

## STUDY ON WOMEN EMPOWERMENT AND WOMEN ENTREPRENEURSHIP IN INDIA

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### ABSTRACT

*The merging of the two terms of women's empowerment and gender equality into one Millennium Development Goal recognises that gender equality and women's empowerment are two sides of the same coin. Empowerment of women means preparing women to be economically independent and to have a positive self-esteem to face any challenge. It is important to usher some changes in societal views and perceptions with regards to the role of women. Over the past decade major changes have been witnessed in the status, position and work place of women. There is an increasing recognition that women entrepreneurs are the new engines for growth and are the shining stars of economies in different countries including India. Women Entrepreneurs may be defined as the woman or group of women who start, organize, co-ordinate and run a business enterprise. There is a greater need to develop women entrepreneurship in India to make our women self reliant and competitive with the world. The objective of the study is to study the concept of women empowerment through women entrepreneurs.*

**KEYWORDS:** Empowerment, entrepreneurship, women, equality, EDP'S (entrepreneurship development programs)

### INTRODUCTION

Gender equality is a human right. Women are permitted to live with dignity and with freedom and without any fear. Gender equality is also a way for advancing development and reducing poverty. Global business world has realized and is working on the concept to create entrepreneurship as the final solution to overcome all types of business and market challenges. Independence brought promise of equality of opportunity in all sphere to the Indian women and laws promising for their equal rights of participation in political procedure and equal opportunities and rights in education and employment were enacted. But

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unfortunately, the government sponsored development activities have benefited only a small segment of women. The large part of them are still unmoved by changes and development activities have benefited only a small section of women i.e. the urban middle class women. Women are willing to take up business and add to the nation's growth. Empowerment of women involves many aspects like property rights, social equality, personal rights etc. Their role is being acknowledged and steps are taken to promote women entrepreneurship. Entrepreneurship among women is a recently fast growing concept that is applauded in several spheres of our life. Number of measures has been initiated in recent years for giving a great boost to the cause of Women Entrepreneurship Development by way of granting a variety of special concessions, incentives, subsidies and assistance i.e. financial, technical, organizational and managerial. The banking sector also has been contributing in a greater way to share for this cause. A number of schemes of assistance to the benefit of women entrepreneurs have evolved. Women as entrepreneurs, improves the wealth of the nation in general and of the family in particular. Today Women are more willing to take up activities that were once considered to be the area of men, and have proved that they are second to no one with respect to giving to the growth of the economy. Women entrepreneurship must be properly imparted with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be capable enough to sustain and strive for excellence in the entrepreneurial ground. Women can make a beautiful, better, peaceful and happier world to live in, provided we empower them. Empowered women not only contribute to the health and productivity of whole families and societies but they improve scenario for the next generation also. But still, evidences signifying the centrality of women's empowerment to reduce poverty, promoting development and facing the world's challenges, gender equality remains an unfulfilled promise.

### ***DIFFERENT LEVELS AND CATEGORIES OF EMPOWERING A WOMAN:***

If the empowerment of women really has to take place then one has to view empowerment from different levels and basis and that changes at all levels is needed. Empowerment occurs at three basic levels i.e. empowerment on the individual, group, and societal level and the interface between these:

The individual level deals with single individual women's potential to take control over their lives, their views, perceptions about their own value and calibre, their ability to recognise a

goal and work towards reaching this goal. The group level deals with the collective action, decisions and a sense of change that woman experience together, in a group. The societal level deals with the freedom of power and choice of the political and social climate, the societal norms and requisites and the public interaction on what is possible and impossible for women to do or how women should conduct themselves etc. The different levels are seen as interconnected and mutually strong e.g. when empowerment on individual level occurs, this will have effect on the group and societal level. Likewise, empowerment on a group level is going to have effect on the individual empowerment of the women in the form of enlarged self esteem. In a much broader perspective there are three categories of women empowerment i.e. economic, social and political.

