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**PERFORMANCE OF WOMEN ENTREPRENEURS IN INDIA**

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**ABSTRACT**

*Over the decades a little change has taken place in the development of women in the area of entrepreneurship. Even though the entrepreneurial world is dominated by men, women participation is increasing year by year- the number of business units of women increased from 10.64 lakh in 2001-02 to 20.21 lakh units in 2006-07. Women control 14.19 percent of the registered micro units and 9.10 percent of the un-registered micro units at all India level. There is some improvement in the performance of the women led enterprises. But, they are facing number of problems for marketing their products due to lack of access to external funds etc. Women involvement in family leaving little energy and time for business. Extending credit facilities to women entrepreneurs is very much needed to encourage women entrepreneurs in India.*

**KEYWORDS**

women entrepreneurs, women entrepreneurs in India.

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**INTRODUCTION**

Over the last few decades there has been a slow but steady change taking place with respect to development of women. The gross enrolment ratio (GER) for women has increased and women have increasingly come forward to participate in the employment sector. Not only that, women have come forward to establish their own enterprises and become job providers. Even though the entrepreneurial world is still male dominated, women participation is on the rise every year. Whether it is micro, small or medium scale operation, women have come forward to establish them as owners. Women have plunged into the field of entrepreneurship and found effective in emerging socio- economic role. Many are engaged in home-based small scale entrepreneurial activities like selling home-prepared food items, selling home-grown vegetables, milk vending, butter and ghee making by maintaining one or few milch animals. Women are also engaged in goat rearing, poultry farming, money-lending, pawn brokering, selling textiles in the neighbourhood etc. The money generated through such home-based entrepreneurship helps augment family income in a modest way.

**OBJECTIVES OF THE STUDY**

The study is undertaken with the following objectives:

1. To study the Growth of Women Entrepreneurship in India.
2. To identify localisation of Women Entrepreneurs in India.
3. To identify the problems of women Entrepreneurs and
4. To suggest the measures for better performance of Women Entrepreneurs in India.

**RESEARCH METHODOLOGY OF THE STUDY**

The study is based on secondary data collected from the published Annual Reports on Small Scale Industries/ Micro Small and Medium Enterprises, Government of India, reports of All India census, journals, reports of Ministry of Women and Child Development etc. and also publications.

**ANALYSIS****1. GROWTH OF WOMEN ENTREPRENEURSHIP IN INDIA**

The number of business units owned and managed by females have increased manifold. As per the Annual Report of the Ministry of Micro, Small and Medium Enterprise (MSME), Government of India, the total number of women enterprises increased from 10.64 lakh to 20.21 lakh units i.e. almost doubled between 2001-02 and 2006-07. This is a very significant development. But India is still among the worst performing nations in women entrepreneurship according to the Global Entrepreneurship Survey, conducted by PC maker Dell and GEDI (Global Entrepreneurship and Development Institute). Of the 17 countries surveyed India ranks 16th, just above Uganda. Among the states, those having more than 50,000 units of women enterprises include: the southern states of Kerala, Tamil Nadu, Karnataka and Andhra Pradesh, in the west, Maharashtra and Gujarat, in the north Uttar Pradesh and Punjab, in the east West Bengal and Odisha and in the central part Madhya Pradesh. (Table.1). In terms of percentage increase in the number of units during this period, West Bengal, Tamil Nadu, Karnataka, Odisha and Punjab have shown more than 100 percent increase. The case of Odisha is exemplary keeping in view the fact that in terms of incidence of poverty, it is one of the most affected states in India. Perhaps this is the reason for women coming out to fight the situation, which is a very encouraging sign.

