

A Study on Women Entrepreneurship Problems and Schemes in India

B. Ismail Zabiullah¹, A. Sulochana²

¹(Asst. Prof), department of management studies, Gates institute of technology gooty-515401, Anantapuram dist, A.P.(India)

²P.G student, Department of management studies, gates institute of technology gooty-515401, Anantapuram dist, A.P.(India)

ABSTRACT

Entrepreneur for women development is essential part for human resources. Compared to other countries. The development of entrepreneurs is low in India. Generally in many countries the role of women is to build and maintain the homely tasks like cooking, washing clothes and rearing the children's. Since the turn of century the status of women in India has been changing due to growing globalization, industrialization, socialization etc. with the spreads of education and other factors women has shifted from kitchen to higher level of professional's activities. The women entered in the corporate world not only as a job taker but also as job creators and providers. We see lot of women not only in engineering, medicine, and law. Economic and social factors pushed the women to take entrepreneur activities equal to do something independently. The main purpose of in this paper to study the role of women entrepreneurs in the development of future economy. And the objectives of this paper the women entrepreneurs faced problems and the government given support to women entrepreneurs and schemes, the status of women in India. Methodology of study using of secondary data collected from various books and websites and in libraries focusing on various aspects of women entrepreneurs.

Keywords: Entrepreneur, Women, Development, India.

I. INTRODUCTION

Entrepreneurship is process of development economic entrepreneurship development is already enjoying the developed countries. Here the developing countries are considered as method of self employment. Entrepreneurship has a male-dominating field from ancient times. But in the modern situation way changed and women have become the most inspirational entrepreneurs. In the olden days we see the women at the who why running a Xerox center (or) STD booth. But now days the scenario has changed totally we see women entrepreneurs in almost every type of business and manufacturing, service industry (or) any trading business. We have a women entrepreneur's long list in India. The reason these women have entered into entrepreneurship it may be different. Some women are entered to develop their family business, some of the women to be financially independent. In organization the women entrepreneurs are faced problems. But the entrepreneurs are risk bearers, organizers, innovators. The government schemes and incentives are major factors the increasing number of women entrepreneurs.

II. DEFINITION

Women entrepreneur is a women (or) group of women operating business enterprises. The concept of women entrepreneur it defining the women empowerment. Today we find women in not only in pickle and, powder, handlooms business but also in industries, manufacturing, financial sectors, we find the different types of fields women entrepreneurs in India. The women face challenges and provide the employment to others. And manage the business independently

III. OBJECTIVES

- To study the challenges faced by women entrepreneurs in India.
- To determine the success factors for women entrepreneurs.
- To find out the problems of entrepreneurs
- To find out the schemes are given by the government.

METHODOLOGY:-Secondary source of data from various books and websites.

Role of women entrepreneurs in India

- Women entrepreneurs are very self-motivated persons. They don't wait for someone tells to them to get to work.
- Women owned business are fastest growing segments of own economy.
- Women entrepreneurs are highly motivated and directed.
- Women business owners they have specific characteristics to promote their and generate new ideas and creativity and ways of doing new things.
- Women have sharp communication skills and good decision making capabilities.

IV. PROBLEMS OF WOMEN ENTREPRENEURS

1. Financial problems:-

Finance is a life blood for any starting a business, weather it is small are big. Women entrepreneurs have shortage of funds in two ways. Firstly women don't have own properties on their names. So they don't get funds from others resources. Secondly and women are considered less credit worthy by banks and financial institutions.

2. Lack Of Education:-

In India still 60% of women ill-treat because of inadequate education is the socio-economic issue. And women are unaware of business, and market knowledge, technology. And also lack of education low achievement motivating among women.

3. Family responsibilities

It is primarily women's duty in India. To take care of children's and family member. Husbands support and approval to be crucial requirement for women entry into business if the husbands family baground and education positively it impact entry of women business activity.

