

# INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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**CHALLENGES AND PROBLEMS ENCOUNTERED BY WOMEN ENTREPRENEURS IN NELLORE DISTRICT**

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**ABSTRACT**

Women in India constitute around half of the country's population. Hence they are regarded as the "better half of the society". This paper tries to find challenges and problems faced women entrepreneur in Nellore district. Women entrepreneurs are actively involved in business due to push and pull factors. Which encourage women to have a Separate profession and supported on their own legs. A sense towards own decision-making on their life, profession and career is the motivational factor behind this urge. Saddled with household chores and domestic responsibilities women want to get own under the influence of these factors the women entrepreneurs choose a profession as a challenge and try hard to do something new. Such situation is described as pull factors. While in push factors women engaged in business activities due to family compulsion and the responsibility is thrust upon them. Many women have the quality but they never got a platform to show their real ability. Women in India are taking more responsibilities like take care of their children and managing home with care, love and affection. In the family level mingling various activities in a much effective manner, without hurting of feelings and inconvenience is carried out by the women. The study is an exploratory research. The data used in the paper are both the Primary data as well as secondary data. The primary data collected with the help of unstructured questionnaire. The secondary data were collected from published journals, magazines and surfing the Net. Some of the important problems identified are women's Family ties, Male dominated society, Lack of education, Social barriers, scarcity of raw materials, Problem of finance, Tough competition, High cost of production, Low risk-bearing capacity, Limited mobility, Lack of entrepreneurial aptitude, Legal formalities, Exploitation by middle men and Lack of self confidence. The paper concludes that the problems of women entrepreneurs can eradicated by appropriate training programs, providing incentives, support of financial institutions, encouragement and motivation from government, social recognition of their entrepreneurial abilities, and family's moral support.

**KEYWORDS**

Women entrepreneur, problems, Decision making, incentives, support from government and financial institutions.

**1. INTRODUCTION**

The turn of the century, man has enjoyed a dominant position in the society. In the official proclamation, they are at par with men. But in real life the truth prevails otherwise. Women are not treated as equal partners both inside and outside four walls of the house. In fact they are treated as *abala*, i.e., weak and dependent on man. The Indian women enjoy a disadvantageous status in the society. Some facts are low literacy rate (40%), low work participation rate (28%) and low urban population rate (10%) of women compared to 60%, 52% and 18% respectively of their male counterparts well conform their disadvantageous position in the society. But change in position technological innovation and modern way of thinking can reduce the disparity between man and women, and bring about equality and equity between them, the need of the hour in women empowerment both through provision of employment and enterprise creation. Typologically, the former leader to endogenous empowerment and the latter give rise to exogenous empowerment.

**CONCEPTUAL OVERVIEW**

Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. Government of India has defined women entrepreneurs as an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women. Like a male entrepreneurs a women entrepreneur has many functions. They should explore the prospects of starting new enterprise; undertake risks, introduction of new innovations, coordination administration and control of business and providing effective leadership in all aspects of business.

They have made their marks in business because of the following reasons:

- They want to improve their mettle in innovation and competitive jobs.
- They want the change to control the balance between their families and responsibility and their business levels.
- They want new challenges and opportunities for self fulfillment.

**ROLE OF WOMEN AS AN ENTREPRENEUR'S**

**1) IMAGINATIVE:** It refers to the imaginative approach or original ideas with competitive market. Well-planned approach is needed to examine the existing situation and to identify the entrepreneurial opportunities. It further implies that women entrepreneur's have association with knowledgeable people and contracting the right organization offering support and services.

**2) ATTRIBUTE TO WORK HARD:** Enterprising women have further ability to work hard. The imaginative ideas have to come to a fair play. Hard work is needed to build up an enterprise..

**3) PERSISTENCE:** Women entrepreneurs must have an intention to fulfill their dreams. They have to make a dream transferred into an idea enterprise; Studies show that successful women work hard.

**4) ABILITY AND DESIRE TO TAKE RISK:** The desire refers to the willingness to take risk and ability to the proficiency in planning making forecast estimates and calculations.

**5) PROFIT EARNING CAPACITY:** she should have a capacity to get maximum return out of invested capital.

**A Woman entrepreneur has also to perform all the functions involved in establishing an enterprise.** These include idea generation, and screening, determination of objectives, project preparation, product analysis, determination of forms of business organization, completion of formal activities, raising funds, procuring men machine materials and operations of business.

