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DEVELOPMENT OF WOMEN ENTREPRENEURS IN KARNATAKA: SCHEMES AND MEASURES

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ABSTRACT

An entrepreneurial activity leads to economic growth and helps to reduce poverty, creates middle class and foster stability. Women entrepreneurs are not sufficiently represented among the business community in India. Most women opt for household management after wedding and breadwinning responsibilities are left to the men. In recent days, there has been a shift in this attitude due to urbanization and women empowerment. To boost women into own business and promote women entrepreneurship, the Karnataka Government taken various steps to design and implement the policies to foster Women Entrepreneurship and reap the benefits of its activities. In this paper an attempt is made to understand the schemes offered by government to encourage the Women into venture.

KEYWORDS

women Entrepreneur, Schemes, TREAD, MEME's, KIADB, KSSIDC.

INTRODUCTION

An entrepreneurial activity leads to economic growth and helps to reduce poverty, creates middle class and foster stability. Women entrepreneurs are not sufficiently represented among the business community in India. Most women opt for household management after wedding and breadwinning responsibilities are left to the men. In recent days, there has been a shift in this attitude due to urbanization and women empowerment. Women are as tough as the men, and not dependent on special incentives and concessions. Similarly, women entrepreneurs are stronger than male entrepreneurs. Entrepreneurs give security to other people; they are the generator of social life. In order to awaken the people, it is the women who have to be awakened. Once, she is on move, the family moves, the village moves and the nation moves. Women entrepreneur is a person who makes decision under alternative course of action. The growth and development of women entrepreneurs required to be accelerated because entrepreneurial development is not possible without the participation of women. There is a need of Government, non-Government, promotional and regulatory agencies to come forward and play the supportive role in promoting the women entrepreneur in India. The Government of India has also formulated various training and development cum employment generations programs for the women to start their ventures.

WOMEN ENTREPRENEURSHIP

When we speak about the term Women Entrepreneurship, it means an act of business ownership and business creation which empowers the women economically, increases their strength and position in the society.

REVIEW OF LITERATURE

Anjali Singh (2014)¹, conducted a study on Role of Women Entrepreneurs in India: a SWOT analysis. In her study, she observes women enter into business to make use of business opportunities. Women entrepreneurs have indigenous ideas to establish and operate their own businesses and today's government taken various steps for the upliftment of women entrepreneurs in every five year plans. They are contributing to the economic growth of the country.

Jawaharlal Nehru and Shubhra Bhardwaj (2013)², Entrepreneurship has a male dominated phenomenon from very early age, but today situation changed, women are considered as most memorable and inspirational entrepreneurs. As per their observation, vision was one of the key characteristic of successful women entrepreneurs. Since 1980's Government of India has shown increasing concern for women issues through a variety of legislations promoting the education and political participation of women. Also, financial and Non-financial institution offers several packages to encourage the women into venture.

Anita Mehta and Mukund Chandra Mehta (2011)³, Rural women have got restricted mobility especially in India. Mobility constraint has been solved to certain extent by the explosion of Information technology and telecommunication facilities. Create a favorable atmosphere to increase self-employment for women and they need capacity building and training in functional areas such as marketing, production, managerial skills etc.

Bharathi V. Sunagar and Megha Jigalur (2013)⁴, they conducted a study on Critical Issues of Women Entrepreneurship with special reference to specific business units in North Karnataka. They consider entrepreneur is coach then captain. Rural women encouraged to start cottage industry. They noticed women's contribution to development is seriously underestimated and their social recognition is limited. Among other states Karnataka have more women entrepreneurs. Indian women are no inferior to men in all walks of life and they can be a good entrepreneur. Women managers were contributing more than men in their companies. Women entrepreneurs face multiple problems. Today, women participation in field of entrepreneurship increased at considerable rate but still efforts are required to be taken over come the barriers as compare to other countries. There is a need for support from all the aspects from government and society.

Mallikarjun Maradi and Paramanand Dasar (2013)⁵, they conducted a study on the strategic role of women entrepreneurship with reference to Indian economy: hurdles and empowerment. They revealed that the Indian female entrepreneurs generating more wealth than the women in any part of the world. Entrepreneurship is recognized as a vehicle for economic growth. Social customs, caste restriction, cultural restraints and norms leave women lagging behind men. But given the opportunity, direction and guidance, they are capable of overcoming these limitations.

