

ENTREPRENEURSHIP DEVELOPMENT ACTIVITIES FOR WOMEN AND PROBLEMS OF WOMEN ENTREPRENEURSHIP IN INDIA: A STUDY

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ABSTRACT

Women Entrepreneurship is considered as one of the most significant factors funding to the economic development of the society. Entrepreneurs have been well-thought-out instrumental in initiating and sustaining socio-economic development. There are evidences to believe that countries which have proportionately higher percentage of entrepreneurs in their population have developed much faster as matched to countries, which have lesser percentage of them in the society. They discover new sources of supply of materials and markets and establish new and more effective forms of society. Industrialists perceive new opportunities and seize them with super normal will power and energy, essential to overcome the resistance that a social surroundings offers. Development of entrepreneurship among women is a major step to increase women chipping in in the process of economic development. It will speed up economic growth, and provide employment opportunities for women resulted in improving the economic independence. The Establishment of economic prospects for women can also improve the social, informative and health status of women and their families. In forward-thinking nations, there is a singularity of increase in the number of self in engagement women after the World War II. In U.S.A, manhood own 25 per cent of all occupational, even though their sales on an average are less than two – fifths of those of other small business³. In Canada, one-third of minor professional is owned by womenfolk and in France it is one – fifth. A comparable trend is observed even among the technologically advanced nation-states in Asia. Women institute 40 per cent of the total labor force in these countries⁵. It has been seen that women be more numerous than men by at least two times for the most part when it comes to starting business in China. There are over five million women entrepreneurs establishing one-fourth of all the entrepreneurs in China⁶. In Japan to a similar trend has been noticed. Unfortunately, the trend in India does not go along the same lines. The 1991 census shows that the proportion of get-up-and-go setup and run by women in India was in the region of a fraction of one per cent.

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INTRODUCTION

Women industrialists in India are often legitimate from running competitive businesses by their relatively low education and skill levels, which generally limit their access to the various support services. Despite many deficiencies and constraints, women have been able to create their own enterprises, even in countries where economic decisions would normally be taken by the male head of the households. India is a good case in point of this singularity. Making an allowance for the entrepreneurial environment, women's activities are very interesting as they offer a great source of knowledge and innovation. Another interesting factor is their strong social coherence that allows them to continue strong communications-channels at all levels. One significant element, and perhaps the only characteristic that men will never have, is the opportunity to transfer "motherhood skills" to job. These include fostering of other people's development through guiding, monitoring, and sharing statistics. Women are experienced in balancing claims, in organizing and pacing, and in handling difficulties. In general terms, female led micro enterprises tend to be accompanying with activities that provide part-time employment. They are small in size and have informal structures, require very little start-up capital, and little or no formal teaching. On the other hand, many women industrialists in the developing world remain illiterate and live in poor rural communities.

The emergence of women on the economic scene as entrepreneurs is a significant development in the manumission of women and securing them a place in the society, which they have all along, be worthy. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Women are increasingly becoming conscious of their existence, their rights and their work state of affairs. Today women entrepreneurs represent a group of women who have broken away from the beaten track and are exploring new avenues of economic contribution. Among these reasons for women to run organized get-up-and-go are their skill and knowledge, their talents and abilities in business and a captivating desire of wanting to do something positive.

What makes their arrival as well as achievements even more significant and lamentable are the struggles they have to put up, thwarting they have to experience and the multiple handicaps they have to overcome to emerge as businesspersons at the later stage and consequently achieving success in occupational at the stage of managing their enterprises. Status of women freedom depends on financial state of affairs even more than political. If a woman is not economically free and self-earning, she will have to depend on her husband or someone else, and dependents are under no circumstances free. These were the accepted wisdom of Pandit Jawaharlal Nehru, the first Prime Minister of India, who intensely emphasized the prominence of monetary and

individuality of women. These opinions are on the warpath to the laws of Manu written early in the Christian era which stress the obligation to regulator women because of the „evils „ of female attractiveness. The following lines reproduce the age-old idea of security women self-governing.