**TABLE 1: TOTAL NUMBER OF WOMEN ENTERPRISES IN INDIA AND SELECTED STATES (LAKH UNITS) AND PERCENTAGE CHANGE (2001-02 TO 2006-07)**

Selected States	Third Census	Fourth Census Total	Percentage Change	Fourth Census Registered	Fourth Census Un-Registered
All India	10.64	20.21	89.94	2.15	18.06
Tamil Nadu	1.30	3.57	174.62	0.54	3.03
Kerala	1.39	2.69	93.53	0.38	2.31
West Bengal	0.69	2.45	255.07	0.40	2.05
Karnataka	1.03	2.12	105.82	0.26	1.86
Andhra Pradesh	0.77	1.16	50.65	0.05	1.11
Madhya Pradesh	0.68	1.16	70.59	0.10	1.06
Maharashtra	1.00	1.03	3.00	0.18	0.85
Odisha	0.38	0.92	142.11	0.02	0.90
Uttar Pradesh	0.72	0.83	15.28	0.08	0.75
Punjab	0.29	0.81	179.31	0.03	0.78
Gujarat	0.53	0.80	50.94	0.23	0.57

Source: Reports of the All India Census of MSME Units, Government of India.

**2. DISTRIBUTION OF WOMEN ENTERPRISES**

As per the Fourth All India Census on MSME, 2006-07, 18.06 lakh out of 20.21 lakh units which comes out to be nearly 90 percent of the total belonged to the un-registered category. The rest 2.15 lakh i.e. around 10 percent of the total were in the registered sector. A comparison at the all India level shows that women have control over 13.72 percent of the registered units and 9.09 percent of the un-registered units. Men have control over 86.28 percent of the total registered and 90.01 percent of the total un-registered units. In terms of localization, majority of both the categories of women enterprises are established in the rural areas. Out of 18.06 lakh un-registered units, 12.79 lakh (70.82 percent) are in the rural areas and rest 5.27 lakh units (29.18 percent) are located in the urban areas. In case of 2.15 lakh registered units the rural-urban distribution is even i.e. 1.08 lakh units are established in the rural area and 1.07 lakh units are in the urban area (Table 2).

**TABLE 2: LOCALIZATION OF FEMALE ENTERPRISES IN INDIA (LAKH UNITS) - (2006-07)**

Enterprise	Rural	Urban	All India
Registered	1.08(50.23)	1.07 (49.77)	2.15 (100.00)
Un-Registered	12.79 (70.82)	5.27 (29.18)	18.06 (100.00)

Source: Report of the Fourth All India Census on MSME, 2006-07, Government of India.

\*Figures in the parentheses indicate percentage.

From the view of type of enterprise operated, it was found that presence of women was maximum in the micro enterprise sector both in the registered and un-registered segments. As the data for 2006-07 shows, women control 14.19 percent of the registered micro units and 9.10 of the un-registered micro units at the all India level. Since the investment limit is very small and the risk factor is also being lower, most women have preferred to run micro units. In the small sector women have control over 5.06 percent of registered and 3.01 percent of the un-registered units. In the medium enterprise segment, which involves higher investment of 1 to 5 crore, women participation is seen only in the registered sector and that too control over only 4.21 percent of the total units. With higher investment limit the risk factor in case of medium enterprises is also high. Only fewer well-to do women could afford to run such a project. Moreover, they want guidance of government by registering the enterprise. Hence, women participation here is low. Details are presented in Table-3.

**TABLE 3: PERCENTAGE OF TYPE OF FEMALE ENTERPRISES IN INDIA (2006-07)**

Type of Enterprise	Registered	Un-Registered
Micro	14.19	9.10
Small	5.06	3.01
Medium	4.21	-
Total	13.72	9.09

Source: Report of the Fourth All India Census on MSME, 2006-07, Government of India.

**3. ACTIVITY PREFERENCE IN WOMEN ENTREPRENEURSHIP**

From the 'activity' point of view most of the women enterprises are established as manufacturing units both in the registered and un-registered sectors. Out of 2.15 lakh registered units 1.08 lakh are manufacturing enterprises comprising 50.47 percent of the total and in the un-registered sector the figure is 13.13 lakh out of a total of 18.06 lakh units i.e 72.70 percent of the total. At the all India level women control 12.56 percent (87.44 for men) of the un-registered manufacturing units and 10.32 percent (89.68 for men) of the registered manufacturing units in rural and urban areas combined. The second preferential activity is the 'services units' which account 40.98 percent, the total registered units (about 88 thousand out of 2.15 lakh) and 22.31 percent of the total un-registered units (4.03 lakh out of 18.06 lakh) at the all India level. At the all India level women control 34.85 percent the total registered services enterprises as against 65.15 percent for males while in the same for un-registered services enterprises stood at 4.92 for women as against 95.08 for males in both rural and urban area combined. The last in the preference pattern for women comes out to be "repairing and maintenance" in which 8.55 percent being in the registered sector and 4.98 percent in the un-registered sector. At the all India level i.e. combining registered and un-registered units in rural and urban areas, women enterprises constitute 12.36 percent of the total manufacturing units, 7.23 per cent of the total Repair and Maintenance units and 5.81 per cent of the total services units.