OBJECTIVES OF THE STUDY

1. To explore the reasons why women to start their own business.
2. To understand the Karnataka government schemes to motivate women towards entrepreneurship.

METHODOLOGY

The study focuses on extensive study of Secondary data collected from various books, Journals, Published Reports of MSME's, Newspapers, publications from various websites which focused on various aspects of Women Entrepreneurs.

REASONS FOR OPTING WOMEN FOR ENTREPRENEURSHIP

Women start entrepreneurship for various reasons. Main reasons for starting entrepreneurship are:

- The desire to build wealth
- The wish to capitalize on business ideas they had
- The appeal of startup culture
- Working for someone else did not appeal to them
- Innovative thinking
- Establishing an identity
- Self esteem
- Need for achievement
- Need for economic independence
- Employment generation
- To be a role model for their children
- Success story of their friends and relatives
- Government policies and procedures
- Technology and increasing socio-economic awareness

GOVERNMENT SCHEMES FOR DEVELOPMENT OF WOMEN ENTREPRENEURS

Entrepreneurs in India enjoy a host of government backed schemes. Government backs so many schemes that promote new business and other entrepreneurial initiatives. Arranging financing is crucial for success of any kind of business. So, government offers many schemes that provide easy access of funds to needy entrepreneurs. Government and non-government organizations have offering many programmes for the development of women entrepreneurs in India. Government of India has formulated and developed various development and employment generation programmes to promote new business. These programmes are :

• SEVENTH FIVE YEAR PLAN

In the seventh five year plan, women treated as a specific target groups in major development programmes of the country. Special attention is given to increase the productivity and efficiency government suggested to develop and make use of new equipment, to assist women entrepreneurs in marketing the product produced by them.

• EIGHT FIVE YEAR PLAN

In the eight five year plan, Government devised special attention for the generation of income and employment generating activities for women in rural areas. To generate more employment opportunities for women KVIC took special measures in remote areas. Women co-operatives schemes were formed to help women in agro-based industries like dairy farming, poultry, animal husbandry, horticulture etc. with full financial support from the Government. Several other schemes like integrated Rural Development Programs (IRDP), Training of Rural youth for Self-employment (TRYSEM) etc. were started to alleviate poverty. 30-40% reservation is provided to women under these schemes.

• NINTH FIVE YEAR PLAN

Economic development and growth is not achieved fully without the development of women entrepreneurs. Trade Related Entrepreneurship Assistance and Development (TREAD) scheme was launched by Ministry of Small Industries to develop women entrepreneurs in rural, semi-urban and urban areas by developing entrepreneurial qualities. Swarna Jayanti Gram Swarozgar Yojana and Swarna Jayanti Sekhari Rozgar Yojana were introduced by government to provide reservations for women and encouraging them to start their ventures. SIDBI introduced Mahila Udyam Nidhi, Mahila Vikas Nidhi, MicroCredit for women, EDPs and Market Development for Women.

• TENTH FIVE YEAR PLAN

This plan is designed to enhance the capacity of women and empower them to cope with the negative economic and social impacts of globalization process. To empower the women as agent of socio-economic change. Highlighted point of the policy is to increase women's access to credit through setting up of Development Bank for women entrepreneurs in the small and tinny sectors.

• TWELFTH FIVE YEAR PLAN

There is a provision for refinance loan for women entrepreneurs to extend their involvement in economic activities. In order to promote participation of women in manufacturing sector, this plan supports the promotion of manufacturing skills in production activities with special emphasis on skill development to women belongs to marginalized sections. Entrepreneurial assistance given to women to start their venture.

Recently Micro Units Development and Refinance Agency (MUDRA) Bank set up by Indian Government for the development and refinancing activities relating to micro units. The purpose of MUDRA is to provide funding to the non-corporate small business sector. Loans worth about Rs 1 lakh crore have been sanctioned to small entrepreneurs under the Pradhan Mantri MUDRA Yojana. MUDRA has created three products i.e. 'Shishu', 'Kishore' and 'Tarun' as per the stage of growth and funding needs of the beneficiary micro unit.

KARNATAKA GOVERNMENT POLICIES TO ENCOURAGE A WOMEN INTO VENTURE

Women entrepreneurs face many hurdles like limited access to finance, unfavourable policies, regulatory barriers, lack of access to markets and lack of access to trusted networks. By removing hurdles Karnataka Government offers enormous opportunities for women who want to set up and run any type of business.

