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Rural marketing, self-help groups and women entrepreneurships in Birbhum district, West Bengal, India: A brief review

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Abstract

The current study seeks to evaluate the impact and future contributions of women entrepreneurs in the rural areas, focusing on their involvement in agriculture, rural marketing, microfinance, and Self Help Groups (SHGs). Women's contributions in the agriculture field and microfinance are prominent. This study investigates how different factors affect women's access to different resources, opportunities in the market, income generation, and overall improvement of livelihood. In the Birbhum district of West Bengal, women's participation in agriculture and rural entrepreneurship is gaining prominent attention for its significance in driving economic growth, alleviating poverty, and promoting gender equality. The primary aim of the review is to advance gender equality, empower women, and support sustainable development in rural West Bengal, with a focus on Birbhum district. This study assesses the extent of women's involvement, the challenges they face, and the opportunities available to enhance their roles in these sectors. By connecting women micro-entrepreneurs' aspirations with practical business outcomes, the study explores the intricate relationships between women, business, SHGs (Self Help Groups), microfinance, and agriculture. Through an examination of different case studies, policy frameworks, and empirical data, this study sheds light on current trends as well as patterns among female rural and agricultural entrepreneurs, highlighting the unique challenges they encounter. The research focuses on rural self-employed women in Birbhum district and investigates the role of microfinance within SHGs in fostering entrepreneurship. Data for this study was compiled from various secondary sources, revealing several challenges in creating entrepreneurship through microfinance. Notably, high-interest rates in some groups were identified as a significant issue, prompting a recommendation for government intervention to address this problem. SHGs are crucial microfinance organizations that facilitate financial inclusion in rural communities. This study further examines how rural women's empowerment through entrepreneurship aligns with social and economic dimensions, contributing to a broader understanding of their role in sustainable development.

Keywords: Women entrepreneurship, women empowerment, Birbhum district, rural marketing, micro finance, self-help groups

Introduction

The consumer market in rural India is currently experiencing significant growth. The second phase of this market expansion began in the 1990s^[1]. This evolving landscape necessitates innovative approaches to entrepreneurship education, vocational training, skill development, and improved management techniques. Entrepreneurs are pivotal to a country's economic revival and growth. In rural India, entrepreneurship and small businesses are crucial for job creation and equitable income distribution, contributing significantly to the nation's economic progress. However, contemporary marketing strategies have primarily focused on urban consumers. The current understanding of the differences between urban and rural consumer attitudes is insufficient for addressing the specific needs of West Bengal, particularly the Birbhum district. The nature of small business calls for innovative approaches to the education of entrepreneurship, training on vocational courses, skill education and thus improves management techniques. The best forces behind a country's economic revival and growth are its 'Entrepreneurs'. In rural India, entrepreneurship and small businesses play a key role in creating jobs and guaranteeing a more equitable income distribution as the nation's economic developments.

As a result, contemporary marketing strategies have been developed to meet the needs of urban consumers. The current understanding of the attitude between urban and rural areas appears to be inadequate in addressing the requirements of West Bengal as well as Birbhum district [2]. Rural markets in India hold considerable untapped potential. However, several challenges impede the full exploration of these markets. Effectively targeting the rural market in Birbhum district requires the adoption of alternative marketing strategies and a solid commitment. The fast-moving consumer goods (FMCG) industry in rural Birbhum is witnessing substantial growth, driven by increasing rural incomes [1, 2]. Although women make up almost 48% of the population in India, only about 26% of them participate in quantifiable economic activity. The social situation mirrors the impact of this economic disparity, with a tiny portion of the population experiencing increasing prosperity while almost two-thirds of the population continue to live in poverty and lack access to modern technology [3].

In India, women make up 31% of the adult and mature labor force, a figure significantly lower than China's 47%. The female economic activity rate, defined as the proportion of women aged 15 and older who are economically active, reflects this disparity [3]. The idea of rural markets in India is in evolving shape, and the sector poses different types of challenges [4]. The participation of women in labor market is influenced by various micro-level factors, including composition of household, status of the family, male earnings, demand of local labor, regional mobility, marriage and family responsibilities, childbearing and rearing, social and cultural norms, unemployment, workplace safety, and gender wage parity. Additionally, structural issues within the labor market, such as the mechanization of agriculture, cultural norms, gender discrimination, significant wage gaps, lack of skills, and social stigma, further impact women's labor market involvement [5].

To empower women and achieve economic independence, fostering women entrepreneurship is crucial. Securing gainful employment is considered a key entry point for women, as it not only enhances their participation in income-generating activities but also boosts their status and decision-making power [1, 4, 6].

