



Women Entrepreneurship And Government Support In Present Scenario In The Context Of India:

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Abstract:

Women Entrepreneur May Be Defined As A Woman Or Group Of Women Who Initiate, Organize, And Run A Business Enterprise. In Terms Of Schumpeterian Concept Of Innovative Entrepreneurs, Women Who Innovate, Imitate Or Adopt A Business Activity Are Called “Women Entrepreneurs”. Accordingly, The Government Of India (GOI2006) Has Defined Women Entrepreneur As “An Enterprise Owned And Controlled By A Women Having A Minimum Financial Interest Of 51 Per Cent Of The Capital And Giving At Least 51 Per Cent Of The Employment Generated In The Enterprise To Women.”.These Are The People With A High Skills, Knowledge To Enter Into A Business To Acquire The Market With High Potential Decision Making And Thereby To Catch-Up The Profit. Now Days The Government Is Also Encouraging The Entrepreneurship, Thereby To Achieve A Good Economic Condition, Eradication Of Poverty By Providing Employment. Government, Banks Are Providing Financial Assistance To The Youths, Women’s Through Its Programs Like Startup India , Bharatiya Mahila Bank Business Loan, Mudra Yojana Scheme For Women, Annapurna Scheme, Stree Shakti Package For Women Entrepreneurs, Mahila Udyani Nidhi Scheme, Bharatiya Mahila Bank Business Loan, Udyogini Schemes, Dena Shakti Schemes, Cent Kalyani Schmes Etc. The Aim Of This Study Was To Access How The Women Entrepreneurship Is Rising In India Through Government Support And To Reach This Data To Motivate And Inspire The Other Women’s To Come Up With Their Own Ideas To Become Entrepreneurs With The Facilities Provided. Here The Paper Is Prepared To Provide Knowledge About The Women Entrepreneur’s And The Kind Of Assistance From The Government Of India And From Indian Banks. The Data Has Been Collected From The Articles And Websites, Research Papers. This Study Is An Attempt To Create Awareness Challenges Faced, Successful Women Entrepreneur And The Government Assistance To Achieve Progress.

Keywords: Women, Entrepreneurship, Challenges, Support Of GOI (Government Of India) And Banks, Successful Women Entrepreneurs In India.



Introduction:

The Days Have Gone Where In Indian Culture The Women Should Keep Quite Without Taking Any Active Participation, They Were Treated As Subordinates But The Real Boss Was Male .But In Present Scenario That Too In 21st Century The Educated Women Are Not Willing To Restrict Themselves, They Are Acquiring The Equal Knowledge In Terms Of Education, They Stand Equally In This, Male Dominated Society. They Wish To Work, Despite Of Social Hurdles Followed In India The Women Entrepreneurship Is Glowing In India With Successful Stories. There Is A Saying Like “Behind The Success Of Men There Is A Woman” But Now It Has Changed Because The Women’s Are Also Becoming Successful By Opening Up One Key I.E. Entrepreneurship. We Might Have Seen A Lot Of Women Professionals Working In Engineering, Medicine, Law And Other Streams.

Normally The Women Entrepreneurs Are Found In Kitchen Activities , Mainly Preparing And Marketing The Products Like Pappad , Pickles And Powders .The Women Entrepreneurs Are Rising Drastically In Addition To This The Government Of India Is Also Giving Importance For The Augmentation Of Women Entrepreneurs In India. Our Central Government Has Announced Various Schemes To Support Women And Thereby To Uphold The Importance Given To Them At Same Time The Various Ngo’s Are Also Enlightening The Women To Become Entrepreneurs By Joining Hands With The Government .Hence The Women Entrepreneurs Now Can Open Up Their Business Activities From Small Scale To Large Scale Operate.

Conceptual Background:

- Entrepreneur: A Person Is Who Taking A Risk And Start His Own, New, Small Or Big Business Are Called Entrepreneurs.
- Entrepreneurship: Entrepreneurship Means Function Of Achieving Something New, Organizing, Co-Coordinating, Taking Risk, And Handling Economic Uncertainty.
- Entrepreneurship Development: Entrepreneurship Development Means All Those Activities That At Stimulating The Individual For Becoming Entrepreneur.
- Women Entrepreneur: Women Entrepreneur Is Any Women Who Organizes And Manages Any Enterprise, Especially A Business, Usually With Considerable Initiative And Risk.



