



INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION AND MANAGEMENT

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Contributions to books

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

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WOMEN BUILDING BUSINESSES IN A MAN'S WORLD – THE SAGA OF WOMEN ENTREPRENEURSHIP

J. EDUKONDALA RAO

**FACULTY MEMBER, DEPARTMENT OF MARKETING MANAGEMENT
UNIVERSITY OF GONDAR
ETHIOPIA, AFRICA**

ABSTRACT

Running a one-person business is a creative, flexible and challenging way to become your own boss and chart your own future. It is about creating a life, as it is about making a living. It takes courage, determination and foresight to decide to become an entrepreneur. From the relatively safe cocoon of the corporate world, where paychecks arrive regularly, you will be venturing into the uncharted territories of business. Historically, entrepreneurship has been a male-dominated pursuit. The Indian sociological set up has been traditionally 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. They are left with lesser commitments and kept as a dormant force for a quite long time. The Indian culture made them only subordinates and executors of the decisions made by other male members, in the basic family structure. While at least half the brainpower on earth belongs to women, women remain perhaps the world's most underutilized resource. The traditional set up is changing in the modern era. 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. Woman is no longer the fairer or the weaker gender. She has competed with man and successfully stood up with him in every walk of life and business is no exception for this. Several women entrepreneurs are working hard to prove that when it comes to starting and sustaining a business, they are second to none. This paper speaks about women entrepreneurship in India – Opportunities & Challenges – Work life balance – Schemes for promotion & development of women entrepreneurship in India – Successful women entrepreneurs in India, etc.

KEYWORDS

Entrepreneurship, Women, Business, Gender.

INTRODUCTION

Running a one-person business is a creative, flexible and challenging way to become your own boss and chart your own future. It is about creating a life, as it is about making a living. It takes courage, determination and foresight to decide to become an entrepreneur. From the relatively safe cocoon of the corporate world, where paychecks arrive regularly, one will be venturing into the uncharted territories of business.

Historically, entrepreneurship has been a male-dominated pursuit. The Indian sociological set up has been traditionally 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. They are left with lesser commitments and kept as a dormant force for a quite long time. The Indian culture made them only subordinates and executors of the decisions made by other male members, in the basic family structure. While at least half the brainpower on earth belongs to women, women remain perhaps the world's most underutilized resource.

The traditional set up is changing in the modern era. 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. Woman is no longer the fairer or the weaker gender. She has competed with man and successfully stood up with him in every walk of life and business is no exception for this.

“WOMEN” AS ENTREPRENEURS IN INDIA

Women owned businesses are highly increasing in the economies of almost all countries. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. ‘Women Entrepreneur’ is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life. With the advent of media, women are aware of their own traits, rights and also the work situations. The glass ceilings are shattered and women are found indulged in every line of business from pappad to power cables. The challenges and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators. They are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation.

The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The number of women entrepreneurs has grown over a period of time, especially in the 1990s. Women entrepreneurs need to be applauded for their increased utilization of modern technology, increased investments, finding a niche in the export market, creating a sizable employment for others and setting the trend for other women entrepreneurs in the organized sector. In India, Several women entrepreneurs are working hard to prove that when it comes to starting and sustaining a business, they are second to none.

While women entrepreneurs have demonstrated their potential, the fact remains that they are capable of contributing much more than what they already are. In order to harness their potential and for their continued growth and development, it is necessary to formulate appropriate strategies for stimulating, supporting and sustaining their efforts in this direction. Such a strategy needs to be in congruence with field realities, and should especially take cognizance of the problems women entrepreneurs face within the current system.

WOMEN ENTREPRENEURSHIP IN INDIA

States	No of Units Registered	No. of Women Entrepreneurs	Percentage
Tamil Nadu	9618	2930	30.36
Uttar Pradesh	7980	3180	39.84
Kerala	5487	2135	38.91
Punjab	4791	1618	33.77
Maharashtra	4339	1394	32.12
Gujarat	3872	1538	39.72
Karnataka	3822	1026	26.84
Madhya Pradesh	2967	842	28.38
Other States & UTS	14576	4185	28.71
Total	57,452	18,848	32.82

INDIAN WOMEN & THEIR CHARACTERISTICS

The Indian women have basic characters in themselves in the present sociological and cultural setup as follows.

- Indian women are considered as Sakthi, which means source of power.
- Effectively coordinating the available factors and resources.
- Efficient execution of decisions imposed on them
- Clear vision and ambition on the improvement of family and children.
- Patience and bearing the sufferings on behalf of others and
- Ability to work physically more at any age.