A woman is by no means independent. In infantile a female must be lay open to her father, in youth to her significant other, when her lord is dead to her sons. A female must never be self-governing. Women are often elected as the better half of man. But the unaffected complaint of women in the world does not count with this explanation. In no country have women achieved egalitarianism with men. Of the world's 1.4 billion poor people it is estimated that nearly 70 per cent are women. Between 75 and 80 per cent of the world's 30 million immigrants are womanhood and children. Educational backwardness is a major motive of the women lagging behind men. Of the world's one billion unschooled grown person, two thirds are women. Two-thirds of the 150 million youngsters international who are not in seminaries are girls. On the other hand olden times also records that womankind in Vedic age have occupy yourself an authoritative part in religious and community functions. The situation of wife was a privileged one as no spiritual formality could be accomplished by the husband alone. There have at all times been remaining women who have risen alone in the face of the constraints of their time. In applicably, due to community, financial and party-political changes later on womankind lost their position in learning and other fields. Economically women became entirely at the mercy of on men.

WOMAN ENTREPRENEURSHIP IN INDIA

Around 50 per cent of India's inhabitants were women. Yet, business spheres such as trade, exchange and industry, is still considered a male preserve. Entrepreneurial work has also been a for the most part a man's world in India. This is based on the fact that only seven per cent of the total businesspersons in India are women. Indian women are in no way substandard to men in all walks of life and they can be as good industrialists as men in the country. Consequently, it is indispensable to exploit the possibilities of Indian women. Women's chipping in in trade, industry and commerce, requiring entrepreneurship, is still poor mainly because of the problems concomitant with their gender roles. Therefore, advancement of entrepreneurship and economic empowerment of women poses a encounter to the government, money interventions and non-government system of government. It is important for these people to focus on the limitations faced by the women and to plan supporting classifications to increase the women entrepreneurship in India.

NEED AND PROMINENCE OF WOMEN ENTREPRENEURS

It is imperative to note the participation of women in monetary happenings as self-employed individuals. Many of the traditional occupations open to women were mainly based on caste, creed and the Mother Nature of self-employment based on the standard of living. Presently, women are engendering employment for themselves in an unorganized sector and another category of women who provide employment for others. The republic requirements to the mobilize and consume fully all its possessions together with human resources. The chipping in of women in economic accomplishments is unavoidable not only from a mortal resource point of vision but also is significant even from the objective of defiance of gravity the status of women in the social order. The economic status of the women is now accepted as an indicator of a society's stage of development and consequently it becomes overbearing for the government to frame policies for development of private enterprise among women. The long-term objectives of the development programmers for women be duty-bound to aim to raise their economic and social status in order to bring them into the mainstream of national life and development. For this, due acknowledgement has to be accorded to the role and involvement of women in the various social economic and politically aware and traditional activities.

TRAINING OF WOMEN ENTREPRENEURS

Field Institutes of SIDO conduct need based programmes for standing and forthcoming entrepreneurs. During 2006-07 (up to December, 2006), 10050 women participated in various physical activity programmes like Entrepreneurship Development Programme (EDP), Management Development Programme (MDP), Skill Development Programme (SDP), and Industrial Motivational Campaign (IMC). Autonomous Bodies under his Ministry also conducted various short-term/long-term working out programmes in footwear knowledge, instrument and dye manufacture and other connected industries.

Trade Related Entrepreneurship Assistance and Development (TREAD) for Women

Conventionally, women have been amongst the most badly off sections of our society with regard to admittance to and control over possessions. Problems faced by them endure to be grave predominantly for illiterate and semi-literate women of rural and urban areas. Apart from analysis and preparation, availability of credit poses the most serious problem for the poor women. In order to improve their problems, the Ministry of Small Scale Industries (SSI) in the Government of India has propelled a scheme titled "Trade Related Entrepreneurship Assistance and Development" (TREAD) for economic permission of women finished the

development of their commercial assistances in non-farm activities. The three foremost constituents of this scheme are as under.

