

**AN ACCOUNT OF WOMEN ENTREPRENEURSHIP DEVELOPMENT IN INDIA:
CHALLENGES, OPPORTUNITIES AND FUTURE PROSPECTS**

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ABSTRACT:

The paper makes an attempt to analyse women's participation in entrepreneurial activities so as to highlight the contribution of women entrepreneurs towards economic development. In the process it further attempts to examine the facilitating factors as well as impediments that this class face in running their units. Policies and programmes of the government also exist to promote and strengthen the development of women entrepreneurship in India.

Key words: Micro, Small and Medium Enterprises (MSMES), registered enterprise, Un-registered enterprise,

INTRODUCTION:

1. The focus of the paper is on women participation in small business ventures in India, since most of the women entrepreneurs are engaged in this sector. The Government of India has defined women entrepreneurs based on women participation in equity and employment of a business enterprise. Accordingly, a women enterprise is defined 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". Women enterprises can be classified as: (i) owned by women, (ii) managed by women and (iii) employing women.

2. The small business sector was called the Small Scale Industries (SSIs) sector till 2001-02 when the Third All India census on SSIs was held. But keeping in view the different investment limits within the SSIs the Fourth Census held in 2006-07 divided this sector into three categories of units such as:
Micro Enterprise - Those with investment on plant and machinery up to Rs.25 lakh
Small Enterprise - Those with investment on plant and machinery between Rs. 25 lakh to 1 crore.
Medium Enterprise- Those with investment on plant and machinery between Rs. 1 to 5 crore.
3. Enterprise registered with District Industrial Centre/Khadi and Village Industries Corporation (KVIC)/Coir Board called registered enterprise other wise it will be known as un-registered enterprise.
4. Women have proved themselves very successful entrepreneurs by engaging in one or two income generating ventures within the confines of their homes. The opportunity for developing the home-based small scale entrepreneurship has become more, due to increased level of education among women.
5. The number of women, who acquire professional skills like engineering, managerial etc., has been increasing manifold today. However, a large proportion of such technically qualified women do not take up employment due to family pressures. There is an urgent need to promote avenues for these women to take up entrepreneurship in the twenty-first century in order to exploit their talents which otherwise go waste.

OBJECTIVES AND METHODOLOGY

The main objectives of the present paper is as follows:

- (i) To examine the factors responsible for growth of women entrepreneurship in India.

- (ii) To analyse the problems and challenges faced by the women entrepreneurs in India.
- (iii) To study the policy measures undertaken by the government and other agencies to promote women entrepreneurship in India.

This study is based on secondary sources of data provided by government reports, internet sources, review of some selected articles, periodicals etc.

LIMITATION OF THE STUDY

This study is based on the secondary source of data which are collected from Fourth All India Census on MSME (Micro, Small and Medium Enterprises) published by Government of India. The limitation of the study is availability of data. The latest data available regarding women entrepreneurs are for the year 2006-07, published by Government of India through Fourth All India Census on MSME. Government of India in Ministry of MSME has conducted three Censuses of registered Small Scale Industries (SSI) prior to the enactment of MSME Development Act, 2006. The last Census was conducted in 2002-03 with reference year 2001-02, the Government of India published data only for registered SSI (Small Scale Industries) sector in the 1st and 2nd censuses. These censuses did not provide data on women enterprises in the same manner as the Fourth Census provided. Because of this our study only refers to a particular point of time (2006-07) rather than making any “over the period analysis”. Considering the importance of database for policy formulation, an All India 4th Census was introduced in 2008. The Census relates to the reference year 2006-07. To strengthen the database for MSME sector, 4th Census reflects more data, e.g., classification of entrepreneurs on the basis of religion, on the basis of caste, on the basis of credit limits (Micro, Small and Medium enterprise), women owned units and registered and unregistered units etc. So far as 5th Census is concerned the Government has initiated the process. But the Government has not yet decided the reference year.

WOMEN AS ENTREPRENEURS

Over the last few decades there has been a slow but steady change taking place with respect to development of women. The gross enrolment ratio (GER) for women has increased and women have increasingly come forward to participate in the employment sector. Not only that, women have come forward to establish their own enterprises as well and have become job providers. Even if the entrepreneurial world is still male dominated, women participation is on the rise every year. Be it micro or small or medium scale operation, women have come forward to establish them as owners and/or manage them. Probably what is noteworthy, is, that women have plunged into the field of entrepreneurship and have been found effective in emerging socio- economic role. A number of them have been engaged in home-based small scale entrepreneurial activities like selling home-prepared food items, selling home-grown vegetables, milk vending, butter and ghee making by maintaining one or few milch animals. Women are also engaged in goat rearing, poultry farming, money-lending, pawn brokering, selling textiles in the neighbourhood etc. The money generated through such home-based entrepreneurship helps augment family income in a modest way.

