

# Role of Women as Entrepreneur in India

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## ABSTRACT

Women in the present day have been perceived as an eternal piece of the worldwide conflict for a balanced economy. Same is the situation in India where women have turned into the icon of progress. Since the turn of the century, the status of ladies in India has been changing because of developing industrialization, globalization, and social enactment. With the spread of instruction and mindfulness, ladies have moved from kitchen to more elevated amount of proficient exercises. Again and again, Indian women have contended with men and turned out to be equivalent in each race, including enterprise.

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## INTRODUCTION

Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. Government of India has defined women entrepreneurs 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 employment generated in the enterprise to women. Like a male entrepreneurs a women entrepreneur has many functions. They should explore the prospects of starting new enterprise; undertake risks, introduction of new innovations, coordination administration and control of business and providing effective leadership in all aspects of business.

### Push-Pull factors and Women in business

Women in business are a recent phenomenon in India. By and large they had confide themselves to petty business and tiny cottage industries. Women entrepreneurs engaged in business due to push and pull factors. Which encourage women to have an independent occupation and stands on the iron legs. A sense towards independent decision-making on their life and career is the motivational factor behind this urge. Saddled with household chores and domestic responsibilities women want to get independence under the influence of these factors the women entrepreneurs choose a profession as a challenge and as an urge to do something new. Such situation is described as pull factors. While in push factors women engaged in business activities due to family compulsion and the responsibility is thrust upon them.

### Women entrepreneurs can be broadly categorized into five categories: -

- ◆ **Affluent entrepreneurs** – These are daughters and wives of wealthy businessmen. These women have the financial aid and the necessary resources to start a new enterprise and take business risks.
- ◆ **Pull factors** – These are educated women living in urban areas with or without work experience who take the risk of a new enterprise with the help of financial institutions and commercial banks. These women take up a new business as a challenge in order to be financially independent.
- ◆ **Push factors** – These women take up some business activity in order to overcome financial difficulties. Generally widows and single women manage an existing family business or develop a new business due to difficult family situations.
- ◆ **Rural entrepreneurs** – These women belong to rural areas and choose a business suiting their resources and knowledge. Business carried out involves low investment, minimum risk and does not require any special skills.
- ◆ **Self-employed entrepreneurs** – They are uneducated women who fall below the poverty line. They choose tiny and small enterprise which are convenient to manage and adequate for the sustenance of her family.

### Organizations Promoting Women Entrepreneurship in India

- National Resource Centre for Women (NRCW)
- Women's India Trust (WIT)
- Women Development Corporation (WDC)
- Association of Women Entrepreneurs of Karnataka (AWAKE)
- Working Women's Forum (WWF)
- Self-Employed Women's Association (SEWA)

### Role of Women in Different Areas

Women in India consistently lag behind the men in terms of access to education, health care, jobs etc. Apart from the economic and social inequality, women in India are victims of heinous crimes such as, dowry deaths, rape, molestation and immoral trafficking. As per the latest statistics;

- The female child sex ratio (0-6 years) is 914 per 1000 males
- Rural female literacy rate only 58% while rural male 78%
- Women employment in urban areas is only 13.9% while in rural areas is 29.9%. With the rise in poverty, many women are forced to work in very low end and low paid jobs.
- Employment of women in organized sector is less than 8%.
- Women especially in the child bearing age often deficient in nutrition due to poverty. As a result the number of maternal deaths in India is one of the highest in the world and 87% of all pregnant women in India are anemic.

According to scholars, women in ancient India enjoyed equal status with men in all aspects of life. Works by ancient Indian grammarians such as Patanjali and Katyayana suggest that women were educated in the early Vedic period. Rigvedic verses suggest that women married at a mature age and were probably free to select their own husbands. Scriptures such as the Rig Veda and Upanishads mention several women sages and seers, notably Gargi and Maitreyi.

mukhyodharmahsmritiShuvihitobhartrishushrushaNamhi:  
Women are enjoined to be of service to their husbands.

Some kingdoms in ancient India had traditions such as nagarvadhu ("bride of the city"). Women competed to win the coveted title of nagarvadhu. Amrapali is the most famous example of a nagarvadhu. According to studies, women enjoyed equal status and rights during the early Vedic period. However in approximately 500 B.C., the status of women began to decline, and with the Islamic invasion of Babur and the Mughal empire and Christianity later worsened women's freedom and rights.

Although reform movements such as Jainism allowed women to be admitted to religious orders, by and large women in India faced confinement and restrictions. The practice of child marriages is believed to have started around the sixth century. Women in India now participate fully in areas such as education, sports, politics, media, art and culture, service sectors, science and technology, etc. Indira Gandhi, who served as Prime Minister of India for an aggregate period of fifteen years, is the world's longest serving woman Prime Minister.

Feminist activism in India gained momentum in the late 1970s. One of the first national-level issues that brought women's groups together was the Mathura rape case. The acquittal of policemen accused of raping a young girl Mathura in a police station led to country-wide protests in 1979-1980. The protests, widely covered by the national media, forced the Government to amend the Evidence Act, the Criminal Procedure Code, and the Indian Penal Code; and created a new offence, custodial rape. Female activists also united over issues such as female infanticide, gender bias, women's health, women's safety, and women's literacy.

