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IMPACT OF GOVERNMENT POLICIES ON DEVELOPMENT OF WOMEN ENTREPRENEURSHIP IN INDIA

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ABSTRACT

The purpose of this study is to analyze the impact of Government policies on Women Entrepreneurship in India by analyzing the viewpoint of Women Entrepreneurs. This study examines the views of the Women Entrepreneur (religion wise) about benefit of Government schemes and how they helped them in any form like motivation, financial assistance, training, awareness about entrepreneurial activities and infrastructural facilities. It also examines the views of the respondents (occupation wise) about government schemes for development and promotion of entrepreneurship. The study is mainly conducted using primary sources of information or data which were collected with the help of the questionnaire cum schedule and personal interview technique. In order to supplement the primary data, secondary data has been collected from various sources such as Census Report, Annual reports of different ministries, five year plans, statistical abstracts, Government documents, research journals and magazines and unpublished research reports. The universe of the study is confined to women entrepreneurs engaged in small scale industries in the Delhi NCR Region. The Study reveals that there is a positive impact of Government policies on women entrepreneurs. Ample opportunities have been provided to women entrepreneurs through various policies and programmes started in the banner of liberalization. This study is useful in making policy implications for the government policies in a developing country like India.

KEYWORDS

DI (Directorate of Industries), ICWE (Indian Council of Women Entrepreneurs), NCR (National Capital Region).

1. INTRODUCTION

India made rapid strides for improving the socio-economic status of women, long before the International Decade for Women (1975-85). The Constitution of India guarantees to all its citizens, irrespective of sex, equality of status and opportunities, social, economic and political; justice, liberty and dignity of the individual. Significant steps have been taken to make these Constitutional rights a reality. Legislative measures to protect women's rights are there, but it is difficult to say that what extent these measures have improved women's status in India. The realization, that the Constitutional obligations have not been met, came when the Report of the Committee on the Status of Women in India, 1974 set out in detail the inequalities suffered by women, as a sex and pointed out the promises which were not fulfilled. The Report gave a lot of prominence to the position of 'unorganised workers', as well as to the status of poor women with regard to education, politics and the law. This Report, followed by the International Women's Year, 1975, saw a sudden growth in the women's entrepreneurship in India.

The United Nations Women's Decade influenced women's thinking all over the world and forced governments to shift the emphasis of women's programmes from welfare to development. Since then, there has been a proliferation of policy announcements, research projects and publicity brochures designed to promote an awareness of a concern for the impact of women on development. National and international bodies took up women's cause for equality and economic independence and for increasing awareness of the importance of women's participation. Talking about the women's movement in India, the general impact of socio-cultural- political movement has been most pronounced on the urban middle class (Shramshakti, 1988, p. 215). Presently the rising aspirations of women in the Plan projections can be seen as a part of the overall economic and social development strategy laid down in the Seventh Plan which includes a special chapter on 'Integration of Women in Development'.

The decade 1975-85 focussed attention on women (seen as risk takers and innovators), who came forward to start and manage their own commercial ventures. The New Industrial Policy of the Government of India in 1980s¹ (the earlier one was in 1956) has specially highlighted the need for conducting special entrepreneurship programmes for women to enable them to start small scale industries. Because of their economic and organizational characteristics small industries are well placed to have an impact on resource utilization, employment creation and income generation.

Starting and operating a business entails considerable risk and effort, especially for the entrepreneurs who creates and builds a business from scratch, thereby assuming the responsibility for development and management of the business venture as well as for coping with the corresponding uncertainties and risks. The risk is, perhaps, even greater for a woman entrepreneur who has general managerial problems as well as those associated with being a woman in a male dominated society. In spite of the constraints of a traditional society, both educated women and uneducated women are openly accepting the challenge of self-owned established ventures/enterprises. Among the factors favoring entrepreneurship, the spirit of enterprise appears to be the most important factor. In addition, personal and family factors of potential entrepreneurs, like education, technical qualification and business background may also influence the choice of entrepreneurship as a vocation and as an alternative to employment. Each of these factors could have a salient role in the emergence of entrepreneurs.

This is an opinion based study that aims to unleash the impact of government policies and programmes on development of Women Entrepreneur in Delhi-NCR region on the basis of perspective of Women Entrepreneur.