**4. PERFORMANCE OF THE WOMEN ENTERPRISES**

Table- 4 Summarizes the performance of the women enterprises in terms of certain characteristic such as employment generation, gross output, market value of fixed assets and exports.

**TABLE 4: PERFORMANCE OF THE WOMEN ENTERPRISES (Percentage to Total)**

Variables	Third Census (2001-02)	Fourth Census (2006-07)
Employment Generation	7.14	8.14
Gross Output	3.46	7.00
Market Value Of Fixed Asset	4.63	6.21
Export	2.37	

Source: Report of the Fourth All India Census on MSME, 2006-07, Government of India.

As per the Table-4, there has been improvement in the performance of the women led enterprises over time. Because of increase in gross output by more than 3 percent, employment generation increased by one percent between 2001-02 and 2006-07. The market values of fixed assets have also increased around 2 percent. In 2001-02 the contribution to exports was 2.37 percent which marks the presence of women entrepreneurs on the global platform.

**5. PROBLEMS FACED BY WOMEN ENTREPRENEURS**

Women entrepreneurs encounter many problems in their efforts to develop the enterprises they have established. The main problems faced by the women entrepreneurs may be analysed as follows.

1. **Shortage of Finance:** Women and small entrepreneurs always suffer from inadequate financial resources and working capital. They are lacking access to external funds due to absence of tangible security and credit in the market. Since women do not generally have property in their names, they lack security to avail loan. Also the complicated procedure of bank loans, the inordinate delay in obtaining the loans and the running about along with the transaction cost involved there in work as deterrents against many women who aspire to be entrepreneurs.
2. **Inefficient arrangements for Marketing and Sales:** For marketing their products, women entrepreneurs are often at the mercy of the middlemen who pocket the chunk of profit. Further, women entrepreneurs find it difficult to capture the market and make their products popular. This problem is all the more serious in the case of food production and processing ventures.
3. **Stiff Competition:** Many of the women enterprises have imperfect organizational setup. They have to face severe competition from organized industries and male entrepreneurs. For example, women cooperatives engaged in hand pounding of rice in Kerala confronted heavy competition from mechanised rice mills, which resulted in the liquidation of many units in the traditional sector.
4. **Lack of Education:** In India, literacy among women is very low. Due to lack of education, majority of women are unaware of technological developments, marketing knowledge, etc. Lack of information and experience creates further problems in the setting up and running of business enterprises.
5. **Low Ability to bear risk:** Women have comparatively a low ability to bear economic and other risks because they have led a protected life. Sometimes, they face discrimination in the selection for entrepreneurial development training. Some of them lack entrepreneurial initiative or specialised training. Inferiority complex, unplanned growth, lack of infrastructure, late starts etc. is other problems of women entrepreneurs in India.
6. **Social Attitude:** The biggest problem of a woman entrepreneur is the social attitude and the constraints in which she has to live and work. Despite constitutional provisions, there is discrimination against women. In a tradition bound society, women do not get pro-active support from family members. Their hopes and aspirations are never cared for in the name of "family prestige" and "discipline". Preference to boys and discrimination against girls are well known practices amongst majority Indian families.
7. **Low Mobility:** One of the biggest handicaps for women entrepreneurs is mobility or travelling from place to place. Women on their own find it difficult to get accommodation in smaller towns. A single woman asking for accommodation is still looked upon with suspicion.
8. **Family Responsibilities:** In India, it is mainly a woman's duty to look after the children and other members of the family. Her involvement in family leaves little energy and time for business. Married women entrepreneurs have to make a fine balance between business and home. Without the support and approval of husband, the female entrepreneurs cannot succeed. Despite modernisation, tradition and family responsibilities slow down the movement of women.

