

## The Current Status of Women Entrepreneurs in India

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### Abstract

*The Indian economy has been witnessing a drastic change since 1991, with new policies of economic liberalization, globalization and privatization initiated by the Indian government. Indian society is rather a complex one because of its construction of hierarchical social order on the basis of class, caste & gender. Gender discrimination is very high in India. Our society is male dominated society. Women are considered as a weaker and always made to depend on men folk in their family and outside throughout their life, so due to the socio-cultural reasons women are prohibited from their various basic rights such as education, liberty, self employment & entrepreneurship also.*

### Introduction:

Entrepreneurship is considered as one of the most important factors contributing to the development of society. Entrepreneurs are the architects of present and future India. "We can count the seeds in a fruit, but we do not know how many fruits are going to come out of a seed." Entrepreneurs are potential seeds with hidden fruits in them. Training, Education, Interaction, besides opportunity will provide them is the key to unlock their hidden potentials<sup>1</sup>.

Entrepreneurship is one such field where women's participation is very low, although there is lot of improvements in women literacy rate in the modern era. According to Sixth Economic Census by National Sample Survey Organisation (NSSO), 58.5 million enterprises established in India, out of them, only 8.05 millions i.e. 13.67 percent enterprises were run by women entrepreneurs<sup>2</sup>. It means that percentage of establishments under women entrepreneurs is very low, as compare to male entrepreneurs in India.

### Concept of Women Entrepreneurs:

Entrepreneurship is the purposeful activity of an individual or a group of associated individual, undertaken to initiate, maintain or organise a profit oriented business unit for the production or distribution of economic goods and services.

Women entrepreneurs are an important part of the global quest for sustained economic development and social progress. Women entrepreneurs may be defined as a 'woman or a group of women who initiate, organise, and operate a business enterprise'. The Govt. of India has defined a women entrepreneurs as "an enterprise owned and controlled by a women having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women".

#### Objectives of the Study:

The research paper covers the following objectives:

1. To understand the concept of women entrepreneurs.
2. To study the status of women entrepreneurs in India and Maharashtra.
3. To study the state wise women entrepreneurs in India

#### Research Methodology:

This study is based on the secondary data. The secondary data were collected from various journals, magazines, annual reports and websites particularly from the Department of Industrial Policy & Promotion, Ministry of Statistics and Programme Implementation, Govt of India etc. Statistical tools and tables have also been used.

#### Establishments under women entrepreneurship in India

A role of modern women is not confined to the traditional role as a mother and housewife; it has and is undergoing changes. As women get educated she begins to think of herself as an independent person, she becomes aware of her own identity, potentials and decision making capabilities. Interested women with creative and innovative ideas are coming forward to start the small and medium sized enterprises.

Table 1

#### State wise Distribution of Total Number of Establishments under Women Entrepreneurship

Sr. No	States	No. of Establishments	Percentage to Total
1	Tamilnadu	1087609	13.51
2	Kerala	913917	11.35
3	Andhra Pradesh	849912	10.56
4	West Bengal	831337	10.33
5	Maharashtra	664300	8.25
6	Remaining States	3703744	46.00

The table 2 shows State wise total number of Establishments under women entrepreneurship by nature of Operation. Out of the total establishments under women entrepreneurship, highest 89 percent of the women owned establishments were perennial, 9.03 percent seasonal and remaining 1.97 percent casual. In case of Maharashtra state, there were 664300 establishments under women entrepreneurship by nature of operation, out of them 92.28 percent of the women owned establishments were perennial, 6.72 percent seasonal and remaining 1.00 percent were casual.

### Source of Finance for Women Entrepreneurship

The overall role and responsibility of women has transformed from domestic household to financial independence. Entrepreneurship will enable women to be economically independent, due to social networking; they will develop self-confidence, awareness and ability to environmental support. Hence in this regard women entrepreneurship is an important engine for the progress of the women. Finance is regarded as 'Life Blood' for any enterprise, whether it is big or small.

Table 3

State wise total number of Establishments under women entrepreneurship by Major source of Finance

Sr. No	States	Self Finance	Financial Assistance from Govt Sources	Borrowings from Financial Institution	Borrowings from Non-Institutions /Money Lenders	Loan from SHG	Donations/ Transfers from other agencies	Total
1	Tamilnadu	881274 (81.03)	26046 (2.39)	4868 (0.45)	4766 (0.44)	4558 (0.42)	166097 (15.27)	1087609 (100.00)
2	Kerala	864223 (94.56)	9939 (1.09)	13471 (1.47)	2780 (0.30)	6897 (0.75)	16607 (1.82)	913917 (100.00)
3	Andhra Pradesh	663439 (78.06)	20470 (2.41)	8562 (1.01)	8573 (1.01)	36434 (4.29)	112434 (13.23)	849912 (100.00)
4	West Bengal	575628 (69.24)	25398 (3.06)	8000 (0.96)	28454 (3.42)	4532 (0.55)	189325 (22.77)	831337 (100.00)
5	Maharashtra	551300 (82.99)	19440 (2.93)	10940 (1.65)	2997 (0.45)	3752 (0.56)	75871 (11.42)	664300 (100.00)
6	Remaining States	2829583 (76.40)	169685 (4.58)	40948 (1.11)	19955 (0.54)	24487 (0.66)	619086 (16.72)	3703744 (100.00)

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