- Assistance in the form of the Government of India (GOI) grant of up to 30 per cent of the total development cost, as evaluated by the lending agency, is provided to the Non- Governmental Organizations (NGOs) for encouraging entrepreneurship among target groups of women. The outstanding 70 per cent of the development cost is financed by the lending assistance as loan for commission activities as imagined in the project.
- Selected training organizations and NGOs conducting training programmes for authorization of women recipients well-known under this arrangement can also avail GOI (Government of India) contribution of up to Rs. 1.00 lakh per programme, for informing training to the women businesspersons, provided such associations also bring their share of at least 25 per cent of the contribution. Nevertheless, NGOs except from the North Eastern Region (NER), would be allowed to conduct somatic activity programmes only after they take up some lending proposals under this scheme.
- Need-based GOI grant up to Rs. 5 lakh per project is provided to National Free enterprise Development Institutions (EDIs) viz. National Institute of Entrepreneurship Training (NISIET), National Institute of Entrepreneurship and Small Business Development (NIESBUD), Indian Institute of Entrepreneurship (IIE), EDIs supported by the State Government, Small Manufacturing Service Institutes (SISIs), and any other association of repute principally for undertaking field surveys, exploration studies, assessment studies, deceitful of training modules, etc.

OTHER SCHEMES FOR THE DEVELOPMENT AND PROMOTION OF WOMEN ENTREPRENEURS

Permitting to the Third All India Census of Small Scale Industries accompanied in 2001-02 and consequent estimations made, only 10.11 Per cent of the Micro and Small Enterprises in India are possessed by women while 9.46 Per cent of the MSE innovativeness are managed by women. In order to encourage more and more womankind enterprises in the MSE sector, several schemes have been communicated by this Ministry and some more are in the development of being finalized, battered only at the development of women get-up-and-go in India.

Type of Interventions

I. Soft Intervention

The capacity building activities in the cluster where no fixed asset is acquired are formed. Soft exclamations, inter alia, include.

- Analytical study,
- Bring into being association- Trust office block and Developing Identity,
- Measurements building,
- Organizing plants, roundtables,
- Training and Revelation visits,
- Flea market enlargement,
- Launch of Website,
- Communal tracking down,
- Common/harmonizing sales and branding;
- In the past depending upon the type of cluster, backing existing for soft interventions has varied in the collection of Rs.25-35 lakh per cluster.

II. Hard Interventions

Hard Involvements, inter alia, include.

- Setting up of Common Facility Centre (CFCs),
- Small Tool Room,
- Proposal Centre,
- Trying Accommodations,
- Working out Centre,
- R and D Centre,
- Common Raw Substantial Bank/Sales depot etc.
- Display/Demonstration Centre

In case of the hard intervention the involvement from the M/o MSME varies between 30-80 Per cent of the total project cost, but in the case of clusters owned and bring about by women entrepreneurs, influence of the M/o MSME could be up to 90 Per cent of the project cost.

a) Creation of physical infrastructure

This Ministry employed the IID Scheme to provide developed sites with the infrastructural accommodations like power dissemination network, water, satellites, drainage and pollution control conveniences, roads, exhibition/display centers, raw materials, storage and marketing outlets, common service accommodations and technological back-up services, etc. this scheme has been incorporated in the MSME-Cluster Development programme. All the features of IID Structure have been retained. To create physical arrangement exclusively for women enterprises fundamental grant of 40 Per cent of the project cost subject to a thoroughgoing of Rs.2 crores is available. The Ministry of MSME is making efforts to enhance the quantum of grant to 80 Per cent in a project of Rs.10 crores Operationalization of the Scheme

- A Cluster Development Executive (CDE) is required for accomplishing and one-to-one care all soft involvements in a cluster. Normally, a CDE can be a DIC Officer/MSME-DI officer/retired expert or even appointed individual from Non-Government Sector.
- The unbreakable interferences in a cluster and creation of corporeal infrastructure require setting up a user's body/special purpose automobile which could be civilization/trust/corporation to be formed by the cluster beneficiaries.