**Fredrick Harbiscon, has enumerated the following five functions of a women entrepreneur's:**

- Exploration of the prospects of starting a new business enterprise.
- Undertaking a risk and handling of economic uncertainties involved in business.
- Introduction of innovations, imitations of innovations.
- Co ordination, administration and control.
- Supervision and leadership.

In nutshell, women entrepreneur are those women who think of a business enterprise, initiate it organize and combine the factors of production, operate the enterprise, undertake risk and handle economic uncertainties involved in running a business enterprise.

With education and training, the women have gained confidence to do all work, which was the prerogative of man and do it excellently, rather better than men. Over the years, the educated women have become ambitious, acquired experience and basic skills of competency and self-assurance.

#### **LEADERSHIP QUALITIES**

Some of the outstanding qualities of women entrepreneurs are as follows:

- Accepting challenges
- Driven oriented
- Well Enthusiastic
- Good Hard working nature
- She wills a good Motivator
- High Skillful in any activity
- Unquenchable optimism.
- Determination to excel
- Keeness to learn and imbibe new ideas

#### **PSYCHOSOCIAL BARRIERS**

Although some women entrepreneurs have excelled in their enterprise, the fear of success haunts women in general. Some psycho-social factors impeding the growth of woman entrepreneurship are as follows:

1. Poor self-image of women
2. Inadequate motivation
3. Discriminating treatment
4. Faulty socialization
5. Role conflict
6. Cultural values
7. Lack of courage and self-confidence
8. Inadequate encouragement
9. Lack of social acceptance]
10. Unjust social-economic and cultural system
11. Lack of freedom of expression
12. Afraid of failures and criticism
13. Susceptible to negative attitudes
14. Non-persistent attitude
15. Low dignity of labour
16. Lacking in leadership qualities, Le., planning, organising, controlling, coordinating and directing.

#### **WOMEN EMPOWERMENT**

The Government of India had ushered in the new millennium by declaring the year 2001 as 'Women's Empowerment Year' to focus on a vision 'where women are equal partners like men'. The most common explanation of 'women's empowerment' is the ability to exercise full control over one's actions. The last decades have witnessed some basic changes in the status and role of women in our society.

The discrepancy in the ideology and practice of the empowerment policy of women in India constitutes its continued social, economic and social backwardness. Women make up 52% of our country's population. Hence there can be no progress unless their needs and interests are fully met. Empowerment would not hold any meaning unless they are made strong, alert and aware of their equal status in the society. Empowerment would become more relevant if women are educated, better informed and actively involved in entrepreneurial activities

Despite all the social hurdles, many women have become successful in their works. These successful women have made name & wealth for themselves with their hard work, diligence, competence and will power. Following is the list of few top Women Entrepreneurs in India:

#### **Indra Nooyi- Current position: CFO, Pepsico**

Indra Nooyi,56, is the current chairman and CFO of the second largest food and beverage business, PepsiCo. Born in Chennai, Indra did her Bachelor's in Science from Madras Christian College in 1974 and a Post Graduate Diploma in Management (MBA) from Indian Institute of Management, Calcutta in 1976. Beginning her career in India, Nooyi held product manager positions at Johnson & Johnson and textile firm Metturr Beardsell. Nooyi joined PepsiCo in 1994 and was named president and CFO in 2001. She has been conferred with prestigious Padma Bhushan for her business achievements and being an inspiration to India's corporate leadership.

#### **Naina Lal Kidwai-Current position: Group General Manager & Country Head – HSBC, India**

Naina Lal Kidwai,55, is presently the Group General Manager and Country Head of HSBC India. Naina has a Bachelor's degree in Economics from Delhi university and an MBA from Harvard Business school. In fact, Kidwai was the first Indian woman to graduate from Harvard Business School. She started her career with ANZ Grindlays . Presently, she is also serving as a non-executive director on the board of Nestle SA. Kidwai is also global advisor at Harvard Business school. Indian government conferred Padma Shri award on Naina for her contributions in the field of Trade and Industry.

