



Women Entrepreneurship in India

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1. Abstract- Entrepreneurship refers to the act of setting up of a new business so as to take advantages from new opportunities. Entrepreneurship has been a male dominated phenomenon from the very early age but at present situation has been changed women is considered as most memorable and inspirational entrepreneurs. But women entrepreneurs often face gender-based barrier to starting and growing their business like discriminatory property, matrimonial and inheritance laws and cultural practice, lack of access to formal finance mechanisms, limited mobility and access to information and networks etc. To overcome these problem, govt and various NGO take actively participate through various schemes and policy.

Key words: Entrepreneur, women, schemes dominated.

2. Introduction:- In the history of development women's participation is important compared to man. The economic and social activities performed by them is a significant indicator of nations overall progress. There are many problems faced by Indian women to work. Women are considered as weaker sex and also made to depend on men throughout their life. The Indian culture made them only subordinate and executor made by the other male members. But facing these problems, Indian woman start his contribution in each field. This is possible through the education. The story of successful women is the evidence of developing the women entrepreneur. These women leaders are able to manage and control the cut throat competition with their hard work, motivational power, risk bearing capacity and ability to prompt decision making and handling the changing situation.

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3. **Concept of women Entrepreneur:-** Entrepreneurship has been defined as the process of designing, launching and running a new business unit. “Women who innovate initiate or adopt business actively are called women entrepreneurs. Acc.to Schumpeter “women entrepreneurship is based on women participation in equity and employment of a business entrepreneur. According to government of India “ A women entrepreneur is defined as an enterprise owned and controlled by woman having a minimum financial interest of 51% of the capital and giving at least 51% employment garnered to women.

Industries promoted by women entrepreneur:-

- ❖ Agarbati Making
- ❖ Papad Making
- ❖ Embroidery
- ❖ Handi crafts
- ❖ Catering services
- ❖ Running Restaurant
- ❖ Small retail shops
- ❖ Beauty Parlors
- ❖ Pickle manufacturing

Women entrepreneurship can be classified into following categories:-

- (1) Self-employed Entrepreneur – They are uneducated women who fall below the poverty line. They choose tiny and small enterprise which are convenient to manage and adequate for the sustenance of her family.
- (2) Rural Entrepreneurs- These women belongs to rural areas and choose a business involves low investment minimum risk and does not require any special skill.
- (3) Pull factors – These are educated women living a urban area with or without work experience who take the risk of a new enterprise with the help of financial institution and commercial



banks. These women take up a new business as a challenge in order to be financially independent.

- (4) Push factor – This include the women entrepreneur who wants to overcome the financial difficulties of her family

4. Objective and Research Methodology of the Study:- The study is based on secondary date which is collected from the Newspaper, Journal, websites, book, ssi reports etc. the objective of study are:-

- ❖ To emphasis the role of women in country's economic development.
- ❖ To evaluate the responsible factor for slow progress.
- ❖ To analysis the suggestion for solve the problem faced by women
- ❖ To evaluate the govt. policies, schemes for promote the women entrepreneur.

5. Reason for Women Becoming Entrepreneurs. :- With the spread of education and passage of time, skill, knowledge and adaptability in business are the main reason for women to emerge into business units. Due to advert of Media, women are aware of their own traits, rights and also the work situation. The following reason show why women become as on entrepreneur.

- ❖ Family occupation
- ❖ Need for additional income
- ❖ Education and qualification
- ❖ Employment generation
- ❖ Innovative idea
- ❖ For self-recognition
- ❖ Bright future of their children
- ❖ Role model to others

6. Problem faced by Indian Women Entrepreneur:- There are some problem faced by Indian women which have resulted the lessor



contribution of Indian women. The major problem are as under discussed.

