. The rural women who become tourism entrepreneurs need mutual support and exchange of strategies how to meet these challenges. The government can help to create initiatives so that a shared market is developed among rural women from different villages. National, regional and international networking among women being involved in tourism activities should be made.

#### **5.10 GENDER SENSITIVITY**

Women are perceived as being suited to doing only certain jobs in the tourism industry and these are usually in the housekeeping or other service positions. This makes them prone to gender stereotyping which is certainly not acceptable. The rural women respondents had to overcome this barrier and make a success of their tourism ventures. The Government, employers, should address the problem of gender segregation. A possible strategy to abate this issue is to provide child-care and give equal opportunities in every way to men and women. Education and training must be given a priority for rural women. Policies should be facilitated where women are helped in fulfilling their entrepreneurial dreams. Awareness of gender stereotypes and traditional gender roles should be spread. This would

help the rural entrepreneurs break free of the shackles of tradition and culture where males dominate. It enables them to engaging in tourism development planning and decision-making in social entrepreneurship. The Governments should spread awareness among the tourists also about women's rights and how to properly respect them in an inter-cultural context. Rural women must be educated about their existing rights, access to judicial relief and redress and removing discrimination through legal reforms. They should be provided legal aid, assistance and counseling. Equal opportunities and processes for the advancement of women should be taken into account. Women must be involved in decision-making bodies that have the potential to introduce structural changes. This action will bring some changes in the gender relations in the society. Such change in India is a slow and painful process as mindsets need to be changed and there is often a lack of seriousness that is vital to stimulate such transitions. Economic participation and opportunity, educational attainment, political empowerment and health and survival are all areas that decision-making bodies ought to consider for gender equality.

### **5.11 THE ROLE OF NON-GOVERNMENTAL ORGANIZATIONS**

NGOs should lend their whole-hearted support to rural based tourism initiatives by women by helping the women form associations and collectively assess their potential markets. They should make available legal assistance and give advice on community based

resource management programs. NGOs can also play a big role in gender awareness training and assistance with the day-to-day administration of the tourism ventures. Networking between rural women's groups can be improved by NGOs, who could be the links between groups. They can act as facilitators in this method and at the same time can train the rural women to become social entrepreneurs within the tourist industry. They can spread awareness about the strategies needed for successful entrepreneurship and also about the obstacles encountered in running the venture. They can facilitate policies, which would allow more rural women to become tourism entrepreneurs such as providing child-care and other services, and also enable the women to get increased education and training in tourism management.

## **5.12 LIMITATIONS AND SUGGESTIONS FOR FUTURE RESEARCH**

This study has attempted to establish the fact that rural women's tourism can be a lucrative venture and at the same time is social entrepreneurship. There was limited time to conduct the study with the result that only some rural women entrepreneurs from Kerala and Rajasthan could be selected for the study. Research on rural women entrepreneurship in these two states is limited with few or no empirical studies in existence. The study has made an attempt to contribute to the attempted to make a contribution to the body of knowledge on women entrepreneurship and can be regarded as a small step towards moving away from the



current dependence on anecdotal evidence and case studies. This study, however, only assessed some of the aspects concerning women entrepreneurship in a relatively small sample and can only be regarded as an exploratory study. More comprehensive research is still needed to gain more insight into the motivational factors for self-employment of women entrepreneurs and their social entrepreneurial intentions, the obstacles facing them and their support and training needs in order to augment awareness of these issues.

The study was restricted in six rural areas in Rajasthan and Kerala due to the researcher's lack of time and money and therefore cannot be considered to be representative of all rural women tourism entrepreneurs in the country. The interpretation of the results therefore must be done with care without the tendency to generalize. Further research is thus needed to gain more insight into the unique challenges facing rural women tourism entrepreneurs and their socio-economic development needs. Future research might consider utilizing systematic sampling covering larger and diverse sampling groups, qualitative data collection and re-evaluate the enumerating processes to reduce biases. Incorporating methods that study their economic, social, and political empowerment as well as their entrepreneurial behaviors and orientation could add value to the literature and practices. For an advanced study it is recommended that more advanced statistical procedures should be utilized in the further development of the knowledge base to truly understand the dynamics of women entrepreneurship. Tourism as social entrepreneurship has many unique challenges and the

findings of this study present challenge for further research.