***ECONOMIC EMPOWERMENT:*** Unequal opportunities between women and men continue to obstruct women's ability to lift her status and gain more to improve their lives. Inequalities continue to persevere in the way of paid and unpaid work which again is divided between women and men and these differences effect the economic growth. Women's capacity to bring about economic change for themselves is the most important causative factor to achieving equality between women and men. But economically strengthening women is not only a means for attaining economic growth but also a matter of advancing women's human privileges. Women have the power to change their own economic position as well as that of the society and country in which they live. Yet, women's work and offerings go unrecognized, undervalued and their promise unnourished.

***SOCIAL EMPOWERMENT:*** Under the social empowerment of women, steps needs to be taken to improve the health of women, reduce maternal mortality especially in the areas which are not well equipped with good medical facilities. A programme for checking the spread of sexually transmitted diseases like HIV / AIDS and infections diseases like T.B. need to be started. Women face high risk of malnutrition hence attention should be given to meet the nutritional needs of women at all stages of their life. Women belonging to prejudicial groups are exploited a lot. Hence, Social activist should keep a watch on the cruelty committed on women belonging to weaker sections and help them to get justice. Awareness programmes need to be there and various schemes need to be introduced for helping women who are victims of violence and those who are abandoned Government has to be alert for ensuring that there is no discrimination against the girl child and her rights are protected. Social stigmas like child marriage, female foeticide, and child abuse and child prostitution must be eradicated immediately by taking an action.

***POLITICAL EMPOWERMENT:*** Women's political empowerment, usually viewed as political involvement in government or elections which is essential to give women a voice in the policies that affect their lives. Economic, social and political empowerments of women are jointly reinforcing. Economic empowerment implies that women have the power to make their own decisions and leading to prosperity for families and the society in which they live in. Social empowerment often liberates women from exploitation and mistreatment that curb women from reaching their potential at the fullest. Economic empowerment can provide women to be empowered politically. Political empowerment allows women to take control of the policies that will benefit their economic standing. Social empowerment further strengthens women to participate economically and politically, which in turn reinforces women's standing in society. To be fully empowered, women have to take power for themselves. Women's business associations are one such example of women to empower themselves. By networking and communicating to build better businesses, women gain economic empowerment. When women have both economic and political power, they become full members of society and can have a louder voice when advocating policies.

### **OBJECTIVES OF THE STUDY**

The following are the objectives of the study:

- To study the concept of women empowerment through women entrepreneurs.
- To understand the challenges faced by women entrepreneurs in India and to know about the suggestions to overcome these challenges.
- To highlight some measures taken by government.

### **RESEARCH METHODOLOGY**

For the fulfilment of the above objectives, data is collected basically on secondary basis. The secondary data for the study was collected from different sources such as trade journals, articles, internet, and books. The study is basically descriptive in nature. The period and data of the study is selected on convenience basis in order to fulfil the objectives of the study.

### **CONCEPT OF WOMEN ENTREPRENEURSHIP**

In 1993, the slogan of "Take Our Daughters to Work Day" was popularized to support career for girls, which was later stretched to Take Our Daughters and Sons to Work Day. "Investing in women is not only the right thing to do but also the smart thing to do." (Hilary Clinton

from unfoundation.org) Government of India has defined women entrepreneurs as an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women. Women are doing a breathtaking job and are prominent to create balance between their house and career. A unique feature of a woman entrepreneur is the willingness to work hard. A woman entrepreneur is an achievement oriented lady and not just money hungry. She works for challenges, undergoes risks and works for accomplishment and service to others. Women entrepreneurs face the adversities courageously and with daring. She has full faith in herself and attempts to solve the problems even under great pressure. A woman entrepreneur is energetic, focussed, having a mission and a clear vision.