2. Meaning of women empowerment

The development of any nation should be gauged by the advancement of its women, according to Dr. B. R. Ambedkar, the first Law Minister of the Government of India. He further states, "I gauge the progression of a community by extent of progress women have achieved" [7]. The process and result of empowerment are described as giving the weaker people more access to control over resources and information [8]. 'Empowerment' is a term that has been used to characterize many different ideas and results. In its emancipator sense, empowerment is a serious term that raises issues of individual agency, connects action to needs, and leads to the creation of meaningful group change. Furthermore, the concept encompasses a wider examination of social justice and human rights rather than just personal identity. The 1980's global women's movement and the Third World produced a number of significant criticisms and discussions that gave rise to the idea of women's empowerment [9]. Let's examine the perspectives of Batliwala, Kabeer, and Rowlands, three of the most frequently cited authors on women's empowerment.

2.1 Batliwala-challenging patriarchal relations

In an effort to enhance programming and stimulate discussion, Batliwala conducted a survey of South Asian organizations promoting women's empowerment in the early 1990s. She has defined empowerment as "the process of challenging existing power relations and gaining greater control over the sources of power." Quoting Schuler and Kadirgamar-Rajasingham, Batliwala notes, "For any change in the status and material conditions of women's lives, solutions must address the deep-rooted reasons of women's inferior status and unequal gender relations, which have been embedded in history, religion, culture, personal psychology, laws and legal systems, political institutions, and social attitudes." Batliwala asserts, "The goals of women's empowerment are to challenge patriarchal ideology and transform the underlying structures" [9].

2.2 Kabeer-Resources, agency and achievements

According to Kabeer, women have been pivotal in driving social change in females. She argues that "the capacity of those who have a stake in challenging the status quo to handle resistance must be developed through empowerment processes." Kabeer defines empowerment as "the expansion of people's ability to make strategic life choices in contexts where this ability was previously denied." She emphasizes that major decisions, such as choosing a livelihood or a marriage partner, are considered "strategic life choices," recognizing that not all choices hold the same significance. Kabeer notes that "the terms on which people access resources are as crucial as the resources themselves when evaluating empowerment." [9].

3. Barriers of women in rural market

Women's participation in the labor force and domestic activities by family composition and size

Historically, in India, many families live in collective united households with more than four members, where women typically reside alongside their in-laws. In this patriarchal culture, younger women have less influence on older or senior family members who hold the majority of the decision-making power. Women's participation in the labor market is influenced by a number of factors, including the makeup of the household, the status of the family, male earnings, regional mobility, local labor demand, marriage and family responsibilities, childbearing and rearing, social and cultural norms, unemployment, workplace safety, and gender wage parity.

Women are often expected to fulfil primary care giving roles for their families. Responsibilities such as caring for children, the elderly and ill family members frequently lead women to withdraw from the workforce, thereby diminishing their participation in employment. Additionally, living with members of the family - such as parents, parents-in-law, children, and siblings - can create challenges. These family dynamics may discourage women from pursuing paid employment. In large or joint families, women's decisions to work outside the home are frequently influenced by senior family members. Despite their education and desire to work, many women leave the workforce to manage household responsibilities [10].

3.1 The role of domestic activities in patriarchal societies

Indian society has traditionally been patriarchal, with men leading households, residing in patrilocal settings, and following patrilineal descent. These practices have

historically restricted women from working outside the home and have expected them to manage domestic responsibilities, including childbearing and child-rearing. The widespread patriarchy perpetuates hierarchical relationships that prioritize male authority over female family members, forcing women to stay in domestic roles. It is typified by patrilineal inheritance, patrilocal residence, and succession practices that disadvantage women in property inheritance ^[10-12]. An Indian woman was not allowed to speak aloud in front of her senior in-laws and was supposed to rely only on her male family members, at the very latest, a few years ago. In India, over 50% of women devote their entire time to taking care of their homes, with the remainder women juggling these duties with their obligations to their jobs and studies ^[10]. The issue of the opportunity cost of working in manual or low-skilled labor becomes increasingly relevant when women's educational attainment and social standing increase, which frequently causes women to leave the labor force ^[10, 13].

3.2 A Global and National Overview on Women's Labor Force Participation Rate and Domestic Work

According to the International Labor Organization (ILO), a significant gender disparity exists in labor force participation rates. Globally, women aged 15 and older represent 49% of the labor force, compared to 76% for men (ILO, 2017). While women's participation rates are around 70% in sub-Saharan Africa and East Asia, they drop below 30% in Africa and South Asia. In India, the participation rate for women in the labor force has notably declined, reaching a low of 17.5% in 2017-2018 ^[10]. Evidence indicates that women's participation in the workforce tends to decline as they advance from primary to secondary education ^[10]. The mechanization of agriculture, increasing household incomes, and the gradual shift from an agrarian economy - where women traditionally worked as marginal and secondary laborers - have all contributed to a significant decline in woman labor force participation in rural areas ^[10, 13]. Evidence indicates that in India, women's involvement in the workforce decreases as they move from primary to secondary education ^[14].