#### **Kiran Mazumdar Shaw-Current position: CMD, Biocon**

Kiran,59, is the founder Chairman and Managing Director (CMD) of Biocon Limited. Born in Bangalore, Shaw completed her Bachelors in Zoology from Mount Carmel College, Bangalore University. She later did her post-graduation in Malting and Brewing from Ballarat College, Melbourne University. She worked as a trainee brewer in Carlton and United Breweries, Melbourne and as a trainee maltster at Barrett Brothers and Burston, Australia. She started Biocon in 1978 and spearheaded its evolution from an industrial enzymes manufacturing company to a fully integrated bio-pharmaceutical company. Today Biocon under Shaw's leadership has established itself as a leading player in biomedicine research with a focus on diabetes and oncology. Kiran is also a member of the board of governors of the prestigious Indian School of Business and Indian Institute of Technology Hyderabad. Kiran received the prestigious Padma Shri (1989) and the Padma Bhushan (2005) from the government of India.

#### **Chanda Kochar-Current position: MD & CEO – ICICI Bank**

Chanda Kochar, 51, is currently the MD & CEO of india's largest private bank ICICI Bank. Rajasthan born chanda got Masters Degree in Management Studies from Jamnalal Bajaj Institute of Management Studies, Mumbai. She received the Wockhardt Gold Medal for Excellence in Management Studies as well as the J. N. Bose Gold Medal in Cost Accountancy. Chanda Kochhar is married to Deepak Kochhar, a wind energy entrepreneur and her Business schoolmate.



**Indu Jain-Designation – Chairperson (former), Times Group**

Indu Jain, 76, used to be the chairperson of India's largest and most powerful media house – The Times Group. A strong votary of women's rights and women entrepreneurship, Indu contributed immensely to the growth of Times group. Now, her two sons Samir and Vineet are running the company. Indu Jain is also founder President of the Ladies wing of FICCI (FLO). Indu is also the Chairperson of the Bharatiya Jnanpith Trust, which awards India's most prestigious and highest literary award, the Jnanpith award. She addressed the United Nations in 2000 at the Millennium World Peace Summit of Religious and Spiritual Leaders, a speech in which she stressed the need for oneness among faiths and went on to chair a special session of the conference.

**Simone Tata-Current position: Chairperson (Former), Lakme Chairperson (Present),Trent Limited**

French by birth and educated in Switzerland, Simone is wife of Naval Homey Jahangir Tata and step mother to Ratan Tata. She is better known as 'Cosmetic Czarina of India'. She has the distinction of changing a small subsidiary of Tata Oil Mills into the largest cosmetic brand in India – Lakme, which became synonymous with indigenous Indian cosmetics. In 1996 Tata sold off Lakmé to Hindustan Lever Limited (HLL), and created Trent from the money it made through the sale. Presently, Simone is the chairperson of Trent Limited.

**Neelam Dhawan-Current position: MD, HP-India**

A woman with 'never-say-die' spirit, Neelam Dhawan is presently the Managing Director of Hewlett-Packard (HP), India. Neelam is an iconic figure in Indian IT industry. She is an inspiration for women working in IT sector. She dared to enter the IT world in early 1980s when there were just a handful of women in this industry. At the start of her career she yearned to be a part of major players in the FMCG space such as Asian Paints and Hindustan Lever. Unfortunately, these organizations did not want a woman to be a part of their marketing and sales efforts and hence she was rejected at the time. But a determined Neelam refused to give up and fought back with laurels galore. Before joining HP, India as Managing Director (MD), Neelam was Managing Director (MD) of Microsoft, India. She had successful and rewarding stints with other leading players like IBM and HCL.

**Sulajja Firodia Motwani- Current position: JMD – Kinetic Motors**

Motwani is the Joint Managing Director of Kinetic Motors. Sulajja has single-handedly designed and developed marketing strategies to spearhead the company's growth forward. Sulajja worked in a California-based Investment Company before coming to India to join her grandfather's business. Sulajja's good looks have been recognized by India Today group which named her the 'Face of the Millennium' and she has been selected as the 'Global Leader of Tomorrow' by the World Economic Forum.

**Priya Paul-Current position: Chairperson, Apeejay Park Hotels**

Priya joined the family business at the age of 22 and worked under her father as Marketing Manager at the Park Hotel, Delhi. After the death of Surrendra Paul, she succeeded him in 1990 as the Chairperson of the Hospitality Division of the Apeejay Surendra Group. Her contribution to the hospitality industry has got recognition from the government of India which conferred on her Padma Sri award in 2012.

**Mallika Srinivasan-Current position: Director, TAFE (Tractor and Farm Equipment)**

Mallika has an MBA from Wharton School of Business, Pennsylvania. She joined TAFE in 1986 and has since been responsible for accelerating turnover from 85 crores to 2900 crores within a span of two decades. Her innovative business ideas and excellent leadership qualities have won her laurels from every quarter. She was awarded 'Businesswoman of the year 2006' award by ET.