#### 6. GOVERNMENT POLICY FOR DEVELOPMENT OF WOMEN ENTREPRENEURSHIP

The government of India and the various state governments have come up with policies and programmes to assist women entrepreneurs and help in solving the above stated challenges and problems, which they face. A brief account of these policies and programmes are given below.

1. **Policy Initiatives:** Government of India is committed to develop MSMEs in general and women entrepreneurship in particular. In a broad manner, the government has implemented the MSME Development Act 2006 which has already come into effect. There is a provision to reserve items exclusively for the MSMEs. At present 20 items are reserved for these sectors. However depending on the factors such as economies of scale, level of employment, prevention of concentration of economic power etc. there are possibilities of de-reservation also. The Government has also launched National Manufacturing Competitiveness Programme (NMCP) to encourage competitiveness in this sector. Women entrepreneurship has been benefiting from these policy initiatives.
2. **Role of the Ministry of MSME:** The Ministry of MSME is primarily set up to assist various states and Union Territories in the effort to promote growth and development of MSME in general. The two specific schemes to assist the women entrepreneur (a) The Scheme of Trade Related Entrepreneurship Assistant and Development (TREAD) and (b) Mahila Coir Yojana. TREAD is linked with NGOs wherein the Govt. provide the grant up to 30% of the total project cost and also provide separate grant for research and development. Mahila Coir Yojana is a self-employment programme for women aimed to provide training and ratts for carrying out spinning activities in a subsidized manner.
3. **Entrepreneurship Development Programme (EDP):** The Government also announce from time to time Entrepreneurship Development Programme (EDP) especially for the first generation of women who desire to be entrepreneur. For the purpose of training and skill development, there are three important institutions namely National Institute of MSME, Hyderabad, National Institute of Entrepreneurship and Small Business Development (NISESBD), Noida and Indian Institute of Entrepreneurship (IIE), Guwahati and NISC, Delhi. All the institutions trained more than 20,000 women during the 2011-2012.
4. **Prime Minister's Employment Generation Programme (PMEGP)** launched in 2008-09 also gives special attention to urban and rural women by providing them subsidy at the rate of 25 to 35 percent of the project cost in urban and rural areas respectively. Bank finance in the form of loan is 95% of the project cost for women.
5. It should be mentioned that The Ministry of Women and Child Development of Government of India does play an important role for all round development of women and provides support to women to empower themselves. It has launched the National Mission for Empowerment of Women (NMEW) in March, 2010. The mission has the network of various State Mission Authority (SMAs) at state level. Besides that there are two important schemes of the ministry, which can act as complement to the process of development of women entrepreneurship. These schemes are named as Rajiv Gandhi Scheme for Empowerment of Adolescent Girls-Sabla and Support to Training and Employment Programme (STEP) for women. 'Sabla' was launched in 2010 with one of the objectives to provide vocational training to girls aged 16 and above under National Skill Development Programme. 'STEP' has been operational since 1986-87 with the objective to ensure sustainable employment and income generation for marginalised and asset less women across the country.
6. Other schemes operated by different departments and ministries are: Management Development Programmes, Women's Development Corporations (WDCs), Marketing of Non-Farm Products of Rural Women, Assistance to Rural Women in Non-Farm Development (ARWIND) Schemes, Micro Credits Scheme etc.

#### CONCLUSION

There has been a steady increase in the participation of women in small business indicating immense potential for entrepreneurial development among them. From the point of view of performance, it was observed that the women enterprises in India have made significant contribution towards generation of employment, gross output, asset creation and exports. Women form the family, which participate to develop society and Nation. Entrepreneurial movement among women started late and is still in its infancy. Changes in the global and domestic environment have contributed towards the growth of women entrepreneurship in India. The success of women entrepreneurs differs from State to State in India. Women enterprises are concentrated in the micro segment of the MSME sector. To enlarge their participation in small and medium segments a stronger coordinated role of Indian Government, financial institutions, voluntary agencies and educational institutions with an integrated approach is necessary. Young female entrepreneurs should share their success stories in the world of e-commerce to speed up entrepreneurial movement in India.

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