SUPPORT FOR ENTREPRENEURIAL AND MANAGERIAL DEVELOPMENT

MSME-DIs habitually organize a number of Entrepreneurship Skill Development Programme (ESDPs)/ Entrepreneurship Development Programme (EDPs)/ Management Development Programmes (MDPs) to train the impending entrepreneurs in cultivating their techno/white-collar knowledge and the ability with a view to smoothing them to start MSEs in several playing field. Several of the programmes are tailor made for the target group for SC, ST, OBC, Women, Subgroups and other weaker subdivisions and exclusively for women also. These programmes are also called "Out-reach Programmes" as they are accompanied in rural/less developed areas. 22.5 Per cent of total mark of ESDPs / EDPs is conducted exclusively for SC, ST, Women and Physically Throw down the gauntlet persons with a stipend of Rs.500/- per month per candidate under the Promotional Correspondences for MSEs. No fee is emotional from SC/ST and 50 Per cent fee from Women and Physically Handicapped applicants who attend the ESPD/EDP/MDP courses directed for general candidates.

PROBLEMS OF WOMEN ENTREPRENEURSHIP IN INDIA

Definitely, there are a number of problems on the subject of women entrepreneurship in India, assistants having well-known issues concerning to social aspects, economic life, skill problems, complications of household support, bravery etc.

Absence of Balance between Family and Career Obligations

As Indians, maximum of the women are self-same gloomy about family requirements but they do not equally concentration on career obligations. Indian women dedicate their lives to take care of their family members but they are not disturbed with their self-development. Many women have excellent entrepreneurial capabilities but they are not using their capabilities to create supplementary income sources for their relations, which would go small hand in hand with increasing their self-reliance. From time to time they are not even aware of the perception of self-reliance. Furthermore the business success depends on the sustenance the family members, prolonged to womanhood, in the commercial process and organization.

Poor Degree of Financial Freedom

In Indian families, the degree of pecuniary freedom for women is very poor, especially in lower accomplished families and rural families. In these families women can't take any entrepreneurial decision without the consideration of the family members as well as considering social ethics and traditions. Due to the economic dependence, a woman can't start any business or any economic goings-on to become self-determining. Therefore, this has turn out to be a vicious circle of dependency for women in India.

No Direct Ownership of the Property

No doubt, the accurate of property is given as a legal establishment in India, but it raises one of the most significant questions regarding the right to material goods for women. There are very few women consuming on the right of property because, firstly, they are not aware of this right. They only become aware when complications are created in their families due to family disputes. Else, women are not delight in their right of property, being preserved as second-class citizens, which possesses them in a "universal cycle of poverty".

Paradox of Entrepreneurial Skill and Finance

There is impossibility of “have and haven’t” assistances of entrepreneurship in Indian women be in the right place to economically poor and rich families. Women belonging to economically rich families have the capital support but they may not have good entrepreneurial skills, therefore subcontracting the accomplishments. At the opposite side of society, many women from carefully poor families have dependable entrepreneurial skills, but they have not any monetary support from their families. We therefore have confidence in that the problems of women entrepreneurship are hanging in the setup of this paradox.

No Awareness about Capacities

An collective level of education should create mindfulness on the topic of an individual’s capacities. But, unfortunately, our educational system has not succeeded in creating awareness about woman’s capabilities and their hidden powers to handle economic goings-on. According to Shruti Lathwal (2011), India faces an increase in the teaching level of women and an increased social consciousness as to the role womanhood play in society, but this is not a widely acceptable truth because it spread over only in urban India and not in rural India too. Urban environs is advantageous to recognizing and creating wakefulness regarding women’s self-capabilities. However, in the rural area this type of approach has not developed yet.