Problem's found:

The Entrepreneurs Play A Vital Role In The Development Of Country As Well As Its Economy, Where In Addition To That The Women Entrepreneurs Will Face Many Kind Of Problems In Both Personal As Well As In Professional Life. Problems Are Family Ties, Male Dominancy, Lack Of Education, Cut Throat Competition, Transportation, Limited Decision Making Ability, Legal Formalities, Lake Of Finance, And Socio-Cultural Barriers Etc. These Are The Few Barriers Which Were Affecting The Women Entrepreneurs.

Some Successful Entrepreneur In India:

- Indra Nooyi:-The Cfo And President Of PepsiCo.
- Indu Jain: - Current Chairperson Of India's Largest Media Group, Bennett, Coleman & Co. Ltd.
- Kiran Mazumdar Shaw:- She Is The Founder Chairman And Managing Director (Cmd) Of Biocon Limited
- Naina Lal Kidwai:- Head And Group General Manager Hsbc Group India
- Vandana Luthra :-Founder Of VLCC.
- Suchi Mukherjee:-Founder & CEO of Lime road
- Richa Kar :-Co-Founder Of Zivame,
- Shahnaz Hussian: - CEO Of Shahnaz Herbals Etc.

Need For the Study:

To Motivate The Women's To Become Entrepreneurs To Achieve A Successful Economy In India. Here We Find The Problems Faced By The Women Entrepreneurs Also The Government Is Supporting The Women Entrepreneurship Though Its Financial Assistance But The Thing Is The Many Of The Woman's Don't Have Idea About The Benefits They Can Get From Government To Become The Entrepreneur. Also Some Of The Banks In India Has Reduced Their Interest Rates On The Benefits Taken Up By The Women, And Many Micro Finance Institutions Are Also Helping The Women's Through Shg (Self Help Groups) Many Of Them Are Lacking In To Acquire Such Facilities.

We Can Say That Women Entrepreneurship Is One Of The Tools To Achieve Women Empowerment. Present We May Find Women Entrepreneurs In Less Numbers So We



Have Not Yet Achieved Equality In This Male Dominant Society And Also The Issue In Providing A Education, Where The Girl Child Are Not Allowed To Get Higher Education They May Stop After Their Schooling .The Government Is Encouraging To Up Lift The Women's Higher Education Through Its Schemes By Providing , Educational Loan , Laptops Etc .But The Thing Is The People Are Lacking In They Don't Have A Proper Knowledge Provided By The Government.

So This Problems Effecting Adversely To The Women Because Of Their Less Educational Knowledge Had Lead To Many Kind Of Problems, So In India The Business Operations Carried Out By The Women Entrepreneurs Are Less Than The Men Entrepreneurs There Is A Drastic Change In Their Business Operations Also They Find Many Constraints Such As Decision Making , Strategy Planning , Managing Human Resources And Overall Functioning Of The Organization, They May Feel Difficult Because They Step On Their Legs Into Two Boats At A Time One Is Their Personal Life And Another One Is Professional Life . Hence The Education Plays A Important Role In The Women Entrepreneurship.

Objectives of the Study:

- To Study The Development Of Women Entrepreneurs.
- To Understand The Various Problems Faced By The Women Entrepreneurs.
- To Provide Knowledge Regarding The Financial Assistance.
- To Study The Support From Government Of India To The Women Entrepreneurs.

Literature Review:

Review Of Literature Helps To Gain The The Fruitful Knowledge On The Topic “Women Entrepreneurship And Government Support” And Also Identifying The Problems Related To It. As The Topic Focuses On Women And Their Participation In Business Enterprises With The Support Getting From Government Of India Through Its Schemes. Till Date Various Books And Journals Have Been Published Articles Related To Women Entrepreneurs In India And Problems Of The Women Entrepreneurs And So On.