4. Characteristics of rural market

Even in highly concentrated markets, incumbent firms will produce at a level consistent with a welfare maximum if the market is perfectly contestable. On the other hand, if a market is imperfectly contestable, the level of current and prospective competition will affect how incumbent businesses behave ^[15]. It is said that product consumption serves as proof of production. The increasing speed at which technology is being used raises consumer purchasing power and drives up demand for more and better products and services ^[16]. Following features of market are found in rural:

4.1 Primary Source of Income

Agricultural income is a major source of revenue for our country. Our country's rural population makes up about 3/4th of the population, and their livelihoods depend heavily on agricultural income.

4.2 Underdeveloped Market

Because the people who make up the rural market have very little purchasing power and no economy, the market is extremely underdeveloped. Additionally, the proceeds from the agricultural market are not subject to taxes ^[16].

4.3 Government of Role

The most positive trend of the past few years has been the rise in female participation in Panchayati Raj establishments. The amount of demand for the goods is influenced by the accessibility of utilities, hospitals, schools, and other facilities, as well as transportation. The Indian Government has implemented several measures aimed at reducing poverty and improving the standard of living for people living of rural areas. The involvement of Government's is crucial to the growth of our nation's rural areas ^[16].

4.4 Organizations focused on Agriculture

Rural marketing plays a key role in establishing agriculture-based industries that use raw materials such as fruits, vegetables, and pulses. These industries enhance profit margins in rural areas, boost employment opportunities, and contribute to the overall development of agriculture-based sectors ^[16].

4.5 Income is Seasonal

Because it is based on crop production, agricultural revenue is seasonal and variable in nature. High income is produced by better crops, and vice versa. Different crops require different seasons ^[16].

4.6 Variations

The rural market is highly diverse, reflecting variations in language, religion, culture, and economic status. It is a blend of people with differing customs and beliefs, contributing to its complex and multifaceted nature ^[16].

4.7 Challenges in Rural Marketing

Despite ongoing improvements in the rural sector, rural marketing faces numerous challenges. Although the rural market is growing, progress is slow. Key problems in rural marketing include:

4.8 Languages

India is a multilingual nation where the biggest obstacle to communication is language. Every state, location, district, and village has a unique language, which makes marketing difficult ^[16].

4.9 Transportation

Effective transportation is crucial for moving products from urban to rural areas. However, in India, transportation facilities in rural areas are often inadequate, resulting in limited availability of products ^[16].

4.10 Per Capita Income

The per capita income in rural markets is relatively low due to the small size of farmland owned by farmers. This limited income leads to lower consumption patterns. A lack of per capita income in rural areas poses challenges to marketers in terms of quantity, and distribution ^[16].

4.11 Poor Communication Facilities

Communication facilities remain underdeveloped in many villages across the country. While communication largely relies on telegrams and phones, there is a need for more diverse media channels, such as print and visual media, which are accessible to only a small percentage of rural Indians ^[16].

4.12 Unprivileged individuals

People in rural areas are often less developed. Traditionally, customs, practices, etc., have formed them. In rural areas, modern technology and modern science have not greatly affected the people since their old beliefs still exist ^[16].

5. The role of cooperatives in the growth of the agriculture sector and the Indian economy

Cooperatives are present in nearly every sector across countries, including agriculture, food, and finance, healthcare, marketing, and insurance. Agriculture and civilization both rely heavily on land and water resources. In India, where 85% of farmers are small and marginal, cooperatives can help address many of their challenges. Agriculture remains a key driver of economic growth in many developing countries. In 1955-56, there were over 1,000 cooperative farming societies with approximately 190,000 members, primarily in Punjab, Bombay, and Uttar Pradesh. Cooperatives in marketing have significant potential to develop the rural and agricultural sectors, thereby boosting the overall economy of the country ^[16-18].

5.1 Offering Credit

Cooperatives offer credit to individuals involved in agriculture, including farmers and laborers. Thus, farmers are protected from taking out loans from landlords or moneylenders ^[16].

5.2 Development of Processing Industries

In addition to sugar factories and rice mills, dairy products can also be produced through agricultural factories. Due to the availability of raw materials, these businesses are more profitable and easier to establish ^[16].

5.3 Involvement in export

For a country's economic growth, it is essential to increase exports and reduce imports. Exporting agricultural and dairy products to foreign countries is one of the most important functions of the cooperative sector ^[16].