FACTORS RESPONSIBLE FOR EMERGENCE AND GROWTH OF WOMEN ENTREPRENEURSHIP

Emergence of women entrepreneurship could be attributed to changes in the general environment in the world around us. We can list some of the factors which are responsible for the growth of women entrepreneurship in India. These are:

1. **General Change in the Attitude of the Society towards Women:** With growth in modern civilization overtime and due to expansion of business as well as social and political activities, the societies all over the world have realized the potential of women as contributors to economic growth and development, strengthening of

democracies and social development etc. One of the factors responsible for creating this favourable change has been the slow but steady progress in women's educational attainments which is the result of gender friendly environment and its positive effect on business and society. Women have been doing well in both general and technical education as the data given below shows:

- (i) The literacy rate of female as per the census of 2011 was 65.46% as against 53.67% according to the Census of 2001.
- (ii) Gross Enrolment Ratio (GER) (VI-VIII, Age Group- 11-14 years increased from 47.8% in 1991 to 78.3% in 2009-10
- (iii) GER (IX-X- Secondary Level-Age Group- 16-18 years) - 45.28
- (iv) GER (X-XII-Senior Secondary Level-Age Group- 18-20 Years) - 24.46
- (v) Dropout ratio (1-X-Age Group- 6-16 Years) - 63.88. (Year 2005-06)

Source: Census 2001 and 2011, and various Government Reports. All the figures given above are in percentage

The data shows that although Literacy Rate and GER of women have increased, the GER shows a declining trend with the increase in the level of education. A sizeable fraction of women are participating in various sphere of education i.e. general education as well as engineering and technology, medicine, agriculture, veterinary science, law and others. The high drop out ratio is of course a matter of concern but not surprising as it indicates the presence of social evils against women and hence much is needed to be done to empower women.

- 2. **International Network and Globalization:** Globalization has become the key word in the recent times. Expansion in trade between nations, movement of capital, exchange programmes between institutions across borders, growth of tourism, scope of employment abroad etc. have contributed tremendously towards bringing about change in the thinking process in general. Women have also benefited out of this.

3. **Continuous Innovation and Progress in Technology:** Mobile telephony and Internet have brought about revolution in creation of knowledge and research network all over the world. Multinationals and other big companies as well as government all over the world are spending lots of money on research and development. Obviously women have benefited from this development over the years.
4. **Role of Media:** Print and Electronic media offer infinite scope in terms of given shape to the imagination of individuals. Media has continuously focused on issues pertaining to various sections of society including women. It has given lots of strength to women and encouraged them to stand up.
5. **Lessons from the Past:** In Ancient India, some record indicates that women enjoyed respectable status in the society. In the middle age, the position of wife was an honoured one as no religious ceremony could be performed by the husband alone. There have been examples of outstanding women who have risen alone despite the constraints of their time-Razia Sultana, Akkawaha Devi, Begum Rokeya and many others. Coming to the modern times, the father of modern Indian Nation Mahatma Gandhi wrote "Woman is the companion of man gifted with equal mental capacities. She has the right to participate in minute details of activities of man and has the same right to freedom and liberty. By sheer custom even the most ignorant and worthless man has been enjoying superiority over women which they do not deserve and ought not to have" (Journal Young India, 1918). Inspired by Gandhi some women from well-to-do families came forward to participate in the freedom struggle and serve the society. To name a few, they include Gandhiji's own wife Kasturba Gandhi, Kamla Nehru, wife of India's first Prime Minister Jawahar Lal Nehru, Sarojini Naidu, Aruna Asaf Ali etc. Indira Gandhi the only woman Prime Minister of India so far has always remained one of the most influential persons of the twentieth century. Impact of these great role models is visible in the life of women in India today.