2. REVIEW OF RELATED LITERATURE**DEVELOPMENT OF WOMEN ENTREPRENEUR IN FIVE YEAR PLAN**

Women development was not distinguished as an identified sector in the initial years of planning. It was only during the VIth Plan, which began in 1980, that the magnitude of women's problems was perceived and the need to make special efforts for the economic development of women recognized.² The Employment Policy envisages for the VIth Plan (1980-85) was designed with two major goals viz., reducing under-employment and lowering the age of retirement. The plan provided a 'New Deal', for self-employment by providing a package of services such as training, credit, marketing and general guidance for those who wanted to launch self-employment ventures. The main thrust of the New Deal was to ensure that the necessary information, application forms, etc., required for various facilities of self-employment were made available at one place, utilizing the 'one-window' approach. Special attention was paid to the large section of women who were neglected as part of the work force, by giving financial and technical assistance through organizations engaged in various development

¹ The Government of India's Industrial Policy Statement of 1980s states its commitment to rapid and balanced industrialization of the country with a view to benefiting the common man by increasing availability of goods at fair price, high employment and high per capita income.

² Sixth Five Year Plan, Planning Commission, Government of India.

activities. In the Vth Plan (1985-90) there was a definite shift in focus from the welfare concept to development concept in programming for women, thus ushering in a new thrust for the development of women. The plan suggested the following:

1. Treat women as specific target groups in all development programmes.
2. Properly diversify vocational training facilities for women to suit their varied needs and skills,
3. Encourage appropriate technologies, equipments and practice for reducing their drudgery and increase their productivity.
4. Provide marketing assistance at the state level, and
5. Increase women's participation in decision-making.³

The new Industrial Policy of 1991 has also stressed upon the need for conducting special entrepreneurship programmes for women. It emphasized on product and process-oriented courses so as to enable women to start small-scale industries. The policy further added that the objective of such courses would be to give representation to women in the field of small industry development with a view to uplift their status in the economic and social fields.

The approach paper to the IXth Plan indicates that, "The process of empowerment of women at the political level has already begun, but it needs to be carried forward into the social and economic spheres as well. Special emphasis would have to be placed on ensuring control of social infrastructure in the public domain invested in women and women's organizations."⁴

During the last few years, considerable progress has been made in the country to develop new women entrepreneurs through training, and at present many states are involved in WED (Women Entrepreneurship Development) Programming, and SEP/IGP (Self-Employment and Income Generation Programme). Supporting facilities like infrastructure, finance and training have been made quite favourable. There are a number of schemes of the government like Prime Minister's Rojgar Yojana (PMRY), a Scheme for Urban Micro Entrepreneurs; Development of Women and Children in Rural Areas (DWCR) and Indira Rojgar Yojana (I.R.Y) for encouraging women to become successful entrepreneurs.

In addition, the National Small Industries Corporation, (NSIC) Small Industries Development Organization (SIDO), National Research Development Corporation (NRDC), Khadi and Village Industries Commission (KVIC), Central Social Welfare Board (CSWB), National Institute for Entrepreneurship and Small Business Development (NIESBUD), Small Industries Development Bank of India (SIDBI), National Alliance of Young Entrepreneurs (NAYE), National Association of Women Entrepreneurs and Executives (NAWEE), State Bank of India, Industrial Financial Corporation of India (IFCI), Scheme of Interest Subsidy for Women Entrepreneurs (SISWE) and various other nationalized banks are some of the organizations which are trying to create a congenial environment for developing women entrepreneurship in urban as well as rural areas.

Financial institutions and nationalized banks have formulated various schemes to encourage small entrepreneurs especially women and solve problems faced by them. Special emphasis and provisions have been made for backward areas and economically and socially weak categories of women by giving them special concessions like low interest rate, subsidy etc. on loan schemes. The favourable environment created by government and financial institutions in the states encourages entrepreneurship development. The assistance and concessions of the government motivate prospective entrepreneurs, to commence their activities. Appropriate policies and programmes further create a conducive environment for entrepreneurship development.

Thus a network of promotional agencies and institutions have been set up at the national and state levels to promote women entrepreneurship through support measures in the form of policy, finance, infrastructure, training, raw material supply, marketing facilities etc. In spite of their best efforts, these agencies are unable to bring about the desired impact among the low-income strata women.