**Ekta Kapoor-Current position: JMD & Creative Director, Balaji Telefilms**

Ekta Kapoor is the daughter of legendary star of yesteryears Jeetendra and brother of Bollywood actor Tusshar Kapoor. Ekta has created a niche for herself in TV serial and film production. She can easily be termed as the most successful female producer of entertainment world. Ekta has produced many successful films including Kyo Kii... Main Jhuth Nahin Bolta, Kuch To Hai Love Sex aur Dhokha, Once Upon a Time in Mumbai, Shor in the City, Ragini MMS, Kya Super Kool Hai Hum and The Dirty Picture.

**Ritu Kumar-Current position: Fashion Designer**

Ritu Kumar is one of the big names in Indian fashion industry. Ritu has carved a niche for herself in designing a variety of wardrobes including swimwear, eveningwear, traditional Indian wear, casual wear and formal evening gowns. She has the distinction of designing costumes of three winning Miss Indias. Her son Ashwin Kumar is a director, who has made films like Road to Ladakh (2002) and short film Little Terrorist (2004), which was nominated for the 2004 Academy Award for Live Action Short Film, and in which she did the costume design.

**Shahnaz Hussain-Current position: CEO, Shahnaz Herbals Inc**

Shahnaz Hussain is the biggest name in herbal cosmetics industry in India. She has introduced a number of trend setting herbal products. Currently, the Shahnaz Husain Group has over 400 franchise clinics across the world covering over 138 countries. Her pioneering work got recognition from Government of India when she was conferred with prestigious Padma Sri award in 2006.

**Jyoti nayak-Current Position: President Shri Mahila Griha Udyog Lijjat Papad**

Jyoti Naik, is currently the President of Shri Mahila Griha Udyog Lijjat Papad, an Indian women's cooperative based in Mumbai. The Khadi and Village Industries Commission of India has conferred the Best Village Industry award on Lijjat Papad from the period 1998-99 to 2000-01. Jyoti Naik was conferred Businesswomen of the Year (2001-02) for corporate excellence by the Economic Times.

**Ravina Raj Kohli-Current position: Founder & Executive Director, JobCorp**

Ravina Raj Kohli is an international media veteran with an experience of 24 years spanning across television and radio broadcasting, advertising, filming and journalism. Ravina is also Indian television's first woman CEO. She was CEO of Star news until 2004. Before Star, Ravina worked at Sony Entertainment Television as Head of Content and Communication and with the Kerry Packer owned Channel 9 on the Doordarshan platform as CEO. She has earned a Diploma from the London School of Journalism, as well as a Bachelor's Degree in Psychology, Economics and Literature from Bangalore University.

**2. REVIEW OF LITERATURE**

Sarngadharan and Beigum Resia (1995) studying the institutional support and problems faced by women entrepreneurs in Kerala confirm that women entrepreneurs confront numerous problems like outside financial support being meager, marketing purchase of raw materials, competition from larger units, slackness in demand as major problems in promoting and running their enterprises.

Awasti D.N. (2005) conducted a case study of women owned micro and small enterprises within India's self Employed Women's Association (SEWA) and reports that women change in two ways when they organize on the basis of work to join a union or form a cooperative. First their self perception evolves, they realize that they actually are workers that as such they contribute to the nation's economy and so become conscious of the fact that they have more roles than those traditionally emphasized by society i.e. as mother-wife and housekeeper. Second women come to disregard their differences of caste, religion or community and manifest relatively high levels of solidarity especially in times of crisis.

Manimekalai and Rajeswaris (2008) study on women entrepreneurs running micro enterprises in Trichirappally rural that women were engaged in trade and service units. Majority of them were sole proprietorship. The raw material and marketing were mostly within the district or state and a number of agencies helped the women entrepreneurs in starting and running the enterprise including banks district industries centre, the family and friends and relatives.

According to some analytical frame work, women Entrepreneurs are essential for achieving for the economic growth of the nation. There are certain obstacles which hinder the growth of the nation should be avoided. Encouragement should be in such a manner which allows women to participate and to take up all kinds of business as an entrepreneur. Government should provide proper training to women entrepreneurs. Government should use sophisticated methods to impart knowledge in all functional areas. Promoting Women entrepreneurship is surely a successful path to develop Indian economy. Apart from these women required psychological motivation also.