Economic development and development is not achieved fully without the development of women entrepreneurs. Government wants youth to be job creators than job seekers. So, Karnataka Government has introduced certain schemes to foster entrepreneurship. As per 2009-2014 Industrial Policies, Karnataka government took thrust for the promotion of self-employment by local youth through proper backup support and facilitation. All efforts made to inculcate entrepreneurial qualities among youth, with a special focus on women entrepreneurs. More thrust given to motivate youth belonging to under privileged sections of the society. CEDOK will take active role in motivating youth towards entrepreneurship. To motivate the prospective entrepreneurs, guidance cell in the DIC strengthened.

As per fourth MSMEs Census, Karnataka have 51.9 per cent of the country's women owned business. It indicates Karnataka has an excellent ecosystem for women entrepreneurs. According to the New Industrial Policy of 2014-19, government aim is to encourage women entrepreneurs and give a special thrust to women entrepreneurship and to improve the contribution of women entrepreneurs and facilities creation of more women enterprises in the state in the next five years. Karnataka Government is encouraging the women entrepreneurs by sponsoring delegations to various National & International trade fairs.

HIGHLIGHTS OF POLICIES

- To promote two industrial areas in the state for women at potential locations such as Hubli-Dharwar and Harohally in Kanakapura District.
- Reservation of 5% of plots/sheds in industrial areas developed by KIADB/KSSIDC for Women entrepreneurs in future.
- Exclusive cluster for women in textile, gems and jewellery.
- Trained entrepreneurs by CEDOK or recognized training institutions will be provided with low interest startup loans (with interest subsidy) and flexible repayment schedule.
- State to introduce Entrepreneurship Development Programmes exclusively for prospective women entrepreneurs.
- MSMEs promoted by women entrepreneurs will be encouraged by multiple concessions and schemes.
- Special thrust for encouraging SC/ST entrepreneurs.

- To introduce Entrepreneurship Development Programmes exclusively for prospective women entrepreneurs.
- Reimbursement of the cost of preparation of project reports to the extent of Rs 2 lakh per unit.
- Investment promotion subsidy will be given to micro, small and medium manufacturing enterprises based on value of fixed assets (VFA). The extent of the subsidy will be based on the type of enterprise and whether it is located in Karnataka area or not.
- Exemption of MSMEs from stamp duty
- Concessional registration charges for MSMEs.
- Reimbursement of Land Conversion Fee.
- Exemption from entry tax- for 100 per cent exemption from payment of entry tax on 'plant & machinery and capital goods 'for a period of three years from the date of commencement of project
- Subsidy for setting up ETPs for manufacturing MSMEs. One-time capital subsidy of up to 75 per cent of the cost of ETPs, subject to a ceiling

MEASURES

Government of Karnataka had taken various measures to implement the policies. Training programmes specially introduced by government to promote women towards entrepreneurship. For this purposes District Industrial Centre's are established. 5 per cent subsidies are given to encourage women towards entrepreneurship. Entrepreneurship Development Programmes are conducted to enrich the knowledge of women entrepreneurs.

RECOMMENDATIONS

- Make industrial areas women friendly. Include crèche for children of working mothers.
- To make industrial estates fully equipped with a police station, school, and green buffer zone with trees to reduce noise level.
- Build awareness on multiple schemes being run by the government for women entrepreneurs.
- Create timeline for implementation and publish a dashboard that leads to vision document for the future.
- To create common place (market) for display of project.
- Need for incubation centres which can focus on small startups and help them get going.

CONCLUSION

Today women entrepreneurs face many hurdles like limited access to finance, unfavourable policies, regulatory barriers, lack of access to markets and lack of access to trusted networks. So, Karnataka state government formulates many new policies for women entrepreneurs in order to overcome the obstacles. Women were makes use of government schemes and now they are recognized as successful women entrepreneurs. Even though, through these schemes, government fails to increase the ecosystem and GDP by women entrepreneurs. At present Karnataka state government percentage of the money leakage increased. Government has to take necessary measures to build awareness on schemes offered by government for youths and women. Many women entrepreneurs are unaware of the schemes. Local bodies to conduct awareness camp to create awareness among women. Let us see, how Karnataka Industrial Policy (2014-19) is implacable.

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