### **5.13 FINAL CONCLUSIONS**

This research study showed development of rural women's tourism entrepreneurship in India is still in its nascent stage. The rural areas in India have many prospects because of the varied climates, natural characteristics and socio-cultural entities. Though there has not been much initiative by the state government for rural women's entrepreneurship development, it has been successfully initiated through the rural women's efforts. The role of local government is especially important when it comes to social entrepreneurship because its planning processes are fundamental to the efficient and effective use of the limited resources and funds in rural areas. Good planning for tourism development and promotion can help develop and support the social entrepreneurial intentions of rural women. Their support of tourism entrepreneurship could ultimately serve as a tool to achieve gender equality since it enables women to have equitable access to the control of resources and decision-making. The nation will benefit because social entrepreneurship via tourism entrepreneurship helps in advancing human capital of the country.

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## APPENDIX 1

### FOCUS GROUP DISCUSSION GUIDE

#### I. WARMUP AND EXPLANATION

##### A. Introduction

1. Good [morning, afternoon, or evening], and welcome to our discussion.

My name is Bharti Ahuja. I would like to thank you for attending this discussion.

2. This discussion is part of a project that is being conducted by me for my PhD in order to study the nature of rural tourism entrepreneurship

3. During this discussion, I will ask you a series of questions related to tourism and its benefits for your community. When you answer, please express your thoughts and concerns about each of the questions or any other related issues. Your opinions and ideas are very important to me.

##### B. Ground Rules

1. Please remember that there is no right or wrong answers to any of these questions. Also, feel free to state your own viewpoints, feelings, and personal experiences.

2. It is important to hear from everyone here today.

3. All comments are welcome — both positive and negative. If you don't have an answer or do not understand the question, it is okay to tell me so. It helps me even when you don't have an answer to a question. So please don't be ashamed to say, "I don't know" or "I'm not sure what you're talking about."

4. Please feel free to express yourself if you disagree with someone else's opinion. I want to have many different points of view.

5. It is important to be honest, but please realize that you don't have to say anything about yourself that makes you feel uncomfortable.

6. I am here to learn what you know or have heard about tourism entrepreneurship. I want to learn from you. Your opinions are very valuable to us. If you should have a question during the discussion, please wait until the end of the discussion and I will be happy to answer any of your questions or to refer you to someone who can help you.

### C. Procedure

1. This discussion is strictly confidential. What you hear and what you say will not be shared with anyone outside this room.
2. This is a group discussion, so you don't have to wait for me to call on you. Please speak one at a time because that way everyone will hear what you say and it will make it easier for me to understand. Also, please be considerate of your fellow participants and give each other an opportunity to speak. If you have a soft voice, please speak a little bit louder so that your comments will be clear.
3. We have a lot of information to go over, so I may have to change the subject at times or move ahead in the middle of our discussion. Please stop me if you want to add additional information that you feel is important to our discussion.
4. Our session will last about 2 hours. We will not take a break, but please feel free to get up and use the restroom.

### D. Self-Introductions

1. Let's start by introducing ourselves.

Please give your name, age, place of birth, marital status, and number of children.

## II. DISCUSSION QUESTIONS

We are now going to begin our questions.

The first set of questions is about the education and status of women in your society

1. Is it preferable for women to get a good education?
2. Do you feel that girls should get equal education?
3. Will education lead to empowerment of women?
4. Will it enable them to improve their socio economic status?
5. If women are empowered will they be able to make political and legal decisions?
6. Will empowerment give financial freedom?



The second set of questions is about Existing Tourism Presence:

1. Does tourism currently exist in your community?
2. Is it beneficial to the community in terms of social, environmental and economic impacts?
3. Does tourism benefit you personally?