### **CHALLENGES FOR WOMEN ENTREPRENEURS**

More and more women of the century set out on the journey to become successful entrepreneurs of their own companies. While these business-savvy ladies are setting examples to women with dreams of launching a new start-up, entrepreneurship remains a traditionally male-dominated domain, and there are still various obstacles that many female business owners have to face. The challenges for women entrepreneurs are:

1. **Start-up finance:** women entrepreneurs face bigger problems in this regard than small business. Family members are not supportive of their ladies to take up the business and naturally they will be reluctant to support with the finance required for starting a business unit. They also face the trouble in obtaining finance, managing the working capital and credit. Women entrepreneurs suffer from shortage of finance because women do not generally have property on their names to use them for obtaining funds. Secondly, the banks also consider women not worthy borrowers on the ground that they can at any time leave their business.
2. **Paucity of raw material:** Most of the women enterprises are weighed down by the scarcity of raw material and necessary inputs and high prices of the same.
3. **Competition:** Women entrepreneurs by and large use low and not an upgraded technology in the process of production. In a scenario where the competition is too high, they have to struggle hard to survive in the market against their male entrepreneurs who have immense experience in latest technology in managing business. This is where the insolvency of women takes place.
4. **Less mobility:** The Indian society is a conventional society which restricts the mobility of women entrepreneurs. Women are less mobile than men. Burdensome exercise involved in

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starting an enterprise along with humiliating attitude towards women forces them to give up an idea of opening an enterprise.

5. **Male dominance and Family ties:** in India, women are looked as a weaker sex in all aspects. Their doorway to business requires the consent of the head of the family. A woman's main responsibility is to look after the children and family members and because of this she cannot give enough time to the business. Family and husband support appears to be the required condition of women's opening in to the business.

6. **Lack of education:** Illiteracy is the core cause of socio- economic problems. Lack of education is another reason because of which they have no knowledge of business and new technology. Due to this, they also lack management skills which are must for strategic development.

7. **Legal formalities:** Fulfilling the legal official procedure required for running an enterprise becomes a tough task for women entrepreneur because of the occurrence of corrupt practices and procedural delays for various licenses, electricity, water etc.

8. **risk- bearing capacity** Risk bearing is indispensable for a successful entrepreneur. Women being a weak gender have low risk bearing ability. Because of this, they are suppressed.

### **Role of Government to Develop Women Entrepreneurs In India**

The growth and development of women entrepreneurs needs to be increased because entrepreneurial development is not possible without women participation. Therefore, a pleasant environment is required to enable women to participate enthusiastically in the entrepreneurial activities. There is a need of Government, non- Government, and regulatory authority-agency to come forward to support, promote and help the women entrepreneur in India. The Government of India has also formulated various training and development cum employment generations programs for the women to start their kingdom of joy.

The following plans are lunched during the Eight-Five Year Plan:

- Prime Minister Rojgar Yojana and EDPs were introduced to build up entrepreneurial qualities among rural women.
- 'Women in agriculture' scheme was introduced to train women farmers having small and marginal holdings in agriculture and allied activities.

□ to generate more employment opportunities for women- KVIC (Khadi and Village industries commission) took special measures in remote areas.

□ Women co-operatives schemes were formulated to help women in agro-based industries like dairy farming, poultry, animal husbandry, horticulture etc. with full financial support from the Government.

□ other schemes like integrated Rural Development Programs (IRDP), Training of Rural youth for Self employment (TRYSEM) etc. were started to eradicate poverty. 30-40% reservation is provided to women under these schemes.

Economic development and growth is not achieved without the development of women entrepreneurs. The Government of India has introduced the following schemes during Ninth Five-Year Plan:

□ Trade Related Entrepreneurship Assistance and Development (TREAD) scheme was launched by Ministry of Small Industries to develop women entrepreneurs in rural, semi-urban and urban areas by developing entrepreneurial qualities.

□ Women Component Plan, a special strategy adopted by Government to provide assistance to women entrepreneurs.

□ Swarna Jayanti Gram Swarozgar Yojana and Swarna Jayanti Sekhari Rozgar Yojana were introduced by government to provide reservations for women and motivating them to start their ventures.

□ new schemes named Women Development Corporations were introduced by government to help women entrepreneurs in arranging credit and marketing facilities.