In 1990s, grants from foreign donor agencies enabled the formation of new women-oriented NGOs. Self-help groups and NGOs such as Self Employed Women's Association (SEWA) have played a major role in the advancement of women's rights in India. Many women have emerged as leaders of local movements; for example, Medha Patkar of the Narmada Bachao Andolan. The Government of India declared 2001 as the Year of Women's Empowerment (Swashakti). The National Policy For The Empowerment of Women came was passed in 2001. In 2010 March 9, one day after International Women's day, Rajya Sabha passed the Women's Reservation Bill requiring that 33% of seats in India's Parliament and state legislative bodies be reserved for women.

## EDUCATION OF WOMEN

Though it is gradually increasing, the female literacy rate in India is less than the male literacy rate. Far fewer girls than boys are enrolled in school, and many girls drop out. In urban India, girls are nearly on a par with boys in terms of education. However, in rural India girls continue to be less well-educated than boys. According to the National Sample Survey Data of 1997, only the states of Kerala and Mizoram have approached universal female literacy. According to scholars, the major factor behind improvements in the social and economic status of women in Kerala is literacy.

Under the Non-Formal Education programme (NFE), about 40% of the NFE centres in states and 10% of the centres in UTs are exclusively reserved for females. As of 2000, about 300,000 NFE centres were catering to about 7.42 million children. About 120,000 NFE centres were exclusively for girls. According to a 1998 report by the U.S. Department of Commerce, the chief barriers to female education in India are inadequate school facilities (such as sanitary facilities), shortage of female teachers and gender bias in the curriculum (female characters being depicted as weak and helpless).

### Workforce participation of Indian Women

National data collection agencies accept that statistics seriously understate women's contribution as workers. However, there are far fewer women than men in the paid workforce. In urban India, women participate in the workforce in impressive numbers. For example, in the software industry 30% of the workforce is female. In the workplace women enjoy parity with their male counterparts in terms of wages and roles. In rural India in the agriculture and allied industrial sectors, females account for as much as 89.5% of the labour force. In overall farm production, women's average contribution is estimated at 55% to 66% of the total labour. According to a 1991 World Bank report, women accounted for 94% of total employment in dairy production in India. Women constitute 51% of the total employed in forest-based small-scale enterprises.

One of the most famous female business success stories is the Shri Mahila Griha Udyog Lijjat Papad. In 2006, Kiran Mazumdar-Shaw, who founded Biocon, one of India's first biotech companies, was rated India's richest woman. Lalita D. Gupte and Kalpana Morparia were the only businesswomen in India who made the list of the Forbes World's Most Powerful Women in 2006. Gupte ran ICICI Bank, India's second-largest bank, until October 2006<sup>[51]</sup> and Morparia is CEO of JP Morgan India.

## NOTABLE INDIAN WOMEN

Savitribai Phule was a social reformer. Along with her husband, Mahatma Jotiba Phule, she played an important role in improving women's rights in India during British Rule. Savitribai was the first female teacher of the first women's school in India and also considered to be the pioneer of modern Marathi poetry. In 1852 she opened a school for Untouchable caste girls. Singers and vocalists such as M.S. Subbulakshmi, Gangubai Hangal, Lata Mangeshkar, Asha Bhosle and others are widely revered in India. Anjolie Ela Menon is a famous painter.

### Sports & Politics

Although in general the women's sports scenario in India is not very good, some Indian women have made notable achievements in the field. Some famous female sportspersons in Indian include P. T. Usha (athletics), J. J. Shobha (athletics), Kunjarani Devi (weightlifting), Diana Edulji (cricket), Saina Nehwal (badminton), Koneru Hampi (chess) and Sania Mirza (tennis). Female Olympic medalists from India include weightlifter Karnam Malleswari, Saina Nehwal, and boxer Mary Kom. Through the Panchayat Raj institutions, over a million women have actively entered political life in India.

As per the 73rd and 74th Constitutional Amendment Acts, all local elected bodies reserve one-third of their seats for women. Although the percentages of women in various levels of political activity has risen considerably, women are still under-represented in governance and decisionmaking positions.

### Literature

Many women writers are prominent in Indian literature as poets and story writers, such as Sarojini Naidu, Kamala Surayya, Shobha De, Arundhati Roy, and Anita Desai. Sarojini Naidu is called the nightingale of India. Arundhati Roy won the Booker Prize (Man Booker Prize) for her novel *The God of Small Things*.

### Future of Women Entrepreneurship in India →

- ❖ The decade 1975 – 85 was declared as `Decade for women` by United Nations Industrial Development Organization (UNIDO). The Topic “Role of women in industrialization in developing countries” was raised in 1978 at conference held by UNIDO at Vienna which aimed at removing social, attitudinal and institutional barriers and increasing participation of women in industrial activities.
- ❖ United Nations arranged a conference `Decade for women` at Copenhagen on 30th June 1980 aimed at promoting equal opportunities and equal treatment to women in employment.
- ❖ On November, 1981, a National Conference for Women Entrepreneurs was held at New Delhi, India.
- ❖ The Seventh five year plan focused on Integration of Women in Development.
- ❖ The National Alliance of Young Entrepreneurs organized a conference on Women Entrepreneurs at New Delhi in 1989 which made the following declarations –
  - Nation and state government should promote woman’s participation in social and economic development programmes.
  - Financial assistance and consultancy services must be given to women for doing exports.
  - Fairs and exhibitions with products manufactured by women entrepreneurs must be widely advertised.
  - Education ministries must provide for education and training of women entrepreneurs.

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