The accelerating population growth and migration to cities, lack of ability to create enough jobs to absorb the rapidly increasing supply of labour has led the urban poor especially women to resort to self-employment or setting up their own micro-enterprises in the manufacturing, service and trading sectors as an income-generating strategy. Most of these business are classified as part of the informal sector and thus majority of the entrepreneurs are unable to tap the existing government resources for the growth of their enterprises.

This is where the NGOs like Annapurna Mahila Mandal (AMM) and Bharatiya Yuva Shakti Trust (BYST) play an important liaising role between the various government promotional agencies and the entrepreneurs. Various government financial institutions like the National Minorities Development and Finance Corporation, Rashtriya Mahila Kosh, SIDBI, and banks like the State Bank of India, Bank of Baroda, Canara Bank, and Cooperative Banks provide loans through such NGOs to women entrepreneurs.

AMM is working in the field of socio-economic development for women in the low-income segment. AMM plays the role of mediating between banks and women from the low-income segment, as the women do not have the capital resources to utilize their entrepreneurial potential. AMM has set up its own Credit Cooperative Society with systems that are flexible and member friendly. The Cooperative Society has helped poor women to move away from the clutches of middlemen, traders and moneylenders which helped them to increase their bargaining power and enhanced their saving capacity. Credit has helped women from the low-income segment to find self-employment and earn on one hand and self-esteem and status on the other. AMM reaches out to women micro-entrepreneurs in the slums of Mumbai and Pune organizing and motivating them to venture as entrepreneurs. AMM provides women training to manage the work place, market their products and enhancement of their skills to earn more. It provides monitoring and follow-up through community level meetings.

BYST also promotes entrepreneurship among underprivileged women through financial and mentoring support. The organization reaches out to potential entrepreneurs by creating awareness about entrepreneurship through programmes in radio, local newspapers, participating in entrepreneurial fairs and expositions organized for entrepreneurs by other organizations. In mentoring, each entrepreneur of a group of entrepreneurs are linked with a mentor who helps the entrepreneur(s) to understand simple business management techniques, business option available and facilitate independent decision-making. The mentors apart from providing guidance provide information, advice and emotional support to entrepreneurs.

Thus, the NGOs provide financial, training and other support facilities for the development of entrepreneurship among low-income group women. The kind and type of financial assistance depended on the type of business activities (service, trading, manufacturing) chosen by women. The loan provided was without collateral and with soft rate of interest to be repaid within the time period fixed by NGOs constantly monitored by the staff.

The aforementioned description reveals that women entrepreneurs from the low income group are a vital group from the country's economic development and the programmes of the governmental and the non-governmental organizations should provide a wider entrepreneurial base. This entrepreneurial base can be provided by proper coordination and linkages between organizations (GOs and NGOs), reaching out to more women and playing a more proactive role in developing them as entrepreneurs, and the existing limit for obtaining working capitals from banks without collaterals should be raised to one lakh as women from the low-income group find it difficult to provide collaterals.

It may be stated efforts have been made to implement numbers of schemes / programmes during different five year plans for overall development of women entrepreneurship.

GOVERNMENT PROGRAMMES VIS-À-VIS FOR SAMPLE

In a developing country such as India, the concern for increasing women's economic participation can be seen within the wider general concern to alleviate the socio-economic conditions of the poor households, especially those in the rural sector. As a result of un-relating poverty and deteriorating economic conditions, a lot of women have been forced to work outside the normal status and have therefore ventured into varied economic activities, while at the same time continuing to perform their traditional household duties. This situation has social as well as economic implications.

These women work long hours daily, carrying out household chores, such as cooking, cleaning, bringing up children, as well as engaging in their income generating or income substituting activities. The combination of two jobs, one at work and one at home, is difficult for a woman in any country, but it is doubly taxing for a woman in a developing country let alone in India, where poverty and lack of infrastructure can make the most basic tasks harder and more time consuming. The transformation of the social fabric of Indian society in terms of increased literacy among women and varied aspirations for better status have

³ Seventh Five Year Plan, Planning Commission, Government of India.

⁴ Ninth Five Year Plan, Planning Commission, Government of India.

witnessed a growing volume of unemployment. This problem necessitates a change in the life style of men and women in the country. Self-employment is recognized as a panacea, which generates a category of entrepreneurs, who own economic enterprises at micro and macro levels.