Desai R. (2017), in her paper, “**A study on problems and prospects of women entrepreneurs in surat city**” highlights In this women empowerment era, it can be truly said that today we are in good position where in women participation in the field of business is increase day by day. Generally the areas chosen by women are education field, restaurant, manufacturing and services. Majority of the women entrepreneurs have under taken



enterprise like beauty parlor, interior decoration, food catering, ironing of cloth, providing tea and coffee to office, dairy product, day care center and other in the study support from government and NGOs should be provided for such activities. Women are an important source of improving their family condition, economy condition as well as social status. A Mix type of support was expected by entrepreneurs belonging to various form of business. Entrepreneurial development is one of significant instrument for the sustainable development of economy. Entrepreneurs have home based business needed more capital for smooth business administration, in outdoor business more entrepreneurs required guidance and support for societies, in vending majority of women entrepreneurs wanted marketing related knowledge and support whereas entrepreneurs looked forward for government support or local authority support. The push and pull factors both have been responsible and important for the entrepreneurial initiative for women entrepreneur. In this fast developing economy it is necessary to promote women entrepreneurship and participation in development process. Today many institution/colleges are organizing seminar/program/session for entrepreneur on entrepreneurship. They need to focus more on training methods for increasing confidence in women for better performance.

Sanjay Koushik ;(2013), In This Article The Study Is On The Challenges Faced By The Women Entrepreneurs In India .And The Time Slot They Are Working For Business With Proper Decisions. Problems Of Both Personal As Well As Professional Barriers Were Examined . Also Mentioned The Support To Be Provided By The Government Through Its Schemes.

Ms.Yogitha Sharma(2013), In This Study Examined The Problems Faced By The Women's To Become Entrepreneurs And The Support Provided And The Measures Taken By The Government. And At Last Through The Proper Utilization Of Government Assistance It Will Lead To Development Of Economy.

Dr.A.B.Siddiqui(2012); In This Article Study Is On About The Women Entrepreneurship And Also The Empowerment Of Women's And The Problems Faced By The Women Entrepreneurs And The Uplift Of Education For Women .



Meenu Goyal : Jai Prakash(2011), In This Study Examined The Importance Of Women Entrepreneurs And The Problems Faced By Them In Various Circumstances , And The Reasons For Slow Progress Of Women Entrepreneurs In India , Also The Involvement Of The Government For The Progress Of Women Entrepreneurship.

Usha Roa; (1983) has tried to take stock of the existing positions of women in different regions and brought out their role in social, economic, legal, educational moral and political spheres of Indian women. Roa has particular interest in women belonging to the weaker sections. It is believed that her study would be useful to both governmental and non-governmental organizations engaged in programmes and plans for the development of the country.

Research Methodology:

The Prepared Paper Is a Descriptive Study of Women Entrepreneurship and the Government Support, The Secondary Data And Related Information Have Been Collected And Analyzed From Various Articles, books, research papers, different web sites Of Private As Well As Government Sites.

Family Ties:

With A High Culture And Tradition The Indian Women's Are Emotionally Attached Towards Her Family, They Are Like A Backbone To Their Family. They Should Look After Her Husband, Children's This Is Also A Burden to Women's So It Is Also Going To Affect The Women To Become Entrepreneur.

Male Dominancy:

Being In A 21st Century Also Indian Environment Is A Male Dominant Environment, Where The Women Can't Take Their Own Decisions Without Asking Her Family Or Husband. This Is Also Affecting The Women Entrepreneur Adversely.

Lack of Education:

Education Plays A Vital Role In Everyone's Life , But Some Of The Families In India That Too From Rural Areas Are Not Allowing Girl Child To Pursue Her Education So The Knowledge To Start Business Will Be Less And Insufficient To Operate In Large Quantities.



Cut Throat Competition:

Usually Women's Mentality Is Too Save Money Without Spending , In Business Operations Also They Are Going To Adopt Low Technologies In Production Process, Where In Other Organizations They Were Adopted A High Quality Of Technology So It Will Affect Their Market In Negative Way.

Transportation:

Women Mobility In India Is Limited Due To The Culture And Practices Women's Are Not Allowed To Move From Place To Place, Without A Prior Permission From Their Family Head. Hence There Arise A Problem For Marketing.

Limited Decision Making Ability:

Women Entrepreneurs Face Lack Of Decision Making Where They Concentrate Only On Micro Environment Than Macro Environment, So The Marketing Operations Will Be Limited To Some Areas.