The third set of questions is about Existing Opinion on Tourists and the Social Impacts of Tourism:

1. What percentage of your tourists is local, regional, and international?
2. Have the numbers of tourists visiting your community increased in the last year?
3. Do you enjoy having tourists in your community?
4. What are the positive impacts of tourism on your community?
5. Currently, does your community experience any negative aspects associated with tourism?

If so, please explain:

6. How do you feel about tourists taking pictures in your destination/village?
7. Are there any “rules” or cultural customs that you feel tourists should obey?  
What are they?
8. Why are tourists attracted to your area? What are your most unique existing attractions?
9. What are your most unique attractions that have yet to be developed for tourism?

The fourth set of questions is about Infrastructure and Public Service.

1. What services are needed in the community to make it more comfortable for tourists?
2. Do you have any suggestions how the infrastructure could be improved for attracting tourists?

The fifth set of questions is about Community

1. Do you feel that there is a strong link between tourism and community development?

2. Are the rural women able to improve their socio economic status?
3. Is the community involved as a group in this field?
4. Can you describe any benefits that you are personally receiving because of tourism entrepreneurship?
5. How could tourism improve both your community's benefits and natural resource protection?
6. Has tourism helped in poverty reduction and social development?
7. What are your suggestions for future tourism development in this community? What investments or improvements are of top priority?
8. If other activities, services, or products could be offered in your village or area, where do you think these activities or services should be located? Who should run them?
9. Are there other forms of development that you think would benefit the local residents more than sustainable tourism? If so, what are they?

The sixth set of questions is about governmental policies.

1. Have you benefitted from governmental programs that are made to improve women entrepreneurship?
2. Have you taken loans from government micro credit schemes? If yes, have they been beneficial? If no, why not?
3. What public policy or institutional changes would assist you and your fellow entrepreneurs to help start and grow new businesses in your region?

### III. PILOT FOCUS GROUP QUESTIONS

- A. Was the discussion too long?
- B. What did you think of the questions? Were they difficult for you to understand? Were they difficult for you to answer?
- C. Were any of the questions too personal? Which ones? Are there any questions

you would change? Which ones?

D. Do you have other information or comments you would like to share?

#### IV. CLOSING

A. These are all the questions we have for you. Before we leave, does anyone have other responses or comments about the information discussed today?

B. Once again, I want to reassure you that everything you said here today is strictly confidential and anonymous. Your names will not be connected to the information given today.

C. Thank you for coming. The information that you have provided is very important. You have been very helpful to us.

#### Participant Information

Date:

Name:

Telephone/address:

Occupation:

Level of Education:

Native language:

Location:

## APPENDIX 2

### OPEN ENDED QUESTIONS

1. Selection of employment shift/economic activity changes that most women are involved in:
  1. What was the context for new employment activities?
  2. Why did women change their traditional employment to new forms of work (did they have a choice? Were the new economic activities more relevant?).
  3. Changes in incomes, working conditions, time, job security.
  4. What were the requirements for women to participate in the changes (education, skills, age, family status, etc)?
  5. Who decided to make the change?
  6. What are the disadvantages and possible risks of the employment shift?
  7. What are advantages and disadvantages of the change for women?
  
2. Identify the impacts (both positive and negative) of economic activity changes for:
  1. Women themselves (health, happiness, status).
  2. Time for family, looking after children.
  3. Relationship between husband and wife, with elderly people in the household, with parents in-law.
  4. Impacts on participation in decision making around household assets, education of children, Investment for production / businesses.
  5. Impacts on participation in community events, meetings, training, projects.
  
3. What are the main challenges, and how do women cope with them?
  1. The availability and cost of social services (health, education).
  2. Job security.
  3. Risks of social problems and their influence on family, spousal relations, relations between parents and children.
  
4. Women's assessment of the opportunities that they anticipate in future:
  1. Employment, production, business.
  2. Education for children.
  3. Position in family, community, work place.
  
5. Expectations / recommendations
  1. Services, vocational training, credit, market services, etc.
  2. Recommendations for policy-making and policy implementation.