5.4 Financial Inequality

Agriculture and related activities are the primary sources of livelihood for most Indian farmers. The sector relies on factors such as land, water, agricultural inputs, credit, markets, government policies, and a strong knowledge base ^[17, 18]. In our country, the gap between the rich and the poor has grown wider since independence. Both the wealthy and the impoverished are experiencing increasing levels of affluence and deprivation, respectively. This financial inequality is also influenced by regional imbalances across the nation ^[16].

6. Women empowerment in India

Empowered women ought to have the ability to participate in decision-making. The Central Government and State Governments of India have introduced various acts and schemes aimed at empowering women. It is a fact that women in India face discrimination and marginalization across various spheres of society, including social, political, and economic realms, as well as in education and reproductive health. During the Mahabharata period, Draupadi was subjected to humiliation by being gambled away by her husband, a moment that highlighted and contributed to the issue of gender inequality in India ^[20]. Studies on women's empowerment have been carried out

both in India and around the world. In the past, women's roles in society were depressing or they were even unprepared for any mission or task due to a variety of factors, including fear, shyness, male dominance in society, and the purda machine. However, times have changed since then. The women of today are not the same as those of the past. The index's values range from zero to infinity, where a value of unity denotes perfect equality between the accomplishments of men and women. These days, they are always ready to move forward and require more financial independence, their sense of self, their accomplishments, the same standing in society, and more ^[19-21]. Certain studies focused on methodological concerns, while others examined empirical analysis and still others examined empowerment tools and measures. Anand and Sen made an effort to create a gauge of gender inequality in 1995. According to Beta (2006), the GEM is a biased and incomplete index of women's empowerment that measures inequality among the wealthiest and most educated individuals. It also ignores important non-economic factors, such as women's bodies and sexuality that have a significant impact on women's decision-making power ^[21].

However, Self Help Groups through the community of industrial banks, cooperative banks, local rural banks, NABARD and NGO's have in large part delivered and a current method in providing monetary assistance to the poor and in addition enhancing their reputation within the community ^[19]. Women empowerment in India is an important contribution of Chattopadhyay and Duflo (2001) ^[20, 21]. Indian constitution amendments 73rd and 74th (1993) have given women some special powers for reservation of seats (33%), however, HRD's report as March 2002 indicates that Sweden has 42.7% women in its legislature, Denmark has 38% women, Finland has 36% women, and Iceland has 34.9% women ^[20].

7. Women entrepreneurship in Birbhum district, West Bengal:

Earlier studies reveal that Birbhum District's SHGs helping rural women's of this areas setting up businesses successfully. Rural economy of Birbhum district getting stronger by the active participation of women entrepreneurs of this district. All the 19 blocks of this district are getting benefitted by women entrepreneur's business involvements. Rural economy of this district is much more stable than 20 years back because of direct involvement of the women entrepreneur. Self-help groups and microfinance companies are funding continuously district women entrepreneurs for establishing their career. Rural marketing also plays the crucial role for women empowerment and economic development of Birbhum district. Significantly women entrepreneurs are almost the building blocks of this district at the current scenario. So it can be say that the rural and urban parts of this district are getting developed by the direct and positive attachment of women entrepreneurs ^[21-26].

8. Conclusions

The review study concludes that women entrepreneurs in the rural sector of West Bengal, particularly in Birbhum district, have experienced significant growth through their involvement in agriculture, rural marketing, microfinance, and Self Help Groups (SHGs). The contribution of women in Birbhum district to agriculture and microfinance is crucial for rural development and economic empowerment. This study explores the factors affecting women's utilization

of natural resources, market opportunities, benefits, income generation, inclusive growth, and overall livelihood enhancement. The active involvement of rural women in Birbhum district in areas such as agriculture, rural marketing, microfinance, self-help groups (SHGs), and entrepreneurship has played a crucial role in driving economic growth, alleviating poverty, and advancing gender equality [21-26].

This review study concentrates on promoting gender equality, women's empowerment, and sustainable development in rural West Bengal, with a particular focus on Birbhum district. It investigates the degree of women's involvement, the challenges they encounter, and the opportunities for enhancing their roles in the region. The findings are noteworthy as they connect women's entrepreneurial ambitions with the establishment of their own businesses. The study concentrates on self-employed women in Birbhum district and highlights several limitations and challenges related to entrepreneurship and self-employment through microfinance. Notably, high financial interest rates in some Self Help Groups (SHGs) or microfinance institutions were identified. The study suggests that relevant authorities should address this issue to improve conditions. Additionally, the study underscores the importance of SHGs as key microfinance institutions that can enhance financial and economic inclusion for rural communities. It concludes by emphasizing the development and empowerment of rural women in Birbhum district through entrepreneurship, analyzing the social and economic dimensions of these processes.

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10. Conflict of Interest

The author declares no conflict of interest.

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