

CREATING WOMEN ENTREPRENEURS IN INDIA: A THEORETICAL REVIEW

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Abstract

A women entrepreneur is one who owns and controls an enterprise having a share capital of not less than 51% as partners/ shareholders/ directors of private limited company/members of cooperative society and offers at least 51% employment to women. Women entry in to business is a recent phenomenon. It is tracked out as extension of their kitchen activities. With growing awareness and spread of education over the years women have started engrossing to modern activities like engineering, electronics and energy popularly known as 3Es. At present women entrepreneurs account for about 10% of total entrepreneurs in the country. Efforts are on at the government and voluntary agencies levels to tap the hitherto unrecognised and unaccounted for strength of women to integrate them in the process of industrial development, more especially for small-scale industry development in the country.

Keywords: EDP, Women Empowerment, Organising, Women Entrepreneur

Introduction

Developing countries like India, women entrepreneurship plays a vital role to achieve rapid economic growth. Women in India constitute 48% of total population. But their participation in economic activities is only 38%. They are therefore regarded as better half of the society. It is now widely accepted that if national development has to be purposeful and relevant women have to be participants in economic development activities. In traditional societies they were bounded to the four walls of the houses performing household activities only. In modern societies they have come out of the bounded four walls to participate in economic development activities. The development of women as entrepreneurship will generate multitasking socioeconomic benefit to the nations. Therefore, while discussing the entrepreneur development of women it seems in the fitness of the context to make study about development of women entrepreneurs in the country.

While discussing the development women entrepreneurship in the country let us first make a case for women entrepreneurship in the world. In developed countries like USA, Canada, China, Japan, France etc there is a phenomenal increase in the number of self-employed women. In USA women owned 26% of the total business in 1980. And it is increased to 32% in 1990 and it is 41% in 2003. According to World Bank women own and operate 25 to 33% of all private business in the world. In Canada one third of small business is owned by women and in France one fifth of the industries is owned by women. The review of developmental literature reveals that focus on the contribution of women in direct productive work was first brought about in 1970 with Easter Boserup's Book women's role in economic development. Which was an outcome of Boserup's research experience in India (Boserup, 1970). David C. McClelland's experiment (Ghosh, 1998) proved as seed for entrepreneurship development programmes (EDPs) in India so was Boserup's research experience for women's role in economic development. In the 1980s the gender and development approach took the women life in to the totality rejecting the public or private dichotomy which diminishes women's role at home. Development cannot take place unless the people at the grass roots level are not involved in the process of development programmes. The planning commission of government of India realised that economic development of the country cannot be take place without women participation in the main stream of economic development. This also made women move from margin to the centre by empowering to gain to over their lives (Hooks, 1984). Bangladesh Rural Advancement Committee

(BRAC) has developed flexible programmes which work around women's lives. As per fourth All India Census of MSME-2006-2007 there were 15.64 registered enterprises in India of this 2.15 lakh enterprises were owned by women. There were 2.69 million unregistered women owned enterprises in India (World Bank-2015).

Concept of women entrepreneur

Entrepreneurs may be defined as, "the women or group of women who initiate, organise and operate a business enterprise". In terms of Schumpeterial concept of innovative entrepreneurs, women who innovate, adopt a business activity are called women entrepreneurs. Kamal Singh who is a woman entrepreneur from Rajasthan has defined women entrepreneur as "a confident, innovative and creative women capable of achieving self-economic independence individually or in collaboration, generates employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life". The government of India defined women entrepreneurs based on women participation in equity and employment. According to the Government of India (GOI, 2006) has defined women entrepreneur 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 the employment generated in the enterprise to women".

India's first prime minister hon. Pandit Jawaharlal Nehru quoted a famous quote "when women moves forward the family moves, the village moves and the nation moves". summarisesly women entrepreneurs are those women who think of business enterprise, initiate it, organise and combine it.

Growth of Women entrepreneurship in India

Women indentureship in India has come a long way from papads and pickles to 3Es. Nowadays elite women in cities are making a mark in nonconventional fields such as consultancy, garment exporting, interior designing, textile printing, food processing, chemicals and pharmaceuticals. Our society is still male dominated and women are not treated as equal partners both inside and outside four walls of the house. In fact, they are treated as *abla* that is weak and dependant on male. Let us discuss some facts about women, low literacy rate, low work participation rate and low urban population share as compare to their male counterparts. These factors together serve as non-conductive conditions for emergence and development of women entrepreneurship in India. To quote improving supporting conditions the share of women owned the enterprises in the USA has risen from 7.1% in 1977 to 32% in 1990. It is likely to reach 50% by the term of the 20th century. In India women enters in to a business which is an extension of their kitchen activities from (3Ps) papad, pickles and powder (Masala). In India several studies says that two fators influence the women enterpreneurs.

1. Pull factor
2. Push factor

With growing awareness about business and spread of education among women over the period women in India started shifting from 3Ps to 3Es and other industries under integrated Rural Development Programmes (David, 1992). Kerala state in India, witha highest literacy reflecting a congenial atmosphere for emergence and development of women entrepreneurship in the state. According to the study of Government of Kerala (Government of Kerala, 1984). The number of womens industrial units in Kerala was 358 in 1981which rose to 782 in March 1984. On the whole proper education of women in Kerala resulted in high motivation among them to enter into entrepreneurship like Kerala, an increasing number of entrepreneur in an entrepreneurship development in India the following institutions supports women for entrepreneurship development:

1. Federation of Indian Women Entrepreneurs (FIWE)
2. Consortium of Women Entrepreneurs of India (CWEI)

3. Federation of Ladies Organisation (FLO)
4. Development of Women and Children in Rural Areas (DWCRA)
5. Small Industries Development Bank of India (SIDBI)
6. State Bank of India: Shree Shakti Package
7. Bank of India: Priyadarshini Yojana
8. IOB- SME Mahila Plus

Scope and opportunities for women entrepreneurs

Women entrepreneurs were undertaking activities such as 3Ps. At present they undertake following activities (Gordon and Natarjan, 2017):

- Computer Maintenance
- Beauty Parlours
- Trading in stationaries
- Screen Printing
- Distribution of Household articles, dress materials etc.
- Cyber cafe
- Photocopying
- Toy Making

The women entrepreneurs have great scope to set up industries in the following areas:

- Readymade Garments
- Nursery classes
- Manufacturing of leather Goods
- Training and coaching classes
- Food Processing

Limitations of Women entrepreneurship

Despite of various efforts of governmental and non-governmental organisation the number of Women entrepreneurs in India has so far been very rare. There are several limitations of development of women entrepreneurship (Khanka, 2012) such as: First, establishing business always involve risk taking phenomenon. In case of women lack of confidence and assertiveness pose limitations to risk taking asper gender stereotyped perception. Second, In India women are bounded to four walls of house. Domestic commitment and social resistance to change the status from 3Ps to 3Es. Especially in a social structure woman are dependent on the males- husband and father in their lives. So male family members often make decisions in the family. Third, low literacy rate of women, lack of access to education and training serves barriers for women to enter in to the entrepreneurship. Fourth, women generally lack in collateral so they find difficulties to obtain small amounts from sponsoring agencies.

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