Low Ability to Bear Risk

According to Mehta and Mehta, 2011, women in India live endangered lives. A woman is taught to be determined by on the male members of her family from birth. She is not allowed to take any type of safety even if she is willing to take it and has capability to bear it as well. However, this is not totally true because many great women proved that they have risk bearing abilities and outlook to take risks in entrepreneurial activities. They have become aware of their rights and potential situations and for that reason entered different fields of productions. However, greatest of the women are not acting out entrepreneurial activities because they are not having the appropriate measurements. Therefore, we should try to make them attentive of their risk bearing capacities.

Problems of Work with Male Workers

A lot of women have worthy business skills but they do not want to work with male workers and from time to time male workers are not ready to work with women entrepreneurs. According to Shruti Lathwal, 2011,

most of women entrepreneurs maintained that semi-educated or uninformed class of workers cannot create in your mind a "female boss" in their field of work.

Neglect by Financial Institutions

Banks and monetary organizations are significant financiers of entrepreneurs in developed countries because small and medium size firm operatives are not appropriating from the capital market. But these banks and monetary institutions are not ready to make available credit to women entrepreneurs because of their old-style mind set. They think that, this may opportunity available to be reason of non-performing quality in forthcoming. However, according to a report by the United Nations Industrial Development Organization (UNIDO), "even though evidence that woman's loan repayment rates are higher than men's, women still face more complications in tracking down acknowledgment".

Lack of Self-Confidence

A heavy-duty mental outlook and an positive insolence amongst women create a fear of promising blunders while doing their work. The family members and the general public are not arranged to stand by women with entrepreneurial growth potential. In such a situation women should develop their self-possession to handle this type of barriers, in spite of the fact that Indian women prefer a threatened life to the development of their self-confidence. They are neither mentally nor carefully self-reliant. Therefore, we should try to improve their self-confidence through ethical support from society and everyday members.

Mobility Constraints

According to Gandhian mobility is one of the important problems in women empire-building development. They are not ready to leave their place for professional accomplishments and prefer staying only in their residential areas. These traits are important as entrepreneurs lean towards to fright their businesses in their up-to-date local area and are thus unreasonably found in their region of birth.

Lack of Interaction with Successful Entrepreneurs

Singh (2008) mentioned that the lack of collaboration with unsuccessful entrepreneurs is also one of the problems in women entrepreneurship in India. Successful entrepreneurs always performance the role of model in the social order for women who have the ability of entrepreneurial activities and lead to undertaking economic activities to prove their ability. But inappropriately there is no satisfactory establishment of such type of

announcement to inspiration upon acquaintance and be responsible for participations of in consequence women entrepreneurs. More than a few economists debate that this is a critical obstruction in the development of women entrepreneurship.

CONCLUSION

The development of women on the trade and industry scene as entrepreneurs is a significant development in the liberation of women and make safe them a place in the general public, which they have all along deserved. The out of sight entrepreneurial potentials of women have gradually been shifting with the growing understanding to the role and monetary status in the general public. Women are gradually more becoming conscious of their existence, their rights and their work state of affairs. Today women entrepreneurs indicate a group of women who have continuous away from the beaten track and are see the sights new avenues of economic membership. Among these reasons for women to run controlled innovativeness are their skill and knowledge. Reinforcement for women entrepreneurship is one of the ways for that. But appropriately it is seen that the old-style mind set of the society and carelessness of the state and respective the ruling classes are important obstacles in the women entrepreneurship development in India. Apart from the accountability of the state and the social order, absence of a definite agenda of life, absence of sense of sense of balance between family and career responsibilities of women, poor gradation of commercial freedom for women, absence of direct possession of the material goods to women, paradox of entrepreneurial skill and finance in economically rich and poor women, no mindfulness about capacities, low capability to bear risks, problems of work with male workers, carelessness by monetary institutions, lack of self-confidence, deficiency of qualified education, mobility restrictions and lack of communication with unsuccessful industrialists.

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