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ENVIRONMENT FOR WOMEN ENTREPRENEURS IN INDIA

JAINENDRA KUMAR VERMA
RAJIV GANDHI NATIONAL FELLOW
DEPARTMENT OF APPLIED ECONOMICS
UNIVERSITY OF LUCKNOW
LUCKNOW

ABSTRACT

The educated Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society where the sociological set up has been a male dominated one. Despite of all the social hurdles, Indian women stand tall from the rest of the crowd and are applauded for their achievements in their respective field. The transformation of social fabric of the Indian society, in terms of increased educational status of women and varied aspirations for better living, necessitated a change in the life style of Indian women. She has competed with man and successfully stood up with him in every walk of life and business is no exception for this. These women leaders are assertive, persuasive and willing to take risks. The present paper is study the concept of women entrepreneur—Reasons women become entrepreneurs -Reasons for slow progress of women entrepreneurs in India - suggestions for the growth of women entrepreneurs in Uttar Pradesh

KEYWORDS

Status, Women Entrepreneurs, Tackling Aspect, Reason of Slow Progress, Suggestions for Growth, MoMSME.

INTRODUCTION

The educated women do not want to limit their lives in the four walls of the house. They demand equal respect from their partners. However, Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society where the sociological set up has been a male dominated one. Women are considered as weaker sex and always made to depend on men folk in their family and outside, throughout their life.

Despite all the social hurdles, India is brimming with the success stories of women. They stand tall from the rest of the crowd and are applauded for their achievements in their respective field. These women leaders are assertive, persuasive and willing to take risks. Ability to learn quickly from her abilities, her persuasiveness, open style of problem solving, willingness to take risks and chances, ability to motivate people, knowing how to win and lose gracefully are the strengths of the Indian women entrepreneurs.

OBJECTIVES OF THE STUDY

The objectives of the papers are as follows:

- To explore the concept of women entrepreneur
- To describe present status of women entrepreneurs
- To give brief profile of some selected women entrepreneurs
- To explore tackling aspect of women entrepreneurs
- To describe reasons of slow progress of women entrepreneurs in India
- To give suggestions for growth of women entrepreneurs
- To brief up the endeavor of MoMSME

METHODOLOGY

The paper attempt to explore the concepts, obviously it's an exploratory research where earlier studies on the subject matter has been readdressed to give insight to phenomenon.

CONCEPT OF WOMEN ENTREPRENEURS

Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. The Government of India has defined women entrepreneurs as an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women.

Technically, a "women entrepreneur" is any women who organizes and manages any enterprise, esp. a business, usually with considerable initiative and risk.

PRESENT STATUS OF WOMEN ENTREPRENEURS

Women have owned and operated businesses for decades, but they were not always recognized or given credit for their efforts. Often women entrepreneurs were "invisible" as they worked side by side with their husbands, and many only stepped into visible leadership positions when their husbands died.

Although the small businesses owned by women have traditionally been in the service sector, in recent years women entrepreneurs have been moving rapidly into manufacturing, construction, and other industrial fields.

Women sector today occupies 45% of Indian population. The literary and educational status of women has improved considerably in last few decades. At this juncture, effective steps are needed to harness the economic potential of enterprising women in strengthening our economy.

MOST 5 ADMIRED WOMEN ENTREPRENEURS

- Indra Nooyi - Strong-willed, with an acute acumen for financial strategizing, Nooyi is the CFO and President of PepsiCo.
- Naina Lal Kidwai - From being Head of Investment Banking at ANZ Grindlays during 1982-1994 to Vice Chairman JM Morgan Stanley, Naina Lal Kidwai is one of the most successful and famous Indian businesswomen of today.
- Simone Tata - Holding the coveted title of being the 'cosmetics czarina of India' Simone Tata has been instrumental in changing a small subsidiary of Tata Oil Mills.
- Ekta Kapoor - made Balaji Telefilms the household name it is today.
- Mallika Srinivasan - Mallika Srinivasan, currently the Director TAFE India

TACKLING ASPECT OF WOMEN ENTREPRENEURS

1. Financial aspects: Studies have shown that women in general request smaller loans from the bank than men when creating an enterprise. Those small loans are usually not attractive to banks, given that they are linked to high administrative costs and low profits for the bank. Special schemes should be