4. Problems at work:-

Women face problems at workplace that work imbalance. Women she was balancing personal life and professional life. They mix up work commitment with personal priorities. And one of the most problems faced by women sexual harassments.

V. GOVERNMENT SCHEMES FOR WOMEN ENTREPRENEURS

Bharatiya mahila bank:-

Bharatiya mahila bank started that focused on women who wanted to start business. It was merged with state bank of India on march31-2017.

Dena Shakti scheme:-

Dena Shakti scheme is a solution for who want to make a new business out of agricultural and manufacturing goods work. Loans of up to 20lac are sanctioned under the category of housing, retail trading and education.

Sree Shakti:-

Sree Shakti scheme it is a part of entrepreneurship development programmers. 50% ownership in the business you get the loan. It is offered by state bank of Mysore.

Annapurna scheme:-

If we want to have Own food catering business and loan sanctioned up to 50000. The loan must be re-paid within three years.

Mudra yojana scheme for women:-

This scheme of providing financial support to women entrepreneurs open a day care centre, beauty salon and small venture business. It is benefit to a group of women to opening a business

VI. SUCCESSFUL WOMEN ENTREPRENEURS

CHANDA KOCHAR

Chanda kochar she is currently the MD and CEO of Indians private bank icic bank, Chanda is born in Rajasthan and she got a masters degree in management studies from Mumbai

NEELAM DHAWAN

Neelam dhawan is Microsoft India managing director. She passed out of Delhi's faculty of management studies in 1982, while she has to join Asian paints and Hindustan lever companies rejected dhawan they did not want to women for marketing.

INDRA KRISHNA MURTHY NOOYI

She is a chairman and executive officer of PepsiCo in 2006. The fourth most powerful women in the world. She was also named most powerful women in business in 2006.

GEET BRAR

Geet brar entrepreneur launched a music studio branches in internationally and nationally.

VII. FINDINGS

- Here we have find that economic globalization by supported to expansion of female business ownership.
- Here we have find the successful women entrepreneurs in India.
- Here we have find the government scheme for women entrepreneurs.
- Here we have find training is important new skills as well as to refries women entrepreneurs.
- Here we have find the women entrepreneurs face problems

SUGGESTIONS

- Government should try to increase equality better education to the women community.
- Women should be trained in the marketability and profitability activities so they can face the stiff competition.
- Government is to take by launching a different scheme which can motivate the women.
- Encouraged the women's role in decision making.
- Provide the training institutions to their professional and leadership skills improvement.

CONCLUSION

Here we have concluded women entrepreneurship discussed and encouraged concept all over the world overcome economic challenges. Women have equal rights of participating for any professional activities. The majority of the people still unaffected by changes and development schemes. The urban middle class women's are willing to take up business. Women transition from home make to women entrepreneur is not easy, in the same way it is also difficult a women to succeed and sustain in her business. So she adapts herself to overcome challenges in her field. So the government provided schemes for women entrepreneur development by creating a business network, Women's are learning new tactics to maintain balance between work and life and getting inspiration from other successful women entrepreneurs.

REFERENCES

- [1.] www.your article library.com
- [2.] www.management paradise.com
- [3.] www.shebusiness.com
- [4.] Women empowerment through EDP's with reference to rural urban development and self employment training institute mysorecity_byDr.veenak.p&Drc.Mahendra Murthy.ISSN2320_2939(print) 2320_2793 vol.No9jan2015.
- [5.] Women entrepreneurs in India _emerging issues and challenges by Dr.Vijaykumar.& and A. Jayachandra .S..Erodearts&sciencecollege ,erode,tamilandu,International journal of Devt research vol3,issue 04 pp012_17 April 1 2013.
- [6.] <http://knowstartup.com/2016/08/female-entrepreneurs/>

BOOKS AUTHOR

- [1] Women Entrepreneurship: Emerging Dimension of Entrepreneurship in India
- [2] -Priyanka Sharma Guarani.