Legal Formalities:

To Open Up A Business Enterprise The Entrepreneur Should Fulfill The Various Legal Obligations Where The Women Entrepreneurs Have Less Knowledge In Rules And Regulations Due To Less Educational Qualifications.

Marketing Exploitation:

The Women Entrepreneurs Face Problems While Marketing Because They May Cheated By The Middle Men By Selling Products In Market With A High Cost And Providing The Bills Which Were Sold At Low Cost Than Mrp.

Lack of Knowledge About Government Schemes:

The Government of India Has Announced Various Schemes For The Women Entrepreneurs But The Women's And The Young Generation Is Lacking To Acquire This Opportunity By Having A Technology In Their Palms.

Findings of the Study:

Development Of Women Entrepreneurs Has Been A Major Purpose Of The Government It Is Supporting The Women Entrepreneurs To Fly With Colorful Wings Through Its Schemes. But The Thing Is As In Present Scenario In India Women's Are Not Coming Forward To Take Up Entrepreneurship It Is Due To Two Things One Is Their Family Where They Are Not Allowed So Easily To Enter Into Business And Another One Is



Education, Here There Are Millions Of Women's In Numbers From Rural Areas Also India Is A Country Of Village Where Women's Keep Idle Themselves. Also In Case They Enter Into Entrepreneurship Means They Face Many Challenges It May Be From Family Also In Organization The Threats Occurs From Their Decisions, Marketing Problems, Lack Of Knowledge About The Business And The Improper Strategies Applied.

The Government Has Undertaken Several Initiatives To Provide Financial Assistance As Well As Training To The Women To Become A Entrepreneur Which Directly Contribute To India's Economy And Also To Eradicate The Threat I.E. Unemployment. So Government Has To Appoint Committees Related To Women Entrepreneurship And Also It Should Create Awareness In Micro Level . India Is Potential To Become Developed Country It Has Plenty Of Resources For Production And Marketing Also It Will Help To Bring Them From Low Level To High Level Of Business Operations .

Some of the Government Schemes Are:-

- Annapurna Scheme.
- Sthree Shakti Package For Women Entrepreneurs.
- Bharatiya Mahila Bank Business Loan.
- Dena Shakti Scheme
- Udyogini Scheme
- Cent Kalyani Scheme.
- Mahila Udyam Nidhi Scheme.
- Mudra Yojana Scheme For Women.

Conclusion:

In This 21st Century Also We Can See The Male Dominant Environment In India Hence They Were Depended On The Head Of The Family I.E. Male Or Husband. On Other Hand Both Male And Female As Equal Rights In The Participation In Politics As Well As To Acquire The Knowledge From Education, Despite Of That Also Women Entrepreneurs Are Facing Many Kind Of Barriers As Well As Problems Such As Family Ties, Lack Of Knowledge And Decision Making Ability, Marketing Techniques, Lack Of Knowledge About The Schemes And Facilities Provided By The Government. We May Find Only Few Women Entrepreneurs In Present Scenario Whose Business Operations Are In Large Scale But We Find More Women Entrepreneurs Whose Operations Are Limited To Some Extent



They Only Concentrate On Kitchen Items Such As Making Pappad , Pickles And Some Snacks As Well As Powders Which Were Used For Cooking. This Is Because Of The Financial And The Educational Background Which Were Adversely Affecting The Women Entrepreneurship In India.

So The Government Should Take More Initiative To Light Up Their Facilities Or Schemes Provided To The Women Entrepreneurs, It Should Give Knowledge By Using Self Help Groups Or Sthree Shakti Institutions Government Should Train Up The Women's And Also Should Provide The Schemes Of Facilities They May Get From Government.

Hence Finally This Paper Or Article Will Help The Women's Who Are Willing To Become Entrepreneurs By Acquiring The Financial Assistance Provided By The Government Such As Startup India, Mudra Yojana Scheme For Women , Annapurna Scheme , Sthree Shakti Package For Women Entrepreneurs , Bharatiya Mahila Bank Business Loan , Mahila Udyami Nidhi Scheme Etc. So Their By It Will Leads To The Growth Of Women Entrepreneurs So It Will Give A Positive Impact On The India And Its Economic Development.

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