6. **Self-realisation:** By nature women have a tendency to sacrifice for the sake of their family and children and allow men to take up the leadership in managing things. Economically majority of women have become completely dependent on men under the holy institution of marriage. Their household works are never been evaluated in monetary terms even if these works directly and indirectly contribute towards the generation and growth of national income and output. It is estimated that the invisible work of housewives contribute nearly one-third of Indi's GNP. The household activities of women are not considered as economic activity and therefore not counted as employment. Women's work in the production of goods and services in the family for own consumption is not considered in arriving at the national income. Women's work even in the production of goods and services for the market do not get compounded in the market oriented concepts of income and employment due to its being seasonal, intermittent, casual and subsidiary to their household work.

But because of the changing environment, women have now realised their own strength not only in terms of providing gainful assistance to men in running the family but also perform the roles played earlier by men in various fields, one of which include entrepreneurship. They want their works to be accounted properly and the worth known to the world.

7. **Democracy and Pressure on the Government:** India has been evolving as a democratic society since long. In democracy public opinion matters. Political parties and people in government must perform by effectively addressing the issues of public interest in order to retain the faith and support of people. So no government or political party can ignore the issues concerning women who constitute the second largest vote bank in terms of population. As per the report of the Planning Commission, Government of India, 29 percent of women in rural area was below poverty line as against 27 percent of men in 2004-05. The ratio for both male and female in the urban area is same at 23 percent. In terms of other

dimensions of poverty such as food insecurity, malnutrition and illness, women are worse affected in comparison to men. There are many other dimensions of social backwardness affecting women and they are the major target of sexual harassment. In a democracy the government is always under pressure to address such issues by formulating policies and programmes to empower women in various ways including entrepreneurship development.

8. Support of Non-Governmental Organisations(NGOs):

There are a very large number of NGOs working in the area of development of women entrepreneurship at the district/state and all India level. The objectives of these organisations can be summarised as follows: (i) organising workshops, seminars/conferences on development of women, (ii) organising training and skill development activities for women entrepreneurs under Entrepreneurship Development Programme (EDP) of the government, (iii) organising exhibitions to display the creations/products of women entrepreneurs, (iv) helping / providing women entrepreneurs to avail finance/loans, (v) providing marketing facilities, (vi) voicing the concerns of the women entrepreneurs etc.

Some of the prominent NGOs which have been working for more than a decade include- Self-employed women's Association (SEWA), 1972, Ahmedabad; Association of Women Entrepreneurs of Karnataka, 1983; Association of Lady Entrepreneurs of Andhra Pradesh, 1993; Federation of Indian Women Entrepreneurs (FIWE), Hyderabad (1993); Consortium of Women Entrepreneurs (CWE), New Delhi, 1996; BASIX, Hyderabad, 1996; SADHNA (Udaipur), 1998; BANDHAN MF, Kolkata, 2001; ASMITHA, Hyderabad, 2002. The list goes on.

MAIN FEATURES OF WOMEN ENTREPRENEURSHIP IN INDIA

1. GROWTH OF WOMEN ENTREPRENEURSHIP IN INDIA

The number of business units owned and managed by females have increased manifold. As per the Annual Report the Ministry of Micro, Small and Medium Enterprise (MSME), Government of India, the total number of women enterprises has increased from 10.64 lakh to 20.21 lakh units i.e. almost doubled between 2001-02 and 2006-07. This is a very significant development. But India is still among the worst performing nations in women entrepreneurship according to the Global Entrepreneurship Survey, conducted by PC maker Dell and GEDI (Global Entrepreneurship and Development Institute). Of the 17 countries surveyed India ranks 16th, just above Uganda. Status of higher education in women in India came out to be lower than most countries in the world (Economic Times, June7, 2013). Among the various states of India, those having more than 50,000 units of women enterprises include: the southern states of Kerala, Tamil Nadu, Karnataka and Andhra Pradesh, in the west, Maharashtra and Gujarat, in the north Uttar Pradesh and Punjab, in the east West Bengal and Odisha and in the central part Madhya Pradesh. (Table.1). In terms of percentage increase in the number of units during this period, West Bengal, Tamil Nadu, Karnataka, Odisha and Punjab have shown more than 100 percent increase while Kerala is not far behind. The case of Odisha is exemplary keeping in view the fact that in terms of incidence of poverty, it is one of the most affected states of India. Perhaps this is the reason for women coming out to fight the situation which is a very encouraging sign.