6. Gender discrimination

1. To what extent are women able to take advantage of market opportunities?
2. What new types of jobs or sectors are women moving into?
3. What do women need to be able to take advantage of new employment and market opportunities?
4. If women are accessing new labor markets, is it high quality labor? Are working conditions good? Do women move into the informal sector?
5. What do women need to access good quality employment opportunities?
6. Do shifts in women's employment affect power relations between men and women in the home?
7. Do you have an increased role in decision making due to your economic empowerment?

### APPENDIX 3 QUESTIONNAIRE

Name and surname of the respondent

Age

Village name

District

State

#### Section 1

##### A. Household Characteristics

- 1) Name of the Household Head
- 2) Address:
- 3) Household Size
- 4) Type of family
  - Nuclear
  - Extended
- 5) Does your household own any agricultural land?
- 6) Does the household own any livestock? (e.g. cow, buffalo etc.)
- 7) Family Occupation
  - a) Professional
  - b) Business
  - c) Employed
  - d) Labour
  - e) Unemployed

##### B. Educational and other

- 1) Education level of the respondent :
  - a) Illiterate
  - b) Literate but no formal education
  - c) School up to 5 years (Class1-5)
  - d) School up to 6-9 years (Class 6-9)
  - e) SSC/HSC
  - f) Under Graduate
  - g) Graduate /Post Graduate (General)
  - h) Others (Specify) \_\_\_\_\_
  
- 2) Currently are you member of a Self Help Group? If yes indicate name:
  - 2a) Is the group holding regular meetings:

- 2b) Does the group have a Bank Account:
- 3) Currently are you a member of any social group, association etc.? If yes indicate name:

### C. Entrepreneurship

1. Reasons for becoming an entrepreneur
  - a) Use spare time
  - b) Self-earning and Independent
  - c) Utilize Technical know how
  - d) Contribute to family income
  - e) Overcome unemployment
  - f) Need to be own Boss
  - g) Profit motive
  - h) Wants control and freedom for decisions making.
  - i) For social status.
  - j) There is a lack of jobs in the public sector.
  - k) There is a lack of jobs in the private sector.
  - l) For self – achievement.
  - m) Has self - confidence.
  - n) Has a good network.
  
2. Sources of starter capital
  - a) Own savings
  - b) Parents
  - c) Husband
  - d) In-laws
  - e) Relatives belong to kinship group
  - f) Friends
  - g) Public commercial bank
  - h) Private commercial bank
  - i) NGO
  - j) Other government agencies
  - k) Cooperative society
  - l) Others
  
3. Start-up and Current Problems
  - a) Cash flow
  - b) Inadequate Capital

- c) Product Quality Related
- d) Employee Related
- e) Marketing/Sales Required
- f) Lack of Managerial exp.
- g) Lack of Time
- h) Family Issues Other

4. Obstacles to becoming an entrepreneur

- a) There is a lack of information or advice on how to start an enterprise
- b) There is a lack of support of government
- c) There is a lack of market studies
- d) Market is dominated by few investors
- e) She faces traditional restrictions
- f) She faces social restrictions
- g) There is a lack of support of community.

D. Work-family Conflicts

1. Relationship with Spouse

- a) Improves relationship
- b) Marriage suffers due to business

2. Relationship with Children

- a) Hours interfere with time spent
- b) Makes a better parent

3. Homemaker Role

- a) Able to do household chores
- b) Unable to do much at home due to time spent on business

E. Role Model

- a) Are you a role model in your community?
- b) Did you become an entrepreneur because you had a role model in this field?

F. Who in your household decides to take a loan?

- a) Mostly husband
- b) Husband and wife equally
- c) Mostly wife



- d) Wife only
- e) Not applicable

G. Who in your household decides how to use loans you have taken?

- a) Mostly husband
- b) Husband and wife equally
- c) Mostly wife
- d) Wife only
- e) Not applicable

H. Who in your household decides how to run your business?

- a) Mostly husband
- b) Husband and wife equally
- c) Mostly wife
- d) Wife only
- e) Not applicable