

WOMEN ENTREPRENEURS

By

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INTRODUCTION

Women entrepreneurship is the process whereby women takes the lead and organise the business or industry and provides employment to others. though it is a new phenomenon in India.

a women entrepreneurs enterprise is termed as an SSI unit /industry related service or business Enterprise is managed by one or more women entrepreneurs in proprietary concerns in which she/they individually/jointly have a share capital of not less than 51%.

this term signifies that section of female population who venture out in to industrial activities ,i.e manufacturing , assembling ,job

Women role in term of their share in small business has been increasing .the fact of the study are :

1. Women own 1/3 of small business in USA and CANADA.
2. Britain has seen increase in work force three times better than men.
3. Women makes 40% of total work force in Asian countries.
4. In Japan the % of women entrepreneurs increased from 2.4%in 1980 to 5.2%in 1995.

Indian women have increasing opportunities like higher levels of education ,economic compulsion ,constitutional rights

Indian women is victim of social evils like dowry ,sati,

PROBLEMS OF WOMEN

ENTREPRENEURS

- There are various problems faced by a woman entrepreneur from the idea initiating to till the enterprise lives. These are as follow.:
1. Patriarchal society
 2. Absence of entrepreneurial aptitude
 3. Marketing problems
 4. Financial problems
 5. Family conflicts
 6. Credit facilities
 7. Shortage of raw material

8. Heavy competition
9. High cost of production
10. Social barriers
11. Problem of middlemen
12. Lack of information
13. Lack of self confidence
14. Lack of access to technology
15. Lack of training
16. Late start
17. Involvement of high risk
18. Legal formalities

Hence these are the problems which effects the women to start up an enterprise.

SUGGESTIONS FOR IMPROVEMENT

Here are some suggestions which should be followed to increase the morale of women to emerge ,grown up as a leader ,initiator ,entrepreneur .

1. Change in attitude
2. Training
3. Increase in mobility
4. Initiation into professional work
5. Self recognition and decision making authority
6. Provision of amenities
7. Support of family
8. Increase in managerial skills

Reasons For Starting An Enterprise

“when women moves forward ,the family moves ,the village moves ,and the nation moves.” is rightly said by Pandit jawahar lal nehru.

Women set up an enterprise due to economic as well as non economic reasons.

Various reasons can be due to :

- 1.Motivational factors
2. Facilitating factors

MOTIVATIONAL FACTORS

- I. Economic necessity
- II. Self –actualisation
- III. Independence
- IV. Govt. policies and programmes
- V. Education and qualification
- VI. Role model to others
- VII. Employment generation
- VIII. Self identity and social status
- IX. Success stories of friends and relatives
- X. Family occupation

FACILITATING FACTORS

- I. Adequate financial facilities
- II. self – satisfaction
- III. Innovative thinking
- IV. Network of contracts
- V. Co –operation of family
- VI. Experienced and skilled people at work
- VII. Support of family members.

STEPS TAKEN BY GOVERNMENT

Women entrepreneur plays an important role in the economic development of a nation .the govt .of India has taken various steps to promote women entrepreneurs. These are as follow:

- I. During 1980's : during 1980's a lot of programmes under different sectors of agricultural activities,poultry ,animal husbandry and small scale industries were implemented for women . In 1990 the government started various training cum employment generation programmes in order to make them independent and self confident.

II. Eight five year plan :in this plan serious steps has been taken by govt. to increase employment ,and income generating activities for women.

- a. The govt. set up the women co operatives with full financial assistance.
- b. Khadi and village industries were set up.
- c. Various scheme like prime minister rojgar yozana,entrepreneurial programmes were launched.

III. Association of lady entrepreneurs of andhra pradesh: this was set in December 1993to develop entrepreneurial skills among women and it also provide assistance in marketing of products.

IV. The ninth five year plan : the govt has adopted a special strategy called women component plan according to which 30percent of funds are earmarked in all women related sectors.

- ❖ A scheme TREAD (trade related entrepreneurship assistance and development)was introduced in 1998 to develop entrepreneurial skills of women.
- ❖ Prime minister rojgar yojana was amended on april1999 in order to provide age relaxation.
- ❖ Swarn jayanti gram swarojgar yojna was introduced to assist and to encourage women.
- ❖ Schemes like mahila udyam nidhi, Mahila Vikas, micro credit scheme were launched to provide nidhi training and extension support services and to provide financial assistance.

❖ Govt. of andra Pradesh supported in setting up of many industries, electronic, garments, hand made paper ,computer , hardware etc.

v. **Consortium of women entrepreneur in India** : it was set up in India to assist the women entrepreneur in finding innovative techniques of production and finance.

vi. **Mahila Vikas Nidhi**: during 1990-2001a cumulative assistance of rs.80.4million was sanctioned to this scheme to promote the women.

vii. **Micro credit scheme** : sidbi sanctioned an aggregated assistance of rs.810.50 million to develop women entrepreneur.

- VIII. Under the scheme of prime minister rojgar yojna loan was granted to women enterprise.
- IX. In 1993 rashtriya mahila kosh was set up to provide financial assistance.
- X. The govt. also started the training programmes for the development of self employed women.
- XI. A number of agencies like national institute of small scale industry extension ,state financial corporation, was set up to train women.
- XII. District industries centres were also set by govt. In order to organise lectures ,seminars in girls college.
- XIII. The university grant commission also made the of entrepreneurship mandatory in order to develop entrepreneurial skills.

From above points we are clear that govt. has recognised