WOMEN ENTREPRENEURS & CHALLENGES ENCOUNTERED

Indian women entrepreneurs are facing some major challenges as follows

1. 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.
2. The financial institutions are skeptical about the entrepreneurial abilities of women. The bankers consider women loonies as higher risk than men loonies.
3. Entrepreneurs usually require financial assistance of some kind to launch their ventures. The women entrepreneurs lack access to external funds due to their inability to provide tangible security
4. Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations. The financial institutions discourage women entrepreneurs on the belief that they can at any time leave their business and become housewives again.
5. Indian women give more emphasis to family ties and relationships. Married women have to make a fine balance between business and home. More over the business success is depends on the support the family members extended to women in the business process and management.
6. Another argument is that women entrepreneurs have low-level management skills. They have to depend on office staffs and intermediaries, to get things done, especially, the marketing and sales side of business.
7. The male - female competition is another factor, which develop hurdles to women entrepreneurs in the business management process. Despite the fact that women entrepreneurs are good in keeping their service prompt and delivery in time, due to lack of organizational skills compared to male entrepreneurs women have to face constraints from competition. The confidence to travel across day and night and even different regions and states are less found in women compared to male entrepreneurs. This shows the low level freedom of expression and freedom of mobility of the women entrepreneurs.
8. Knowledge of alternative source of raw materials availability and high negotiation skills are the basic requirement to run a business. Getting the raw materials from different source with discount prices is the factor that determines the profit margin. Lack of knowledge of availability of the raw materials and low-level negotiation and bargaining skills are the factors which affect women entrepreneurs business adventures.
9. Knowledge of latest technological changes, know how, and education level of the person are significant factor that affect business. The literacy rate of women in India is found at low level compared to male population. They are ignorant of new technologies or unskilled in their use, and often unable to do research and gain the necessary training.
10. Low-level risk taking attitude is another factor affecting women folk decision to get into business.
11. Achievement motivation of the women folk found less compared to male members. The low level of education and confidence leads to low level achievement and advancement motivation among women folk to engage in business operations and running a business concern.
12. Finally high production cost of some business operations adversely affects the development of women entrepreneurs. The installation of new machineries during expansion of the productive capacity and like similar factors dissuades the women entrepreneurs from venturing into new areas.

WOMEN ENTREPRENEURS & THE BALANCING ACT

It is estimated that more than 60% of self-employed women can be described as "lifestyles." This means that business owners are not actively looking for growth opportunities but rather choose entrepreneurship because it is the best way to balance work and family demands. The ability to balance work and family seems to produce positive side effects and happier women.

1. Keep the Right Perspective: Relationships are the most valuable aspect of life. Our happiness, self-esteem, and yes, even the ability to work well, are all influenced by the quality of relationships in our lives. Work and business merely supports our relationships. Remembering this will give you the proper perspective, keep you grounded and help you make the best decisions in both work and family.

2. Develop a Business Mindset: Treat your work with value and respect. Show your family that it is something that is important to you, and that you are doing everything to see it succeed. If you show them that your work should be valued and respected, your family will also begin to respect your business.

3. Let your kids understand the importance of your Business: Let your kids know how important your business is, and its contribution to your family. Tell them the benefits they can get from your working at home and running this business. Of course, how you tell it to them depends on their age. To high school kids, you can explain the financial contribution of this business to your family, including the money needed for their college education. To toddlers, on the other hand, you can simply say that you need to work so you can buy them toys (very effective for my toddlers).

4. Get your Family's Commitment: Sit down with your spouse and children and discuss why you started working from home. Let them know how this business can provide for the needs of the family, including food, their clothes, education, and even the roof over their heads. Then stress the importance of being able to get your work done, and that you need their support to be able to do this.

5. Set a Schedule for your Work: Try to keep regular working hours for your business. Having a set schedule will show your business when to expect you working. Even if it is split throughout the day – two hours in the morning, break, then a couple of hours in the afternoon – keep to those hours. Tell your family and kids about your work hours, and let them know that you will not be available to spend family time during those hours, unless previously scheduled. If you must work outside of your scheduled hours, let the family know. Explain to your family why you need to work later than usual. But try to compensate to them and give them extra time that they deserve.

BUILDING WOMEN ENTREPRENEURS

Right efforts on from all areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. Following efforts can be taken into account for effective development of women entrepreneurs.