Table.1 Total number Women Enterprises in India and Selected States (Lakh Units) and Percentage Change (2001-02 to 2006-07)

Selected States	Third Census	Fourth Census Total	Percentage Change	Fourth Census Registered	Fourth Census Un-Registered
All India	10.64	20.21	89.94	2.15	18.06
Tamil Nadu	1.30	3.57	174.62	0.54	3.03
Kerala	1.39	2.69	93.53	0.38	2.31
West Bengal	0.69	2.45	255.07	0.40	2.05
Karnataka	1.03	2.12	105.82	0.26	1.86
Andhra Pradesh	0.77	1.16	50.65	0.05	1.11
Madhya Pradesh	0.68	1.16	70.59	0.10	1.06
Maharashtra	1.00	1.03	3.00	0.18	0.85
Odisha	0.38	0.92	142.11	0.02	0.90
Uttar Pradesh	0.72	0.83	15.28	0.08	0.75
Punjab	0.29	0.81	179.31	0.03	0.78
Gujarat	0.53	0.80	50.94	0.23	0.57

Source: Reports of the All India Census of MSME Units, Government of India.

2. DISTRIBUTION OF WOMEN ENTERPRISES

(a) As per the Fourth All India Census on MSME, 2006-07, 18.06 lakh out of 20.21 lakh units which comes out to be nearly 90 percent of the total belonged to the un-registered category. The rest 2.15 lakh i.e around 10 percent of the total were in the registered sector. A comparison at the all India level shows that women have control over 13.72 percent of the registered units and 9.09 percent of the un-registered units. Men have control over 86.28 percent of the total registered and 90.01 percent of the total un-registered units.

(b) In terms of localization, majority of both the categories of women enterprises are established in the rural areas. Out of 18.06 lakh un-registered units, 12.79 lakh (70.82 percent) are in the rural areas and rest 5.27 lakh units (29.18 percent) are located in the urban areas. In case of 2.15 lakh registered units the rural-urban distribution is even i.e. 1.08 lakh units are established in the rural area and 1.07 lakh units are in the urban area (Table 2).

Table.2 Localization of Female Enterprises in India (lakh units) - (2006-07)

Enterprise	Rural	Urban	All India
Registered	1.08(50.23)	1.07 (49.77)	2.15 (100.00)
Un-Registered	12.79 (70.82)	5.27 (29.18)	18.06 (100.00)

Source: Report of the Fourth All India Census on MSME, 2006-07, Government of India.

*Figures in the parentheses indicate percentage.

(c) From the view of type of enterprise operated, it was found that presence of women was maximum in the micro enterprise sector both in the registered and un-registered

segments. As the data for 2006-07 shows, women control 14.19 percent of the registered micro units and 9.10 of the un-registered micro units at the all India level. Since the investment limit is very small and the risk factor is also being lower, most women have preferred to run micro units. In the small sector women have control over 5.06 percent of registered and 3.01 percent of the un-registered units. In the medium enterprise segment which involves higher investment of 1 to 5 crore, women participation is seen only in the registered sector and that too control over only 4.21 percent of the total units. With higher investment limit the risk factor in case of medium enterprises is also high. Only fewer well-to do women could afford to run such a project. More over they want guidance of government by registering the enterprise. Hence women participation here is low. (Table.3)

Table.3 Percentage of Type of Female Enterprises in India (2006-07)

Type of Enterprise	Registered	Un-Registered
Micro	14.19	9.10
Small	5.06	3.01
Medium	4.21	-
Total	13.72	9.09

Source: Report of the Fourth All India Census on MSME, 2006-07, Government of India.

3. ACTIVITY PREFERENCE IN WOMEN ENTREPRENEURSHIP

From the 'activity' point of view most of the women enterprises are established as manufacturing units both in the registered and un-registered sectors. Out of 2.15 lakh registered units 1.08 lakh are manufacturing enterprises comprising 50.47 percent of the total and in the un-registered sector the figure is 13.13 lakh out of a total of 18.06 lakh units i.e 72.70 percent of the total. At the all India level women control 12.56 percent (87.44 for men) of the un-registered manufacturing units and 10.32 percent (89.68 for men) of the registered manufacturing units in rural and urban areas combined.

The second preferential activity seems to be the 'services units' which account 40.98 percent the total registered units (about 88 thousand out of 2.15 lakh) and 22.31 percent of the total un-registered units (4.03 lakh out of 18.06 lakh) at the all India level. At the all India level women control 34.85 percent the total registered services enterprises as against 65.15 percent for males while in the same for un-registered services enterprises stood at 4.92 for women as against 95.08 for males in both rural and urban area combined.

The last in the preference pattern for women comes out to be "repairing and maintenance" in which 8.55 percent being in the registered sector and 4.98 percent in the un-registered sector.

At the all India level i.e combining registered and un-registered units in rural and urban areas, it was calculated that women enterprises constitute 12.36 percent of the total manufacturing units, 7.23 per cent of the total Repair and Maintenance units and 5.81 per cent of the total services units. (Table.4)

Table.4 Activity preference in women entrepreneurship, 2006-07 (per cent)

Enterprise	Registered Enterprises (% distribution of Regd. Female Enterprise)	% Distribution of Regd. Female Enterprise To Total Regd. Ent. In India (Male & female)	Un-Registered Enterprises (% Distribution of Unregd. Female Enterprise)	Un-regd. Female Ent. as percentage of total Unregd. Ent. In India (Male and Female)	All India Total Female Ent. Regd.+Un-regd.
ACTIVITY WISE					
Manufacturing	50.47	10.32	72.70	12.56	12.36
Repair&Maintenance	8.55	7.00	4.98	7.31	7.23
Services	40.98	34.85	22.31	4.92	5.81

Source: Report of the Fourth All India Census on MSME, 2006-07, Government of India.
(Percentages are Calculated from the data)

4. OPERATIONAL FEATURE OF WOMEN ENTREPRENEURSHIP

In Table.5 it is shown that 97.12 percent registered enterprises and 92.58 percent of the un-registered enterprises are operated through out the year or 'perennial' in nature which is quite remarkable. Less than 3 percent of both the type of enterprises are 'seasonal' in nature. About 4.15 percent un-registered enterprises and a very negligible amount of 0.40 percent registered enterprises are found out to be 'casually' run.

At the all India level i.e combining registered and un-registered units in rural and urban areas, it was calculated that women enterprises constitute 9.34 percent of the total perennially working units, 7.70 per cent of the total seasonal units and 17.84 per cent of the total casually working units. (Table.5)

Table.5 Operational feature of women entrepreneurship, 2006-07

Enterprise	Registered (Female Enterprise)	Percentage of Female Enterprise to total Regd. Enterprise (Male & Female)	Un- Registered Female Enterprise	Percentage of Female Enterprise to Total Unregd. Enterprise (Male & Female)	All India Total Regd.+Un- regd.
OPERATION WISE					
Perennial	97.12	13.77	92.58	8.98	9.34
Seasonal	2.48	11.49	2.66	7.48	7.70
Casual	0.40	24.78	4.15	17.73	17.84

Source: Report of the Fourth All India Census on MSME, 2006-07, Government of India.
(Percentages are Calculated from the data)

5. ORGANIZATIONAL SET UP OF WOMEN ENTREPRENEURSHIP

In terms of organizational set up (Table.6) women prefer to have sole proprietary units. In fact 86.05 percent of the registered enterprises and 93.47 percent un-registered enterprises

are sole proprietary units. Other form of organizations such as partnership, private company, public limited company or cooperatives is very negligible among women enterprises.

At the all India level i.e. combining registered and un-registered units in rural and urban areas, it was calculated that women enterprises constitute only 1.00 percent of the total Proprietary units, 10.81 per cent of the total Partnership units, 4.08 per cent of the total Private Company units, and 14.28 per cent the total Cooperative units and 14.53 per cent of the total other units. Women Participation in forming Public Limited Companies is very very negligible.(Table.6)

Table.6 Organizational set up of women entrepreneurship 2006-07

Enterprise	Percentage of Registered (Female Enterprise)	Percentage of Female Enterprise in Regd. Sec. to total (Male & Female)	Percentage of Un-Registered (Female Enterprises)	Percentage of Female Enterprise in Unregd. Sec. to total (Male & Female)	All India Total Regd.+Un-regd.
ORGANISATION WISE					
Proprietary	86.05	13.11	93.47	9.02	1.00
Partnership	2.62	8.96	1.66	11.32	10.81
Pvt. Company	1.56	5.71	0.00	0.00	4.08

Pub.Ltd.Company	0.37	9.42	-	-	-
Cooperative	0.51	23.09	0.17	13.04	14.28
Others	9.30	55.53	1.27	8.91	14.53
Total	100.00		100.00		

Source: Report of the Fourth All India Census on MSME, 2006-07, Government of India.
(Percentages are Calculated from the data)

6. PERFORMANCE OF THE WOMEN ENTERPRISES

Table.7 summarizes the performance of the women enterprises in terms of certain characteristics such as employment generation, gross output, market value of fixed assets and exports.