- Lack of Education- In India, approximately 60% of women are not aware of business technology and market knowledge. So it create the problem for women in setting up and running of business enterprises.
- Problem of Finance :- Finance is the life-blood of an enterprise whether it big or small. However women entrepreneur suffer shortage of finance because they do not have properly on their name to use them as collateral for obtaining funds from external sources. Banks and other financial institution also discourage women borrowers on the belief that they can leave their business at any time. So women enterprises fail due to shortage of finance.
- Scarcity of Raw material:- Most of the women enterprise fail by the non-availability of raw material and necessary inputs. So the material purchased on high prices and cost increased. The failure of many women co-operatives in 1971 engaged in basket making due to scarcity of raw material is an live example.
- Family Ties “- In India women main duty to look after the children and other members of the family. In case of married women, she has to strike a fine balance between her business and family. Her total involvement in family leaves little or an energy and time to devote for business.
- Male Dominated Society :- In Indian society women are not treated equal to men. The women is considered weak in all field, all respects, it serves as a barrier to women entry in the business.
- Low Risk-Bearing Ability:- Women in India lead a protected life. They are less educated and economically depends on others. All these reduce their ability to bear risk involved in



running on enterprise Risk-Bearing is an essential of a successful entrepreneur.

In Addition to above problems, inadequate infrastructural facilities, shortage of power, social attitude. Socio economic constraints also hold the women back from entering into business.

7. Suggestions for the growth of women Entrepreneurs:- the following measures are suggested to empower the women to seize various opportunities and face challenges in business.

- ❖ The women entrepreneur should be continue encourage and motivated.
- ❖ Organizing the training Programme to develop the maintaining books of accounts and other skill.
- ❖ Making provision of easily credit system.
- ❖ An Awareness programme should be conducted on a large scale with the intention of creating awareness among women
- ❖ Educated system should be improved
- ❖ Vocational training should be extended to business women community
- ❖ International exhibition, seminar and conferences should be organized to help women to facilitate interaction with other women entrepreneur.
- ❖ The weaker section could raise funds through various scheme and incentives provided by the govt. to develop entrepreneur in the state for ex. Eg. Prime Minister Rozgar, the Khadi and village industries commission.
- ❖ Women should try to upgrade themselves in the changing times by using the latest innovation. This helps in increasing the knowledge and develop a good business skills.
- ❖ Govt and NGO should take actively Participate by spread information about policies plans and strategies on the



development of women in the field of industry, trade and commerce.

8. Govt. Scheme to Promote the women enterprises:-

Development of women is the main objective of each five years plans, Govt and non govt bodies, financial institution have paid increasing attention to women economic contribution through various schemes. These schemes re as under.

- ❖ Mahila Vikas Nidhi
- ❖ Micro Credit Scheme
- ❖ Priyadarshini Project
- ❖ Micro and small enterprises cluster development programmes (MSE-DEP)
- ❖ NGO Credit Scheme
- ❖ NABARD SEWA BANK PROJECT
- ❖ National Banks for Agriculture and Rural Development Scheme
- ❖ Prime Minister's Rojgar Yojna (PMRY)
- ❖ Rashtriya Mahila Kosh
- ❖ Rastriya Mahila Bank
- ❖ Rajiv Gandhi Mahila Vikas Priyojana (RGMVP)
- ❖ SIDBI MAHILA Udyam Nidhi
- ❖ SBI stree Shakti Scheme
- ❖ Trade Related entrepreneurship Assistance and Development (TREAD)
- ❖ Mahila Samiti Yojana
- ❖ Mahila Vikas Nidhi
- ❖ Khadi and Village industries Commission (KVIC)
- ❖ Integrated Rural Development programme (IRDP)
- ❖ ARWIND SCHEME
- ❖ Dena Shakti Yojana

9. Conclusion:- After Analyzing the all fact, it is clearly stated that women entrepreneurs are the Key factor in any developing countries



like India specially in terms of their contribution to economic development. The fact of study conducted by IIT Delhi are :- Increase of women workforce over three time since 1980 In Asian Countries 40% of total workforce is women. The women have more capacity to do work and multi talented The country should benefited the unexplored talent of young women by identified equal opportunity providing them, training changing attitude towards women and active partipation of socity and Govt organisation in the field of business and enterprises.

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