Chapter-III

Women Entrepreneurs in India
### CHAPTER III

**WOMEN ENTREPRENEURS IN INDIA**

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CHAPTER III

WOMEN ENTREPRENEURS IN INDIA

“One must accept the fact that entrepreneurship is not related to sex of an individual. Women can be as successful entrepreneurs as men”.

Dr. V. G. Patel, EDI Ahmedabad

3.1 Introduction:

Economic development doesn’t mean to reduce poverty or to improve the standard of living of all sections of society. The plan of economic development has to be supplemented with human development, human progress. In other words, optimum utilization of human resource is expected in the process of economic development. Empowerment is achieved through literacy. Literacy enables human beings to acquire skill, skill in turn yields income and income creates assets.

Entrepreneur lies at the centre of the process of economic development. A country may be rich in natural resources yet poor in terms of living standards until its people are able and willing to exploit its natural wealth. It is rightly said that ‘India is a rich country inhabited by the poor’. We are rich in terms of natural resources but poor in terms of the per capita income. The main reason for this state of affairs is that entrepreneurship is not as developed in India as it should be.

3.2 Entrepreneurship Development - Meaning:

Entrepreneurial Development means a programmed designed to help a person in strengthening his entrepreneurial motive and in acquiring competence and capabilities necessary for playing his entrepreneurial role effectively. Competence = Skills + Attitude + Motivation +
Knowledge. Towards this end, it is necessary to promote his/her understanding of motives, motivation pattern, their impact on behaviour and entrepreneurial value. A programme which seeks to do this can qualify to be called as Entrepreneurial Development Programme.

3.3 Need & Importance of Entrepreneurship Development:
Entrepreneur is really an architect of economic development of any country. It is an integral part of the strategy of industrialization, particularly in the small-scale sector. Without it, the resources of production remain stagnant and can never become products or services. The relationship between entrepreneurship and economic development is similar to the relationship between cause and effect. It is the spirit of enterprise among people that leads to the development of a particular society. Entrepreneurship is the leverage that activates the rate of economic progress. Entrepreneur being the sovereign of productive activity and key to economic development. Economic development essentially means a process of upward change. It can be defined as a process whereby the real per capita income of the country increases a long period of time. The role of entrepreneur in economic development has been considered to have greater impact on shaping the industrial growth and economic development in the developed and developing countries.

Entrepreneurship is a vital input in the industrial development of any country as entrepreneurial talents will make the fortune of the enterprise. Entrepreneurship is the task of bearing the risk and coordinating the factors of production towards prosperity in the uncertain environment. As a matter of fact, entrepreneurs and their entrepreneurial skills make the difference in the success or the failure of any industrial organization. The entrepreneur should inculcate the habit of bearing unexpected risk in the unexpected developments in the future activities of the organization with the uncertainty of getting the
profits. Regarding entrepreneurship development equal importance is also be given to the women entrepreneurs as women have also proved their potential in running their units more efficiently.

The national policy of liberalization is expected to open flood gates for major industrial investments both from within and outside the country. The spurt in industrialization will bring about an all round economic development. This would mean both a need and opportunity for women entrepreneurs to participate in the economic activity of the country. Women constitute half of the population of the country and to sustain and maintain the expected economic boom, the country needs to fully mobilize and utilize all its resources including human resources. The participation of women in the economic activities is necessary not only from a human resource point of view but is essential even from the objective of raising the status of women in the society. The economic status of the women is now accepted as an indicator of a society’s stage of development and therefore it becomes imperative for the government to frame policies for development of entrepreneurship among women in particular. Development of entrepreneurial skill among women is essential for the economic growth of a country. Entrepreneurs initiate, increase and sustain the process of economic development.

Entrepreneurial competence makes all the difference in achieving the economic growth. The need of a broad-based entrepreneurial class in India arises from the need to speed up the process of achieving the factors of production, leading to a higher rate of economic growth, dispersal of economic activities, development of backward and tribal areas, creation of employment opportunities, improvement in the standard of living of the weaker sections of the society and so on. Women entrepreneurs are making significant impact in all segments of the country. The position and status of women in any society is an
index of its civilization. Women in business is a recent phenomenon in India. Emergence of women entrepreneurs in the economy is an indicator of women’s economic independence and their improved social status. “When woman moves forward the family moves, the village moves and the nation moves.” These words of Pandit Jawaharlal Nehru are often repeated because it is an accepted truth. Employment gives economic status to women. Economic status paves the way of social status.

The participation of women in the economic activities is necessary not only from a human resource point of view but is essential even from the objective of raising the status of women in the society. The economic status of the women is now accepted as an indicator of a society’s stage of development and therefore it becomes imperative for the government to frame policies for development of entrepreneurship among women. Entrepreneurship is one of the best ways of improving the socio-economic status of women in society. For utilizing entrepreneurship as the tool for improving the status of women in society, proper planning is absolutely essential.