In India, the Planning Commission, Central and State governments recognize that women should be in the mainstream of economic development. In particular, the development of micro enterprises for women is such as an appropriate way to attack poverty at the grass roots level by generating income. The Industrial policy of the Government of India has highlighted the need for entrepreneurship programmes for women to enable them to start small-scale industries.

The emergence of entrepreneurs in a society depends to a great extent on the economic, social, religious, cultural and psychological factors prevailing in the society. The Indian society is multi-stratified, inter and intra-variations exist between rural and urban areas among regions, among classes, and among different religious, ethnic and caste groups, which led to variations in entrepreneurial activities too. Nevertheless, it is also a gender segregated patriarchal society with higher concentration of male entrepreneurs. However, women entrepreneurs have become successful despite certain inhibiting socio-economic factors.

It was observed that 75.23 percent of the respondents were engaged in self employment with various activities like small scale industries, training, financial companies, services censes and self help groups etc., it was also revealed that resource potential like capital, labour technology, market, finance, transport and communications etc. have been helpful for establishing the enterprises. It is clear that government schemes have been playing a pivotal role in providing various types of help to the entrepreneurs. It was also revealed that non-government organizations (NGO's) have been playing an immense role for establishing entrepreneurial activities industry firms in the sampled area. It was revealed that various hurdles / constraints like lack of confidence, lack of smooth working lack of technological development, lack of financial facilities, lack of marketing, socio cultural barriers, and inadequate training etc. are considered the main obstacles for running the entrepreneurs and activities.

Number of studies on globalization, structural adjustment, has been explored by researchers. Some of the studies along with their main findings are discussed as under:-

Anna (1990) found that industrial entrepreneurship among the women of Kerala has emerged from varied socio-economic, educational and cultural backgrounds. The occupational background of father/husband provides an environment favorable to the growth of entrepreneurship among women. The study indicated that rural-agricultural women are not fully prepared to accept the changes taking place in the urban and semi-urban areas. The author further finds that highly qualified women were motivated to enter industry in the prime of their age.

Shah (1990) in her study on 'Fostering Women Entrepreneurship -A study of Distinctive Features' conducted on three target groups (sample 100 each) of women entrepreneurs of middle and upper middle income groups; having Science and Technology (S & T) background and coming from middle and lower middle income groups, and of low income groups coming from low strata of the society found out that the motive to become entrepreneurs was summarized into five major responses i.e. economic needs or pressures; utilization of own experience and education, husband's (family's) interest and support; availability of free time and finance and desire to become independent and personal ego satisfaction (of doing something on own).

Rao (1991) in his study on 'Promotion of Women Entrepreneurship' lists economic backwardness, lack of familiar and community support, ignorance of opportunities, lack of motivation, shyness and inhibition, preference for traditional occupation and preference for secure jobs as the factors that inhibit promotion of grass root entrepreneurship among rural women.

Srivastava and Chaudhary (1991) found out that no single factor but a host of motivating factors act simultaneously on the individual creating dissonance in her, which in turn motivates her to take an action directed towards elimination or reduction of dissonance in the individual. Women faced problems mainly in the areas of marketing of their products and approaching the banks for getting loans. Personal problems like time constraint and family stress were also cited. The study concludes that joint family is not an obstacle for women entrepreneurs. Infact it is a facilitating factor. The entrepreneurial role enhances familial bonds and increases role satisfaction of women entrepreneurs as a wife, mother and maker of a 'home'.

Rathore and Chhabra (1991) stated that Indian women find it increasingly difficult to adjust themselves to the dual role that they have to play as traditional housewives and compete with men in the field of business and industry. Working women are often tossed between home and work and experience mental conflicts as they are not able to devote the necessary amount of time and energy to their home and children and find it mostly difficult and sometimes impossible to pursue a career. A study by Surti and Surupia (1983) showed that the married migrated women entrepreneurs coming from nuclear families experience greater role stress than the unmarried local women entrepreneurs coming from joint families.

Harper (1992) in her work on women of poor communities in Orissa with a view to develop hypotheses about the social and academic determinants that motivate women to cross the borderlines from generating no income to generating small income through self-employment, and the borderline from there to growth-oriented micro or small business, found that one major barrier for women to start or expand business is the lack of exposure. Women become more enterprising after interventions from outsiders.

3. NEED AND IMPORTANCE OF THE STUDY

The Review of Literature revealed by and large, comprehensive and focused research on women entrepreneurs is scarce and scattered with only a few studies of a view limited nature. Thus, there is a wide scope for further research to investigate issues pertaining to women entrepreneurs in a NCR Region where developmental changes have taken place very rapidly and the policies pertaining to liberalization towards women entrepreneurs have been implemented. Also since Opportunities for women are very scarce in our country and discussions about promoting women entrepreneurship, it would be interesting to examine the impact of government policies on women entrepreneurship.

4. STATEMENT OF THE PROBLEM

The study examines the impact of government policies on Women entrepreneurship in India.

5. OBJECTIVE OF THE STUDY

Main objectives of this study are:

- To examine the views of the Women Entrepreneur (religion wise) about benefit of Government schemes and how they helped them in any form like motivation, financial assistance, training, awareness about entrepreneurial activities and infrastructural facilities.
- To examine the views of the respondents (occupation wise) about government schemes for development and promotion of entrepreneurship.

6. RESEARCH METHODOLOGY

The study is mainly conducted using primary sources of information or data which were collected with the help of the questionnaire cum schedule. The personal interview technique has also been used to collect the information. In order to supplement the primary data, secondary data has been collected from various sources such as Census Report, Annual reports of different ministries, five year plans, statistical abstracts, Government documents, research journals and magazines and unpublished research reports .

SAMPLING

The universe of the study is confined to women entrepreneurs engaged in small scale industries in the Delhi NCR Region. Being a metropolitan part of North India, there has been a remarkable development of women for the last three and half decades. In this research and also in order to attain the objective of the study, researchers have collected data from 315 women Entrepreneurs from Delhi NCR Area. This includes the sample from Directorate of Industries (DI), Delhi State Industrial and infrastructure Development Corporation (DSIIDC), Indian Council of Women Entrepreneurs (ICWE) and the office of the Ministry of Industries, Government of India.

7. RESULTS AND DISCUSSIONS

Once the data was collected from the respondents, the same has been arranged and re-organized to find out the motivation, financial assistance training awareness about entrepreneurial activities from the schemes of government

The details of the same are given as under:-

Table 1.1 described views of the respondents about benefit of Government schemes according to religion in the sample. The respondents were asked the following question: (1) The respondents were asked the following questions: (i) Have Government Schemes helped you in any form like motivation, financial assistance, training awareness about entrepreneurial activities, successful in the mission and infrastructural facilities.

1. Table revealed that 19.04 per cent of the respondents felt that they were motivated by the Government schemes
2. That 17.46 per cent of the respondents felt that they got financial assistance through the government schemes
3. That 16.82 per cent of the respondents felt that they got training
4. That 17.46 per cent of the respondents felt that they got awareness about entrepreneurial activities.
- 5 That 15.87 per cent of the respondents felt that they were succeeded in their mission due to government schemes
6. That 13.13 per cent of the respondents felt that they got all infrastructural facilities through the various government schemes.

Thus, it is clear that Government Schemes have been playing a pivotal role in providing various types of help to the entrepreneurs.

TABLE 1.1: VIEWS OF THE RESPONDENTS BENEFIT OF ABOUT GOVERNMENT SCHEMES ACCORDING TO RELIGION - IN THE SAMPLE

Have Government Schemes helped in any form?							
Religion	Motivations	Financial Assistance	Training	Awareness About Entrepreneurial Activities	Successful in the Mission	Infrastructural Facilities	Total
Hindu	21 (6.66)	20 (6.34)	22 (6.98)	18 (5.71)	19 (6.03)	19 (6.03)	119 (37.77)
Muslim	7 (2.22)	6 (1.90)	5 (1.58)	6 (1.90)	7 (2.22)	4 (1.26)	35 (11.11)
Christian	14 (4.44)	13 (4.12)	12 (3.80)	13 (4.12)	12 (3.80)	10 (3.17)	74 (23.49)
Sikh	11 (3.49)	10 (3.17)	9 (2.85)	12 (3.80)	8 (2.53)	6 (1.90)	56 (17.77)
Jain	7 (2.22)	6 (1.90)	5 (1.58)	6 (1.90)	4 (1.26)	3 (0.95)	31 (9.81)
Total	60 (19.04)	55 (17.46)	53 (16.82)	55 (17.46)	50 (15.87)	42 (13.35)	315 (100.00)

Source: Primary data

Note: Percentage indicates in the brackets.

Table 1.2 described views of the respondents about government schemes for development of entrepreneurship according to occupation in the sample. The respondents were asked the following question: (1) Have government launched schemes for development of women entrepreneurs? If Yes, tell the name or service rendered like financial, technical, managerial, marketing, infrastructural support and guidance.

1. The table revealed that 79.04 per cent of the respondents felt that government launched various schemes for development of women entrepreneurship in the areas.
2. That 20.95 per cent of the respondents felt that government did not launch any scheme for development of women entrepreneurship.
3. That 20.08 per cent of the respondents felt that they availed financial help through the government schemes.
4. That 17.67 per cent of the respondents felt that they got technical help.
5. That 15.26 per cent of the respondents felt that they got managerial assistance through the government schemes.
6. That 18.47 per cent of the respondents felt that they benefitted marketing.
7. That 15.26 per cent of the respondents felt that infrastructural support has been provided through the government schemes
8. That 13.25 per cent of the respondents felt that various types of guidance were provided through the government schemes for further development of women entrepreneurship.

TABLE 1.2: VIEWS OF THE RESPONDENTS GOVERNMENT SCHEMES FOR DEVELOPMENT OF ENTREPRENEURSHIP ACCORDING TO OCCUPATION IN THE SAMPLE

What are Resource Potential and How much Resources are Engaged?								
Occupation	Have Government launched Schemes for development of Women Entrepreneurship		If Yes, tell the names of service rendered					
	Yes	No	Financial	Technical	Managerial	Marketing	Infrastructural support	Guidance
Unskilled labour	46 (14.60)	10 (3.17)	8 (3.21)	7 (2.81)	6 (2.40)	7 (2.81)	8 (3.21)	10 (4.01)
Skilled labour	70 (22.22)	17 (5.39)	13 (5.22)	12 (4.81)	11 (4.41)	13 (5.22)	12 (4.81)	9 (3.61)
Trade/ Business	62 (19.68)	16 (5.07)	12 (4.81)	11 (4.41)	13 (5.22)	12 (4.81)	9 (3.61)	8 (3.21)
Small Industry	30 (9.52)	11 (3.49)	7 (2.81)	6 (2.40)	5 (2.00)	6 (2.40)	4 (1.60)	2 (0.80)
Service Centre	25 (7.93)	6 (1.90)	6 (2.40)	5 (2.00)	4 (1.60)	5 (2.00)	3 (1.20)	2 (0.80)
Self Employment	16 (5.07)	6 (1.90)	4 (1.60)	3 (1.20)	2 (0.80)	3 (1.20)	2 (0.80)	2 (0.80)
Total	249 (79.04)	66 (20.95)	50 (20.08)	44 (17.67)	38 (15.26)	46 (18.47)	38 (15.26)	33 (13.25)

Note: Percentage indicates in the brackets

Thus, it is clear that various types of service rendered for the women entrepreneurs through the Government Schemes are very useful. Thus, it can be concluded that there is a positive impact of Government policies on women entrepreneurs. Ample opportunities have been provided to women entrepreneurs through various policies and programmes started in the banner of liberalization. Women entrepreneurs have been facing to lot of hurdles and problems during the course of running their firms but overall there has been a remarkable development of women entrepreneurs in the area of study.

8. RECOMMENDATIONS

Following are the suggestions and recommendations that can accelerate the growth and development process of Women Entrepreneur in India:

1. Financial Cells

In various public financial institutions and banks, special cells may be opened for providing easy finance to women entrepreneurs. These cells should be manned by women officers and clerks.

2. Marketing Co-operatives

Encouragement and assistance should be provided to women entrepreneurs for setting up co-operatives. These co-operatives will pool the inputs of women enterprises and sell them remunerative prices.

3. Supply of raw materials

Scarce and imported raw materials may be made available to women entrepreneurs on priority basis. A subsidy may also be given to the products manufactured by women entrepreneurs.

4. Education and Awareness

It is necessary to change negative social attitude towards women. Elders need to be made aware of the potential of girls and their due role in society.

5. Training Facilities

Training and skills are essential for the development of entrepreneurship. Training schemes should be so designed that women can take full advantage. Family members do not like women to go away to far off places for training.

9. SCOPE FOR FURTHER RESEARCH

It would be further interesting to examine the impact of government policies in different states and their comparison. Further it would also be interesting to examine the impact of NGO's on Women Entrepreneurship.

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