□ State Industrial and Development Bank of India (SIDBI) has introduced following schemes to assist the women entrepreneurs. These schemes are:

(i) Mahila Udyam Nidhi

(ii) Micro Credit Scheme for Women

(iii) Mahila Vikas Nidhi

(iv) Women Entrepreneurial Development Programmes

(v) Marketing Development Fund for Women

Further, the tenth five Year Plan aims at empowering women by adopting National Policy for empowerment of Women into action and ensuring survival, Protection and Development of women and children through their rights. Association of Women entrepreneurs of India provides a podium to assist the women entrepreneurs to develop new and innovative techniques of production, finance and marketing. There are different bodies such as NGOs, voluntary organizations, institutions and individual enterprises from rural and urban areas

which collectively help the women entrepreneurs in their activities. The following training schemes especially for the self employment of women are introduced by government:

- Support for Training and Employment Programme of women (STEP).
- Development of Women and Children in Rural Areas (DWCRA).
- Small Industry Service Institutes (SISIs)
- State Financial Corporations
- National Small Industries Corporations
- District Industrial Centres (DICs)

### ***Women Empowerment and Planning Process in India***

The all round development of women has been one of the crucial point of planning process in India.

**First Five-Year Plan (1951-56)** planning commission envisaged a number of welfare measures for women. The Central Social Welfare Board (CSWB) was established to deal with the problems of women under which Mahila Mandals and The Community Development Programmes were established.

**Second Five-Year Plan (1956-61)** protection against injuries at work, maternity benefits and crèches for their children. It also recommended immediate implementation of the principal of equal pay for equal work and provision for training to enable women to compete for higher jobs.

**Third and Fourth Five-Year Plans (1961-66 and 1969-74)** greater importance on female education as a major welfare means.

**Fifth Five-Year Plan (1974-79)** focussed on training of women, who were in need of income and protection. This plan coincided with International Women's Decade & submission of Report of the Committee on Status of Women in India. In 1976, Women's Welfare & Development Bureau was set up under Ministry of Social Welfare.

**Sixth Five-Year Plan (1980-85)** saw explicit move from welfare to development. It recognized women's lack of access to resources as a key factor impeding their growth.



**Seventh Five-Year Plan (1985- 92)** Ministry of Human Resource Development set up Department for Women & Child Development constituted in HRD Ministry and various major women specific schemes identified for monitoring quantity of funds/benefits flowing to women.

**Eighth Five-Year Plan (1992-97)** highlighted the need to ensure a definite flow of funds from general developmental sectors to women for first time.

**The Ninth Five-Year Plan (1997-2002)** adopted a scheme of Women's Component Plan, under which not less than 30 percent of funds/benefits were allotted for women related sectors.

**Tenth Five-Year Plan (2002-07)** aims at empowering women through translating the National Policy for Empowerment of Women (2001) into action and ensuring Survival, Protection and Development of women and children through their rights.

**Eleventh Five-Year Plan (2007-12)** Government of India has over 27 schemes for women operated by different departments and ministries.

**Twelfth Five-Year Plan (2012-2017)** Twelfth year plan entitled as „Faster, Sustainable and More Inclusive growth“. The Planning Commission is pushing for special consideration and percentage for single women, particularly those who are single by choice, under various government schemes in the 12th five year plan.

### ***Supportive Measures For Women's Economic Activities And Entrepreneurship***

#### **Direct & Indirect Financial Support**

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

### **Yojna Schemes and Programme**

- Nehru Rojgar Yojna
- Jacamar Rojgar Yojna
- TRYSEM
- DWACRA

### **Technological Training and Awards**

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

### **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)

### ***The National Policy for Empowerment of Women***

The Government of India has declared 2001 as Women's Empowerment year. The national policy of empowerment of women has set definite clear-cut goals and objectives. The policy aims on upliftment, development and empowerment in socio-economic and politico-cultural aspects. The following are the specific objectives of National Policies on Empowerment of women in India.

### **Goal and Objectives**

The goal of this Policy is to bring about the advancement, development and empowerment of women.

(i) Creating an environment through positive economic and social policies for full development of women to enable them to realize their full potential.

(ii) The enjoyment of all human rights and fundamental freedom by women on equal basis with men in all spheres – political, economic, social, cultural.

(iii) Equal access to participation and decision making of women in social, political and economic life of the nation.

(iv) Equal access to women to health care, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public office etc.

(v) Strengthening the legal systems aimed at elimination of all forms of discrimination against women.

(vi) Changing societal attitudes and community practices by active participation and involvement of both men and women.

(vii) Mainstreaming a gender perspective in the development process.

(viii) Elimination of discrimination and all forms of violence against women and the girl child; and

(ix) Building and strengthening partnerships with civil society, particularly women's organizations.

### **Suggestions for promoting Women Entrepreneurs**

Right efforts from all areas are required in the development of women entrepreneurs and Participation in the entrepreneurial activities. The following measures are suggested to empower the women to tap opportunities and face challenges and risks in business.

#### **Education:**

The first measure would be to provide education, particularly vocational and technical education to girls. The girls should be inspired to adopt entrepreneurship. To motivate the women, a synchronized effort should be made among the educational institutions, government departments, and the business world. The curriculum should be reframed to include accountancy, management, computers, entrepreneurial development, etc.

#### Access to Information:

All possible access to information should be provided for women entrepreneurs. Government agencies, association of women entrepreneurs etc. should assume responsibilities in this regard.

#### Access to technology:

Access to technology is very low for women entrepreneurs. Due to lack of finance and data they cannot have proper tools and equipments to improve their products and to face the competitors.

#### Trouble-free formalities:

Efforts should be made to simplify the procedures, formalities, rules and regulation etc. in matters regarding registration and getting assistance or loans from different departments and agencies.

#### Easy Finance:

Banks and financial institutions should not hesitate to provide loans without collateral security to qualified women technocrats. Similarly term loans and working capital loans should be sanctioned on easy terms.

#### Training:

The Government of India has organized a number of workshops on Trade Related Entrepreneurship Assistance & development for the benefit of women entrepreneurs. It helps to empower women in rural & semi urban areas through development of entrepreneurial skill, elimination of problems faced by them and strengthening trade support network.

## CONCLUSION

Women today represent around half of the total world population and no more treated as a beautiful showpiece. The 21<sup>st</sup> century women are not confined to the four walls of houses and do house chores rather they have carved a niche for themselves in the male dominated world. It is becoming increasingly clear that women are, and will continue to be, powerful drivers of development. The principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women, but also empowers the State to adopt measures of positive discrimination in favour of women. When men and women become more equal, economies grow faster, fewer people remain in poverty, and overall well-being is enhanced. There is increasing recognition that women entrepreneurs are the new engines for industrial growth and are the rising stars of economies in developing countries. Despite this, women entrepreneurs still struggle to create a equitable place in the society. Even though more and more women are starting businesses globally, they still manage fewer businesses than men, and run businesses that are in less profitable sectors, that grow more slowly and are ultimately more likely to fail. The consequence of women's economic marginalisation further highlights the need for gender equality and the economic empowerment of women. They have ventured to build enterprises, to discover their positions and importance of life. But still in relation to the women population the trend has not been too amazing. There can be no progress unless their needs and interests are fully met; empowerment would not hold any meaning unless they are made strong and aware of their equal rights and status in the society. Entrepreneurship development among women is one major tool that promises good results. The glass ceilings are shattered and women are found to create a niche for themselves in every sphere of business. The new pool of talent of women entrepreneurs is emerging today as they are opting to create their own destinies. By motivating, training and assisting women towards independent business ventures, it may be possible to bring beneficial results. Hence, women empowerment should not merely be a government agenda or other organizations because the ultimate responsibility lies in the hands of women, it is up to them "to be what they are". It is the women themselves who have to remove the shackles and get free. Woman must understand "One has the power to be what one wants". It's time women should leave all apprehensions because a better and beautiful world is waiting to unfold.

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