According to some school of thought they conclude that, now India is in better position because of introduction of women as an entrepreneur. This is mainly because of change of attitude of people towards women, courageous and risk-taking capabilities of women support from society people, changes and

relaxations in government policies, granting various up-lift schemes to women entrepreneurs’ etc. extension to these findings there are certain other factors which facilitates to get success as an entrepreneur.

**3. RESEARCH METHODOLOGY**

**OBJECTIVES**

1. The main objective of the research to find the problems and challenges faced by women entrepreneurs in Nellore district.
2. To know the characteristics influencing women entrepreneurs for success.
3. To suggest how to overcome from the problems.

**TYPE OF RESEARCH:** Descriptive research

**SAMPLING TECHNIQUE:** Non probability Convenience sampling

**DATA SOURCES:** Data is collected through two sources; they are primary and secondary data.

1. The primary data is collected through structured questionnaire and interview method.
2. Secondary data is collected with the help of journals articles, surfing net and other published materials.

**Sampling Unit:** Women Entrepreneurs in Nellore district.

**Sampling Size:** Total 30 women entrepreneurs in Nellore District including Nellore, Kavali, Venkatagiri, Gudur, Naidu Pet, Suler pet, Tada, Kota.

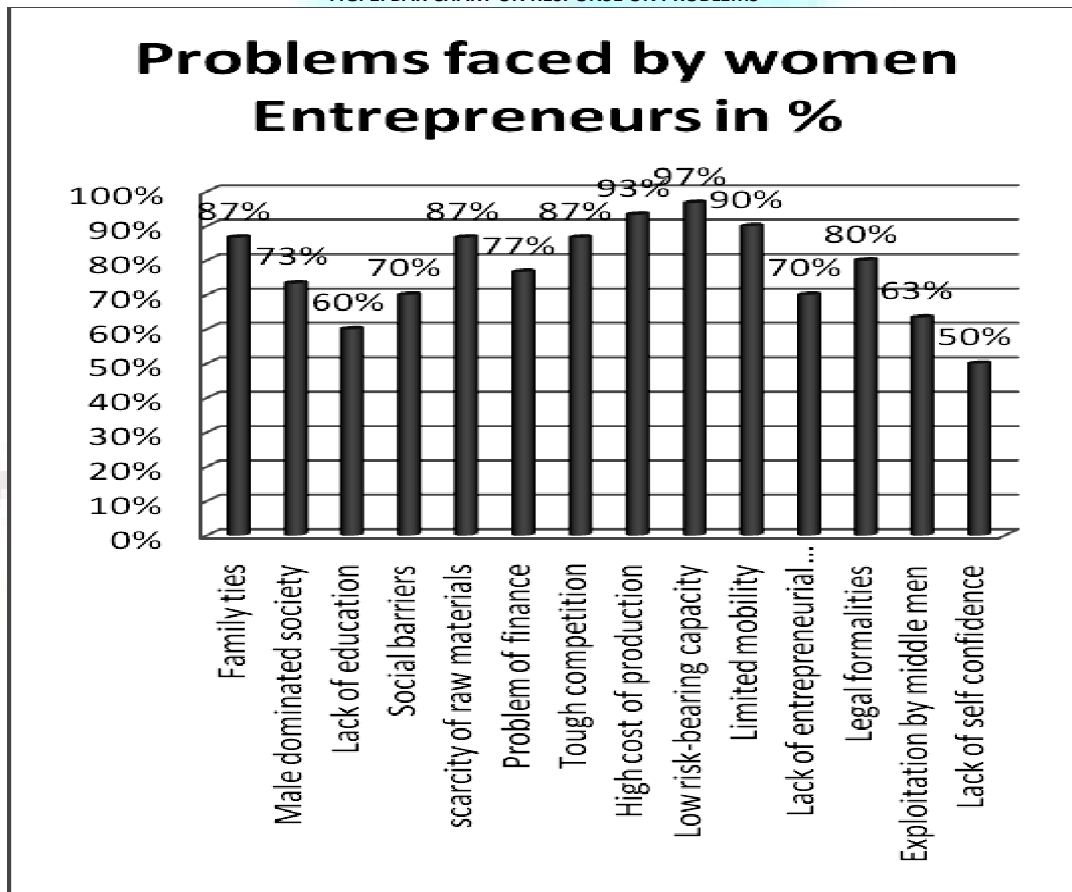
**4. ANALYSIS AND FINDINGS**

Women entrepreneurs facing no. of problems from the beginning enterprise. The problems of Indian women have more responsibilities towards family and society. Women in India are faced with many problems to get ahead their life in business.