1. Consider women as specific target group for all developmental programmes.
2. Better educational facilities and schemes should be extended to women folk from government part.
3. Adequate training programme on management skills to be provided to women community.
4. Encourage women's participation in decision-making.
5. Vocational training to be extended to women community that enables them to understand the production process and production management.
6. Skill development to be done in women's polytechnics and industrial training institutes. Skills are put to work in training-cum-production workshops.
7. Training on professional competence and leadership skill to be extended to women entrepreneurs.
8. Training and counselling on a large scale of existing women entrepreneurs to remove psychological causes like lack of self-confidence and fear of success.
9. Counselling through the aid of committed NGOs, psychologists, managerial experts and technical personnel should be provided to existing and emerging women entrepreneurs.
10. Continuous monitoring and improvement of training programmes.
11. Activities in which women are trained should focus on their marketability and profitability.
12. Making provision of marketing and sales assistance from government part.
13. To encourage more passive women entrepreneurs the Women training programme should be organised that taught to recognize her own psychological needs and express them.
14. State finance corporations and financing institutions should permit by statute to extend purely trade related finance to women entrepreneurs.
15. Women's development corporations have to gain access to open-ended financing.
16. The financial institutions should provide more working capital assistance both for small scale venture and large scale ventures.
17. Making provision of micro credit system and enterprise credit system to the women entrepreneurs at local level.
18. Repeated gender sensitization programmes should be held to train financiers to treat women with dignity and respect as persons in their own right.
19. Infrastructure, in the form of industrial plots and sheds, to set up industries is to be provided by state run agencies.
20. Industrial estates could also provide marketing outlets for the display and sale of products made by women.
21. A Women Entrepreneur's Guidance Cell set up to handle the various problems of women entrepreneurs all over the state.
22. District Industries Centres and Single Window Agencies should make use of assisting women in their trade and business guidance.
23. Programmes for encouraging entrepreneurship among women are to be extended at local level.
24. Training in entrepreneurial attitudes should start at the high school level through well-designed courses, which build confidence through behavioral games.
25. More governmental schemes to motivate women entrepreneurs to engage in small scale and large-scale business ventures.
26. Involvement of Non Governmental Organizations in women entrepreneurial training programmes and counselling.

CONCEPT OF WOMEN ENTREPRENEUR ENTERPRISE

"A small scale industrial unit or industry –related service or business enterprise, managed by one or more women entrepreneurs in a concern, in which they will individually or jointly have a share capital of not less than 51% as shareholders of the private limited company, members of co-operative society".

CATEGORIES OF WOMEN ENTREPRENEURS

- Women in organized & unorganized sector

- Women in traditional & modern industries
- Women in urban & rural areas
- Women in large scale and small scale industries.
- Single women and joint venture.

CATEGORIES OF WOMEN ENTREPRENEURS IN PRACTICE IN INDIA

• FIRST CATEGORY

- Established in big cities
- Having higher level technical & professional qualifications
- Non-traditional Items
- Sound financial positions

• SECOND CATEGORY

- Established in cities and towns
- Having sufficient education
- Both traditional and non-traditional items
- Undertaking women services-kindergarten, crèches, beauty parlors, health clinic etc

• THIRD CATEGORY

- Illiterate women
- Financially weak
- Involved in family business such as Agriculture, Horticulture, Animal Husbandry, Dairy, Fisheries, Agro Forestry, Handloom, Power loom etc.

SUPPORTIVE MEASURES FOR WOMEN'S ECONOMIC ACTIVITIES AND ENTREPRENEURSHIP

- Associations Direct & indirect financial support
- Yojna schemes and programmes
- Technological training and awards
- Federations

DIRECT & INDIRECT FINANCIAL SUPPORT

- Nationalized banks
- State finance corporation
- State industrial development corporation
- District industries centers
- Differential rate schemes
- Mahila Udyog Needhi scheme
- Small Industries Development Bank of India (SIDBI)
- State Small Industrial Development Corporations (SSIDCs)

YOJNA SCHEMES AND PROGRAMME

- Nehru Rojgar Yojna
- Jacamar Rojgar Yojna
- TRYSEM
- DWACRA

SUCCESSFUL WOMEN ENTREPRENEURS IN INDIA

Many leading Business Women in India have been proving their mettle in their respective fields like

1. Akhila Srinivasan, Managing Director, Shriram Investments Ltd
2. Chanda Kocchar, Executive Director, ICICI Bank
3. Ekta Kapoor, Creative Director, Balaji Telefilms
4. Jyoti Nayak, President, Lijjat Papad
5. Kiran Mazumdar-Shaw, Chairman & Managing Director, Biocon.
6. Naina Lal Kidwai, Deputy CEO, HSBC
7. Preeta Reddy, Managing Director, Apollo Hospitals
8. Renuka Ramnath, CEO, ICICI Ventures
9. Ritu Kumar, Fashion Designer
10. Ritu Nanda, CEO, Escolife
11. Shahnaz Hussain, CEO, Shahnaz Herbals, etc

CONCLUSION

Independence brought promise of equality of opportunity in all sphere to the Indian women and laws guaranteeing for their equal rights of participation in political process and equal opportunities and rights in education and employment were enacted. But unfortunately, the government sponsored development activities have benefited only a small section of women. The large majority of them are still unaffected by change and development activities.

Women sector occupies nearly 45% of the Indian population. The literary and educational status of women improved considerably during the past few decades. More and more higher educational and research institutions are imparting Knowledge and specialization. At this juncture, effective steps are needed to provide entrepreneurial awareness, orientation and skill development Programs to women.

REQUEST FOR FEEDBACK

Esteemed & Most Respected Reader,

At the very outset, International Journal of Research in Commerce and Management (IJRCM) appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to take this opportunity to request to your good self to supply your critical comments & suggestions about the material published in this issue as well as on the journal as a whole, on our E-mails i.e. **info@ijrcm.org.in** or **infoijrcm@gmail.com** for further improvements in the interest of research.

If your good-self have any queries please feel free to contact us on our E-mail **infoijrcm@gmail.com**.

Hoping an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator