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**WOMEN ENTREPRENEURSHIP IN INDIA - A WEAPON FOR POVERTY
ELIMINATION**

Research paper in Social Work

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Abstract

India is the victim of poverty since independence. Around 37% Indian population lives below poverty line as per the records of 2010. Unemployment is one of the reasons responsible for it. Generation of employment requires equal contribution from the sides of men and women. Nearly half of the world population comprises of women and so is the case in India. The development of the Nation and the eradication of poverty is possible only when women are also empowered. In India, Government has taken various initiatives to develop the women as entrepreneur through various schemes. These measures enhanced women entrepreneurship but still there are some hindrances to be taken care of. This paper describes the meaning and need of women entrepreneur, the key changes of women entrepreneur in the last five decades, the supportive measures by the government and the problems which still hinder the growth of women entrepreneurs.

Keywords: *Women, Poverty, Women Entrepreneur, Unemployment, Government*

Introduction

Poverty is a major issue of concern for India since Independence. Around 37% Indian population lives below poverty line as per the records of 2010. Among various reasons responsible for the poverty, one of the reasons is that dependency of rural Indians on Agriculture and urban Indians on jobs. To make our economy grow and develop, entrepreneurship will play an important role. The World Bank also recommended that the surest and in fact the only way to lift India out of poverty is to educate and enhance the status of country's women. Taking consideration of these factors Government of India has taken various initiatives for the promotion of women entrepreneurship through various plans.

Objectives of the Study

- To study the situation of Poverty in India
- To discuss the meaning and need of women entrepreneurs
- To discuss the supportive measures taken by Government
- To find out the problems faced by women entrepreneurs and ways to overcome them.

Research Methodology

This is a descriptive Study based on the secondary data sources.

Situation of Poverty in India

Depending upon the allocation of resources and wealth in India different states in India have different poverty ratios. To be more particular, Delhi and Punjab have low poverty ratio. While half the population of Bihar and Orissa live below poverty line. Many factors are responsible for the poverty in India like dependency on agriculture, Unemployment, large population, Caste systems etc.

Women Entrepreneurship - Need of the hour

In the words of Former President APJ Abdul Kalam "empowering women is a prerequisite for creating a good nation, when women are empowered, a stable society is assured.

Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation."

Table1: No. of Literates in India

Name	Total population	Total male	Total female	Total literates	Male literates	Female literates
India	1210193422	623724248	586469174	778454120	444203762	334250358

Source: Census 2011

The World Bank also recommended that the surest and in fact the only way to lift India out of poverty is to educate and enhance the status of country's women..Nearly 45%of Indian population comprises of women. During the past few decades the literary and educational status of women have improved considerably as can be seen from the table that 56%of the total female population is qualified. Now due to their increased knowledge and skills they can undertake new ventures to show their performance. Taking consideration of these factors Government of India has taken various initiatives for the promotion of women entrepreneurship through various plans. In India the increased women participation contributes towards increasing the National income of the country and elimination of Poverty.

Women Entrepreneur

Government of India defined the women entrepreneur as "An enterprise owned and controlled by a women having a minimum financial interest of 51% of capital and giving at least 51% of the employment generated by the enterprise to women."

Women entrepreneurship is basically an activity where women take lead to organize a business/industry and provide employment opportunities to others. Women entrepreneurship is prevalent both at urban and rural and semirural areas. Due to the increased literacy rate and favorable government policies, women entrepreneurs engage themselves in both traditional and nontraditional activities. Financial institutions and banks have also set up particular cells to help women entrepreneurs. This has helped the women entrepreneurs on the economic scene. Though, for women there are quite a lot of handicaps to enter into and manage business ownership due to the intensely entrenched conventional state of mind and strict principles of the Indian society

Functions of Women Entrepreneurs A Woman entrepreneur has also to perform all the functions of Management which is necessary for establishing an Enterprise. In other words, it comprises of the following activities

- Generation and screening of ideas
- Determination of objectives
- Risk Analysis and Uncertainty measurement
- Preparation of Project
- Deciding the form of Business
- Finding sources of Funds
- Product Analysis,
- Procurement of men, machine and materials
- Co-ordination, Supervision, administration, control and leadership.

In short it can be said that 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.

Key Changes In Women Entrepreneurs In Last Five Decades

- In the **fifties** women entrepreneurs creation has taken place due to compulsive factors.
- As far as women entrepreneur of **sixties** are considered then it can be said that women of this decade began to aspire but also accepted the social cultural traditions.
- In the decade of **seventies** women started opening up new frontiers with dedication and ambition.
- Decade of **Eighties** is marked with the women become equal to the men with their upgraded professional and technological Knowledge.
- **In Nineties**, Women start competing with men in the entrepreneurship world.
- The **21st century** made the women entrepreneurs the “Jill of all trades”. Women empowerment through better education facilities in both professional and technical fields has increased the women participation in the workforce.

Supportive Measures for increased women entrepreneurship

Government of India and various other federations and associations are showing great interest and giving various supports for the promotion of women entrepreneurship in India. These supportive measures can be broadly divided into the following headings

1. Direct & Indirect Financial Support

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

2. Yojna	Schemes	and	Programme
•	Nehru	Rojgar	Yojna
•	Jacamar	Rojgar	Yojna
•			TRYSEM
• DWACRA			

3. Technological Training and Awards

- Entrepreneurship Development Institute of India
- Trade Related Entrepreneurship Assistance and Development (TREAD)
- National Institute of Small Business Extension Training (NSIBET)
- Stree Shakti Package by SBI

4. Federations and Associations

- National Alliance of Young Entrepreneurs (NAYE)
- India Council of Women Entrepreneurs, New Delhi
- Self Employed Women's Association (SEWA)
- Association of Women Entrepreneurs of Karnataka (AWEK)
- World Association of Women Entrepreneurs (WAVE)
- Associated Country Women of the World (ACWW)

Women Entrepreneurship in India

Categories of Women Entrepreneurs in India

Women entrepreneurs can be broadly divide into three categories. The **First Category** comprise of those women entrepreneurs which are established in big cities, having higher level technical & professional qualifications, deals in non-traditional Items and have sound financial positions. **Second Category** are those entrepreneurs which have been established in cities and towns, having sufficient education, deals in both traditional and non-traditional items and undertake women services-kindergarten, crèches, beauty parlours, health clinic etc. **Third Category** is of Illiterate women who are financially not sound and involved in family business such as Handloom, Power loom ,Agriculture, Horticulture, Animal Husbandry, Dairy, Fisheries, Agro Forestry, etc.

Table2: Women work participation in India

Year	Percentage
(1970-1971)	14.2
(1980-1981)	19.7
(1990-1991)	22.3
(2000-2001)	31.6

Source: World Bank Report 2010-11 and WAVE Conference Report 2009-10

The percentage of women participation in work has been increased year by year .It has been increased from 14.2% in 1970-1971 to 31.6% in 2000-2001 Out of the total registered units 32.82% are owned by women entrepreneurs in India .As per state wise the situations of women entrepreneurs is as follows:

Table3: Status of Women Entrepreneur 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
Maharastra	4339	1394	32.12
Gujrat	3872	1538	39.72
Karnatka	3822	1026	26.84
Madhya Pradesh	2967	842	28.38
Other States & UTS	14576	4185	28.71
Total	57,452	18,848	32.82

Source: CIMEReport2011

Problems of women entrepreneurs

- **Severe Market Competition:** Women have to face stiff competition from organized industries and men entrepreneurs who can easily promote and advertise their products in the market.
- **Lack of Family Support:** In case of women entrepreneurs there is no support from their home which works as the greatest demotivation factor for the women entrepreneur.
- **Family Obligation:** In India women are expected to be multi talented. They are expected to fulfil all the obligations towards their family. They generally got struck into their role conflict and felt stressed and demotivated.
- **Inexperienced:** To become efficient in any field requires a lot of knowledge, training and experience. Women who enter the market have to face a lot of problems due to the lack of appropriate knowledge, training and skills.
- **Shortage of Finance:** Women generally do not have collateral securities to be produced for taking loans and obtaining the support of bankers, managing the working capital are the problems which still remain in the male's domain.

- **How to overcome these constraints**
- **Increased Family Support:** The success of a business depends on the support the family members extended to women in the business process and management. Family members must support and motivate their female members in achieving their new heights in the field of entrepreneurship.
- **Government Support:** The government should put a check that whether the women entrepreneurs are actually receiving the benefits of their schemes or not. Most of the times women entrepreneurs remains unaware of the facilities which government offer to them and lack behind. Government should make such an arrangement that they can get knowledge about all the available schemes and become successful.
- **Updating of self:** In the era of globalisation updating oneself is the sure key for success. Women entrepreneurs should always keep themselves updated by attending various seminars and conferences; reading books, journals and magazines; creating their own blogs and so on.
- **Proper Training:** There should be continuous monitoring, improvement of training programmers, practical experience and personality development programmes to improvise their over-all personality standards.

Conclusion

Poverty remains a major issue for India from so many years. Unemployment is one of the reasons responsible for it. For increasing the employment opportunities entrepreneurship development is an efficient tool. In this direction, as women comprises nearly half of the population, Government has taken various steps for the promotion of women entrepreneurship. But still we are lacking behind in this field and some more steps need to be taken for their upliftment for the growth of the nation as a whole.

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