**TABLE 1: RESPONSE ON PROBLEMS**

Problems and challenges	No. of respondents	%age of respondents
Family ties	26	87%
Male dominated society	22	73%
Lack of education	18	60%
Social barriers	21	70%
Scarcity of raw materials	26	87%
Problem of finance	23	77%
Tough competition	26	87%
High cost of production	28	93%
Low risk-bearing capacity	29	97%
Limited mobility	27	90%
Lack of entrepreneurial aptitude	21	70%
Legal formalities	24	80%
Exploitation by middle men	19	63%
Lack of self confidence	15	50%

**FIG. 1: BAR CHART ON RESPONSE ON PROBLEMS**



**FAMILY TIES**

Women in India are very emotionally attached to their families. They are supposed to attend to all the domestic work, to look after the children and other members of the family. They are over burden with family responsibilities like extra attention to husband, children and in laws which take away a lots of their time and energy. In such situation, it will be very difficult to concentrate and run the enterprise successfully. The family memers encouragement is nessasary to over come for family ties, to understand their busy work in entrepreneurial activites.

In my study 87 Percent of Women entrepreneurs are facing this problem.

**MALE DOMINATED SOCIETY**

Women in India constitute around half of the country's population. Hence they are regarded as the "better half of the society". Even though our constitution speaks of equality between sexes, male chauvinism is still the order of the day. Women are not treated equal to men. Their entry to business requires the approval of the head of the family. Entrepreneurship has traditionally been seen as a male preserve. All these puts a break in the growth of women entrepreneurs.

73 Percent of women entrepreneurs are faicng this problem of male domination.

**LACK OF EDUCATION**

Women in India are lagging far behind in the field of education. Low literacy rate (40%) of women compared to men (60%). Those who are educated are provided either less or inadequate education than their male counterpart partly due to early marriage, partly due to son's higher education and partly due to poverty. Due to lack of proper education, women entrepreneurs remain in dark about the development of new technology, new methods of production, marketing and other governmental support which will encourage them to flourish.

60 Percent of respondents are responded regarding Lack of education.

**SOCIAL BARRIERS**

The traditions and customs prevailed in Indian societies towards women sometimes stand as an obstacle before them to grow and prosper. Castes and religions dominate with one another and hinders women entrepreneurs too. In rural areas, they face more social barriers. They are always seen with suspicious eyes.

**SCARCITY OF RAW MATERIALS**

The scarcity of raw materials, sometimes nor, availability of proper and adequate raw materials sounds the death-knell of the enterprises run by women entrepreneurs. Women entrepreneurs really face a tough task in getting the required raw material and other necessary inputs for the enterprises when the prices are very high.

**PROBLEM OF FINANCE**

Women entrepreneurs stiffer a lot in raising and meeting the financial needs of the business. Bankers, creditors and financial institutes are not coming forward to provide financial assistance to women borrowers on the ground of their less credit worthiness and more chances of business failure. They also face financial problem due to blockage of funds in raw materials, work-in-progress finished goods and non-receipt of payment from customers in time.

**TOUGH COMPETITION**

Usually women entrepreneurs employ low technology in the process of production. In a market where the competition is too high, they have to fight hard to survive in the market against the organised sector and their male counterpart who have vast experience and capacity to adopt advanced technology in managing enterprises

**HIGH COST OF PRODUCTION**

Several factors including inefficient management contribute to the high cost of production which stands as a stumbling block before women entrepreneurs. Women entrepreneurs face technology obsolescence due to non-adoption or slow adoption to changing technology which is a major factor of high cost of production.

**LOW RISK-BEARING CAPACITY**

Women in India are by nature weak, shy and mild. They cannot bear the amount risk which is essential for running an enterprise. Lack of education, training and financial support from outsides also reduce their ability to bear the risk involved in an enterprises.

**LIMITED MOBILITY**

Women mobility in India is highly limited and has become a problem due to traditional values and inability to drive vehicles. Moving alone and asking for a room to stay out in the night for business purposes are still looked upon with suspicious eyes. Sometimes, younger women feel uncomfortable in dealing with men who show extra interest in them than work related aspects.