Table.7 Performance of the Women Enterprises (Percentage to Total)

Variables	Third Census (2001-02)	Fourth Census (2006-07)
Employment Generation	7.14	8.14
Gross Output	3.46	7.00
Market Value Of Fixed Asset	4.63	6.21
Export	2.37	-

Report of the Fourth All India Census on MSME, 2006-07, Government of India.

As the Table.7 shows, there has been improvement in the performance of the women led enterprises over time. Because of increase in gross output by more than 3 percent, employment generation increased by one percent between 2001-02 and 2006-07. The market values of fixed assets have also increased by around 2 percent. In 2001-02 the contribution to export was 2.37 percent which marks the presence of women entrepreneurs on the global platform.

PROBLEMS FACED BY WOMEN ENTREPRENEURS

Women entrepreneurs encounter many problems in their efforts to develop the enterprises they have established. The main problems faced by the women entrepreneurs may be analysed as follows.

- 1. Shortage of Finance:** Women and small entrepreneurs always suffer from inadequate financial resources and working capital. They are lacking access to external funds due to absence of tangible security and credit in the market. Since women do not generally have property in their names they lack security to avail loan. Also the complicated procedure of bank loans, the inordinate delay in obtaining the loans and the running about along with the transaction cost involved there in work as deterrents against many women who aspire to be entrepreneurs.
- 2. Inefficient arrangements for Marketing and Sales:** For marketing their products, women entrepreneurs are often at the mercy of the middlemen who pocket the chunk of profit. Further, women entrepreneurs find it difficult to capture the market and make their products popular. This problem is all the more serious in the case of food production and processing ventures.
- 3. Stiff Competition:** Many of the women enterprises have imperfect organizational setup. They have to face severe competition from organized industries and male entrepreneurs. For example, women cooperatives engaged in hand pounding of rice in Kerala confronted heavy competition from mechanised rice mills which resulted in the liquidation of many units in the traditional sector.
- 4. Lack of Education:** In India literacy among women is very low. Due to lack of education, majority of women are unaware of technological developments, marketing knowledge, etc. Lack of information and experience creates further problems in the setting up and running of business enterprises.

5. **Low Ability to Bear Risk:** Women have comparatively a low ability to bear economic and other risks because they have led a protected life. Sometimes, they face discrimination in the selection for entrepreneurial development training. Some of them lack entrepreneurial initiative or specialised training. Inferiority complex, unplanned growth, lack of infrastructure, late starts etc. is other problems of women entrepreneurs in India.
6. **Social Attitude:** The biggest problem of a women entrepreneur is the social attitude and the constraints in which she has to live and work. Despite constitutional provisions, there is discrimination against women. In a tradition bound society, women do not get pro-active support from family members. Their hopes and aspirations are never cared for in the name of “family prestige” and “discipline”. Preference to boys and discrimination against girls are well known practices amongst majority Indian families.
7. **Low Mobility:** One of the biggest handicaps for women entrepreneurs is mobility or travelling from place to place. Women on their own find it difficult to get accommodation in smaller towns. A single woman asking for accommodation is still looked upon with suspicion.
8. **Family Responsibilities:** In India, it is mainly a woman’s duty to look after the children and other members of the family. Her involvement in family leaves little energy and time for business. Married women entrepreneurs have to make a fine balance between business and home. Without the support and approval of husband, the female entrepreneurs cannot succeed. Despite modernisation, tradition and family responsibilities slow down the movement of women.

GOVERNMENT POLICY FOR DEVELOPMENT OF WOMEN ENTREPRENEURSHIP

The government of India and the various state governments have come up with policies and programmes to assist women entrepreneurs and help in solving the above stated challenges and problems which they face. A brief account of these policies and programmes are given below.

- 1. Policy Initiatives:** Government of India is committed to develop MSMEs in general and women entrepreneurship in particular. In a broad manner the government has implemented the MSME Development Act 2006 which has already come into effect. There is a provision to reserve items exclusively for the MSMEs. At present 20 items are reserved for these sectors. However depending on the factors such as economies of scale, level of employment, prevention of concentration of economic power etc. there are possibilities of de-reservation also. The govt. has also launched National Manufacturing Competitiveness Programme (NMCP) to encourage competitiveness in this sector. Women entrepreneurship has been benefiting from these policy initiatives.
- 2. Role of the Ministry of MSME:** The Ministry of MSME is primarily set up to assist various states and Union Territories in the effort to promote growth and development of MSME in general. The two specific schemes to assist the women entrepreneur (a) The Scheme of Trade Related Entrepreneurship Assistant and Development TREAD and (b) Mahila Coir Yojana. TREAD is linked with NGOs wherein the Govt. provide the grant up to 30% of the total project cost and also provide separate grant for research and development. Mahila Coir Yojana is a self employment programmes for women aimed to provide training and ratts for carrying out spinning activities in a subsidized manner. The following Table-8 shows the assistance under Mahila Coir Yojna.

TABLE-8: DETAILS OF ASSISTANCE UNDER MAHILA COIR YOJANA

Year	No. of ratts distributed	Assistance Sanctioned (Rs. lakh)
2006-07	2979	58.12
2007-08	2509	64.29
2008-09	3009	85.81
2009-10*	161	7.15

*up to December 2009

Source: <http://msme.gov.in>

3. **Entrepreneurship Development Programme (EDP):** The Government also announce from time to time Entrepreneurship Development Programme (EDP) especially for the first generation of women who desire to be entrepreneur. For the purpose of training and skill development there are three important institutions namely National Institute of MSME, Hyderabad, National Institute of Entrepreneurship and Small Business Development (NISESBUD, Noida and Indian Institute of Entrepreneurship (IIE), Guwahati and NISC, Delhi. All the institutions taken to gather had trained more than 20,000 women during the 2011-2012.
4. **Prime Minister's Employment Generation Programme (PMEGP)** launched in 2008-09 also gives special attention to urban and rural women by providing them subsidy at the rate of 25 to 35 percent of the project cost in urban and rural areas respectively. Bank finance in the form of loan is 95% of the project cost for women.
5. It should be mentioned that **The Ministry of Women and Child Development of Government of India** does play an important role for all round development of women and provides support to women to empower them selves. It has launched

the National Mission for Empowerment of Women (NMEW) in March, 2010. The mission has the network of various State Mission Authority (SMAs) at state level. Besides that there are two important schemes of the ministry which can act as complement to the process of development of women entrepreneurship. These schemes are named as Rajiv Gandhi Scheme for Empowerment of Adolescent Girls- Sabla and Support to Training and Employment Programme (STEP) for women. 'Sabla' was launched in 2010 with one of the objectives to provide vocational training to girls aged 16 and above under National Skill Development Programme. 'STEP' has been operational since 1986-87 with the objective to ensure sustainable employment and income generation for marginalised and asset less women across the country.

- 6. Other schemes operated by different departments and ministries** are: Management Development Programmes, Women's Development Corporations (WDCs), Marketing of Non-Farm Products of Rural Women, Assistance to Rural Women in Non-Farm Development (ARWIND) Schemes, Micro Credits Scheme etc.

CONCLUDING OBSERVATIONS

There has been a steady increase in the participation of women in small business indicating immense potential for entrepreneurial development among them. From the point of view of performance, it was observed that the women enterprises in India have made significant contribution towards generation of employment, gross out put, asset creation and exports. Women form the family, which participate to develop society and Nation. Entrepreneurial movement among women started late and is still in its infancy. Changes in the global and domestic environment have contributed towards the growth of women entrepreneurship in India. As observed the success of women entrepreneurs differs from State to State in India. It was also observed that women enterprises are

concentrated in the micro segment of the MSME sector. To enlarge their participation in small and medium segments a stronger coordinated role of Indian Government, financial institutions, voluntary agencies and educational institutions with an integrated approach is necessary. Young female entrepreneurs should share their success stories in the world of e-commerce to speed up entrepreneurial movement in India. Women entrepreneurs will be better understood and encouraged by studying and focussing (i) their social and cultural background including family system (ii) religion and caste and (iii) location where they are staying, e.g., whether it is urban area or rural area or district or block.

ACKNOWLEDGEMENT

Valuable suggestions given by Janmejoy Khuntia, Associate Professor in Economics, School of Open Learning, University of Delhi; Dr. Shiba C. Panda, Associate Professor in Commerce, Satyawati Co-Educational College(Evening), University of Delhi and Sh. Shashi Sharma, Sr. Assistant, School of Open Learning, University of Delhi are duly acknowledged.

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