

Women Entrepreneur- In Indian Perspectives

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Introduction:

Indian women are changing and they are fast emerging as potential entrepreneurs. Role modeling of women in non-traditional business sectors to break through traditional views on men's and women's sectors. Women companies are fast-growing economies in almost all countries. The latent entrepreneurial potential of women has changed little by little by the growing awareness of the role and status of economic society. Skills, knowledge and adaptability of the economy led to a major reason for women in business. 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.

take the lead in the entrepreneurial world. With the change of time as well as cultural norms and increase in literacy, women are increasingly entering the field of entrepreneurship. There has been a significant growth in female self-employment with women starting new ventures at a faster pace.

The myth that women lack entrepreneurship or entrepreneurial motivation has been exploded. What they lack is not innate will and inclination nor motivation but the supportive climate where their motives to excel is charged, their vision for action sharpened. The hidden entrepreneurial potential of women has gradually been changing with the sensitivity to their role and economic status in the society.

Role of Women Entrepreneurs Associations:

With the growth of women Entrepreneurs, a few associations of women Entrepreneurs have been set up both at international and national levels. The main purpose of these associations is to create a congenial environment for developing women Entrepreneurship in rural urban areas.

Meaning of Women Entrepreneurs:

Women Entrepreneurs means the women or a group of women who initiate, organize and operate a business enterprise. A woman entrepreneur is therefore a confident, creative and innovative woman. Desiring economic independence individually and simultaneously creating employment. Opportunities for others.

Definitions of Women Entrepreneurs:

Ruhani J. Alice :- "Women entrepreneurship is based on women participation in equity and employment of a business enterprise."

Methodology:

The study is based on secondary sources. This paper is the initial Part of my Minor Project entitled "Women Entrepreneurs in Belgaum District" Women Entrepreneurs- Profile of Women Entrepreneurs in India

Entrepreneurship among women has been a matter of recent concern. In India, men generally

These associations seek to achieve the following objectives:

1. To provide a meeting ground for women Entrepreneurs;
2. To promote and develop feeling of unity and brotherhood among the Entrepreneurs;
3. To develop self-confidence and hope among female entrepreneurs;
4. To present the problems of women Entrepreneurs before the concerned authorities for consideration and redress;
5. To secure various concessions, subsidies and assistance for women Entrepreneurs;
6. To conduct entrepreneurial development programmers for women.
7. Growth and Development of Women

Entrepreneurship:

According to Ministry of Micro, Small and Medium Enterprises women-owned enterprises accounted for just 10 per cent of the total 10.5 million enterprises in the country in 2001-02. It is, however, important to know that more than 85 per cent women entrepreneurs were operating as unregistered entities and apparently based in rural areas, perhaps an indication that they are income-generating activity for self/family. Women enterprises were concentrated in sectors with particular ease of entry and low returns.

This does not mean that women entrepreneurs are not in to quality products and services, but their number would be relatively small. This is borne out of the fact that the average investment in a MSE was only Rs. 1.47 lakh, as revealed by the Third Census of Small-scale Industries. Some category of woman informally takes up business activities like academic and non-academic coaching, fabric painting, making dresses, tailoring, etc, as part-time activities as well as to supplement family income.

The policy approach, however, has to make a distinction between 'survivalist enterprises' (poverty alleviation) and commercial ventures owned and proposed by 'better off sections' of women, since each require a specific treatment. In case of the former category, they have to strengthen so that they can continue to generate income for self/family on long-term basis, and, if possible, graduate to commercial venture level. Moreover, in respect of the other category, they need support in establishing and successfully managing/operating their enterprises, besides coping up with the fall-outs of globalization.

To help women take active participation in the economy via enterprises, both the categories need firstly improved access to finance. Although MSEs are part of priority sector lending, women entrepreneurs do not get any special facility. Policy makers can consider stipulating certain percentage of MSE lending to women-owned ones as is now available for tiny & cottage units and units with investment below a certain level to ease the problem.

Commercial banks also need to be impressed upon to be more considerate towards women entrepreneurs to build their confidence and make

them more communicative. Further, Banks should consider adopting liberal attitude in extending loans to small service and trading enterprises as a vast majority of women entrepreneurs are apparently in these activities. As much as 50.09 lakh SHGs had savings of 3,785 crore with banks as on 31st, March, 2008, across the country, 80 per cent of which were exclusively women groups.

Women Entrepreneurs –Promotion of Women Entrepreneurs

The following steps to be taken to promote women entrepreneurs:

1. Women promotional organizations should establish specific strategies to promote women entrepreneurship. Those strategies should include counseling, mentoring, training and the development of new policies.
2. The Government should establish an infrastructure and programs that support women entrepreneurship.
3. The training institutions should launch a need based training program. They should include more topics on global environment challenges and offer more practical programs on marketing and financial management.
4. The programs in marketing management should be based on case studies and innovative skill development programs should be offered.
5. There should be special training cell for women entrepreneurs.
6. There is also a need for opening more training institutions catering to the needs of vast number of untrained women entrepreneurs.
7. The promotional and regulatory agencies should be motivated to be considerate, understanding and helpful towards women entrepreneurs.
8. Motivate new women entrepreneurs into this field through audio visual media.
9. Simplify the procedure of licensing and government regulations to start a new business enterprise
10. Banks and other financial institutions must provide credit to women entrepreneurs on both priority and concessional terms.

11. Women should be motivated to come out of their traditional occupation for accepting more challenging and economic activities.
12. Workshops and seminars should be organized frequently for the officials of financial and supporting agencies and for women entrepreneurs to make their relations more cordial.
13. Women are entering into entrepreneurship even in the face of socio-cultural, economic, technical, financial and managerial difficulties. Women entrepreneurship movement can gain momentum by providing encouragement, appropriate awareness, training, environment and support. This would definitely enhance their socio-economic status, a prerequisite for women's empowerment.

Conclusion:

It was seen that there was lot of important information to be obtained from selected women entrepreneurs. The researcher found the following important facts about the selected women entrepreneurs

1. In entrepreneurs from nuclear family, more help was obtained from husband than the family members, whereas in joint family, more help was obtained from family members than the husband.
2. Most of them were Hindus.
3. Around 65% of women belonged to nuclear families.
4. Small number of women had obtained formal training.
5. Very few of selected women went out of station for business purpose.

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