**LACK OF ENTREPRENEURIAL APTITUDE**

Lack of entrepreneurial aptitude is a matter of concern for women entrepreneurs. They have no entrepreneurial bent of mind. Even after attending various training programmes on entrepreneur ship women entrepreneurs fail to tide over the risks and troubles that may come up in an organisational working.

**LIMITED MANAGERIAL ABILITY**

Management has become a specialised job which only efficient managers perform. Women entrepreneurs are not efficient in managerial functions like planning, organising, controlling, coordinating, staffing, directing, motivating etc. of an enterprise. Therefore, less and limited managerial ability of women has become a problem for them to run the enterprise successfully.

**LEGAL FORMALITIES**

Fulfilling the legal formalities required for running an enterprise becomes an upheaval task on the part of an women entrepreneur because of the prevalence of corrupt practices in government offices and procedural delays for various licenses, electricity, water and shed allotments. In such situations women entrepreneurs find it hard to concentrate on the smooth working of the enterprise.

**EXPLOITATION BY MIDDLE MEN**

Since women cannot run around for marketing, distribution and money collection, they have to depend on middle men for the above activities. Middle men tend to exploit them in the guise of helping. They add their own profit margin which result in less sales and lesser profit.

**LACK OF SELF CONFIDENCE**

Women entrepreneurs because of their inherent nature, lack of self-confidence which is essentially a motivating factor in running an enterprise successfully. They have to strive hard to strike a balance between managing a family and managing an enterprise. Sometimes she has to sacrifice her entrepreneurial urge in order to strike a balance between the two.

**5. RECOMMENDED ACTION PLAN**

- ✓ For the growth of women entrepreneurs, some of the associations of women entrepreneurs have been setup both at national and international level like-
- **Women entrepreneur wing of Natinal Alliance of Young Entrepreneurs (NAYE):-** it's aim create unity among the women entrepreneurs and encourage them to participate actively in the country's industrialisation. It urges the central and state government to provide special incentives and facilities to women entrepreneurs, such as Liberal allocation of land and sheds, easier followup credit, training etc.,
- **World Association of Women Entrepreneurs (WAWWE):-** Its aim is to bring together all women who are qualified to take up an active and leading part in employer organisations along with their male colleagues.
- **Associated Country of the World (ACWW):-** it provides a net work through which member groups can support and help another. These are mainly rural entrepreneurs.
- National commision of self employed women in the informal sector:- this commission has suggested, state governments should earmark polts for women entrepreneurs, special infrastructure facilities should be provided to womens, licences should be granted on priority basis to women, reservation for Government purchases and price preferences should be offered to momen entrepreneurs.

- ✓ Women entrepreneurs are facing difficulties in getting loans from banks and financial institutions for setting up of their new projects, expansion, modernisation, technology upgradation and diversification of existing project. To overcome this difficulty, financial institutions and banks are providing specialised schemes to women entrepreneurs such as,
  - Mahila Udyoga Nidhi scheme of small industries development bank of India.
  - Shree shakti package of State Bank of India.
- ✓ Promote entrepreneurship various government agencies conduct specialised programs exclusively for women entrepreneurs. National Institute of Entrepreneurship and small business development is an apex body of training and research in Entrepreneurship, some of the programs are-
  - National rural employment program
  - Integrated rural development program
  - Rural landless employment guarantee program
- ✓ Government is providing proper encouragement and assistance for setting up of marketing cooperatives.

## 6. CONCLUSION

In Ancient days India was a male dominated country. Now-a-days this set up has been changing day by day. The changes happen in terms of increased educational status and varied aspirations for better living. Changes in the life style of Indian women should be necessary. Indian families should be like westerners, because a woman here takes more responsibilities in children's growth and she should maintain home with love and affection.

Still some more changes need to be done in terms of motivation, incentives and encouragement. The women should have recognition in the society, family should give moral support, and banks should give support financially. Not only banks financial institutions and women empowerment policies of government should boost their moral and self confidence in them.

## 7. LIMITATIONS OF THE STUDY & SCOPE FOR FURTHER RESEARCH

The limitations of the study include fewer numbers of women entrepreneurs in Nellore district, who have accessibility nature and who feels shy do not express their feelings to the outside world or who don't give complaints their neighbors. There is scope for further researches in this modern era there will be better involvement of women in industrial sector, Geographical locations and education system of women.

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