- implemented whereby women can get bank loans at decent conditions. A guarantee mechanism should be foreseen in these schemes whereby extended credit terms are offered in case the business takes longer than foreseen to take off or unforeseen events lead to financial pressure.
2. **Childcare:** More childcare facilities should be provided to fit women entrepreneurs' needs. This would entail extended opening hours or flexible opening hours according to the woman entrepreneur's needs. Alternatively, measures should be taken for fathers to be in the position to take parental leave, and men should be encouraged to take the leave
 3. **Household:** It should be made easier for women entrepreneurs to get help for their households, and initiatives like the "cheque services" implemented by the Belgian government should be copied. This system would alleviate the work load of the female entrepreneurs and at the same time decrease the number of unemployed persons.
 4. **Working time:** self-employed women should be encouraged to employ on a part-time or full-time basis at least one person so that they have more time for their family and can take interest in other occupations, actively participate in decision-making bodies.

REASON OF SLOW PROGRESS OF WOMEN ENTREPRENEURS IN INDIA

The problems and constraints experienced by women entrepreneurs have resulted in restricting the expansion of women entrepreneurship. The major barriers encountered by women entrepreneurs are:

- The greatest deterrent to women entrepreneurs is that they are women. A kind of patriarchal- male dominant social order is the building block to them in their way towards business success. Male members think it a big risk financing the ventures run by women.
- Male chauvinism is still prevalent in many parts of the country yet. Women are looked upon as "abla" i.e. weak in all respects. In a male dominated society, women are not treated equal to men that act as a barrier to woman's entry into business.
- Women entrepreneurs have to face a stiff competition with the men entrepreneurs who easily involve in the promotion and development area and carry out easy marketing of their products with both the organized sector and their male counterparts. Such a competition ultimately results in the liquidation.

SUGGESTIONS FOR GROWTH OF WOMEN ENTREPRENEURS

- Women in India lead a protected life. They are less educated, economically not stable not self-dependent which reduce their ability to bear risks and uncertainties involved in a business unit.
- An Awareness programmes should be conducted on a mass scale with the intention of creating awareness among women about the various areas to conduct business.
- Attempts should be there to enhance the standards of education of women in general as well making effective provisions for their training, practical experience and personality development programmes, to improve their over-all personality standards.
- Organize training programmes to develop professional competencies in managerial, leadership, marketing, financial, production process, profit planning, maintaining books of accounts and other skills. This will encourage women to undertake business.
- Vocational training to be extended to women community that enables them to understand the production process and production management.
- Skill development to be done in women's polytechnics and industrial training institutes. Skills are put to work in training-cum-production workshops.

MoMSME COMMITTED TO GROW WOMEN ENTREPRENEUR

Ministry for Micro, Small and Medium Enterprise (MoMSME) is committed to grow women entrepreneurs in MSME sector, which share only 13.72 percent in organised sector.

The MSME sector contributes to about 45 percent of the total manufactured output and nearly 40 percent to India's exports. There are about 26 million MSMEs in the country, providing employment to more than 60 million persons. Out of total 15.64 lakh registered enterprises 2.15 lakh (13.72 percent) are women entrepreneurs.

Uttar Pradesh, the largest state in the country has only 8,000 women-owned MSMEs.

CONCLUSION

"Women entrepreneur" is any women who organizes and manages any enterprise, esp. a business, usually with considerable initiative and risk. Ability to learn quickly from her abilities, her persuasiveness, open style of problem solving, willingness to take risks and chances, ability to motivate people, knowing how to win and lose gracefully are the strengths of the Indian women entrepreneurs. More women entrepreneurs have becoming inspiration source for potential women entrepreneurs. Women face so many problems especially financial, childcare, household and Work time related. Multifaceted women specific problems for women entrepreneurs cause low growth and slow development for women entrepreneurs in India. EDP, awareness programme, awareness and training can improve the status of women entrepreneurs in India. MoMSME has women supportive endeavor which is really a good cause for women entrepreneurs in India.

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