3.4 **Need for Development of Women Entrepreneurs:**

According to Small Industries Development Bank of India (SIDBI) the term “Women Entrepreneur” signifies that section of the female population who venture out into industrial activities, i.e. manufacturing, assembling, job works, repairs / servicing and other businesses. The Women Entrepreneur’s Enterprise has been defined as, "A small scale industrial unit/ industrial related service or business enterprise, managed by one or more women entrepreneurs in proprietary concerns, or in which she/they individually or jointly have a share capital of not less than 51 percent as Partners/Share-holders/Directors or Private Limited Company/Members of Cooperative Society."
3.4.1 Fuller Utilizations of Human Resources:
It is an accepted fact that the role of women in national development is a crucial one. Women have an important role to play in synthesizing social progress with economic growth of developing countries. As our late Prime Minister Smt. Indira Gandhi said "No society can go ahead if half of it is not given opportunity". Men themselves cannot achieve their fullest if there is a large part of the population which is not by their side and helping them. It is in the interest of all that women should be able to play a more positive and more creative role in all spheres nationally and internationally.

3.4.2 Empowerment:
Women play a key role in development both in the context of the family and in society at large, including economy and social system and constitute nearly half of the population world wide. In India, there are 49 crores females in the total population of 102 crores as per the 2001 census (Census of India, 2001). They constitute a sizable part of the potential human capital resource of the country. Hence, in the process of economic growth, it is essential to attain more importance to the accumulation human capital. As women are the key to economic growth in the developing countries, no country can eradicate poverty, if it ignores women. "Women are the tremendous resource", which no country can afford to undervalue, or under-use (Young, Kate, 1993). Therefore empowering women is a key element in the success of any Human Resource Development (HRD) programme.

In recent times, women are venturing into entrepreneurial activities and thus contributing to economic development. It is argued that women are endowed with high drive, creativity, and innovation, which are well-suited to the challenging role of entrepreneurship. Therefore, it is widely accepted that development of entrepreneurship among women would help to integrate them into the development process of the
country (Azad, 1988). The need for entrepreneurial awareness among women will contribute to the economic development. Entrepreneurial education for women will enhance the opportunities of trade in the global market.

3.4.3 **Social Status:**

The general objective of development programmes for women is to improve their status, so that their contribution to the national economy and the well being of their families can be raised. Entrepreneurship development, especially women entrepreneurship, is the instant need of the hour. India needs dynamic and energetic entrepreneurs who will innovate organization, technology and products. Therefore, growth of entrepreneurship, giving due importance to women entrepreneurs is indispensable for accelerating the pace of socio-economic development, exploiting the locally available material resources, creating self and gainful employment.

Entrepreneurship can help in improving women’s economic independence and their social status too. Through this economic independence automatically women get empowerment also. Development of women entrepreneurship enables men to understand and appreciate women’s abilities. This in turn can lead to transformation of the nature of domestic life and it will create awareness about the potentiality in women through which, individual families and society at large can benefit. Women entrepreneurship through enhancing their status with men also can lead to integration of women in economic development.

Now women have started realizing their talents and potentials and want to gain their identity by becoming economically independent and have emerged as an important part of industrial growth. With the growing concept of women as equal to men, they have to come out of their
traditional role perception, responsibilities and create an identity for themselves and assume a variety of responsibilities and entrepreneurship is one amongst them. Fortunately, in recent years, the area of women entrepreneurship is being given more attention in terms of Government concern, research and new courses etc.

3.4.4 Employment Generation:
Women entrepreneurs accept this challenging role. They adjust their personality needs, family and social life and economic independence. When a woman starts her own business and carries the same successfully she reduces the unemployment problem in three different ways:

i) She is self-employed.
ii) She absorbs some people in her business and
iii) She appoints someone to look after her family, i.e. kitchen, children, etc.

Entrepreneurship can be planned and developed and the need for providing appropriate environment to promote entrepreneurship is of vital importance in the case of prospective women entrepreneurs. The spirit of entrepreneurship can be lured to some extent by an appropriate pattern of education and training programme. Higher education should impart knowledge of facts on the one hand and motivation on other.

Women are now seeking gainful employment is several fields with the spread of education. Women entrepreneurs are spreading their wings to higher levels of 3 Es namely Engineering, Electronics and Energy. Women are pulling up units to manufacture solar cookers as in Gujarat, small foundries in Maharashtra, TV capacitors in the industrially backward area of Orissa and women in Kerala are skilled in traditional
and self-acquired crafts like embroidery, lace, toys, mat weaving etc. Even the so-called socially tabooed industrial activity of wire making and selling is being done by women entrepreneurs in Mumbai. So today, no field is unapproachable to trained and determined modern Indian women. But still it can not be said that the women entrepreneurship movement has taken off the ground and it is felt that the movement is still in a transition period. Entrepreneurship for women can be planned and developed and the need for providing appropriate awareness and environment to promote entrepreneurship is of vital importance.

Today, fortunately, the scene has changed. Women entrepreneurs, though still very few in number, are successfully operating ventures with investments ranging from Rs. 25,000 to Rs. 5 lakhs and employing from 10 to several 100 employees. Though many have started ventures using women’s traditional skills in cooking, stitching, knitting etc. and have set up units manufacturing processed foods, readymade garments or offering beauty care services etc., there are others who have gone into very non-traditional fields, using diverse technical skills and are competing with men successfully. Thus, there are women operating shipping and transport concerns, hotels, manufacture of switch gears, electronic tools, radio and T.V. parts, chemicals and pharmaceuticals.

3.4.5 Economic Growth and Development:
In the field of entrepreneurship, we observe that a number of women have been able to scale similar heights like that of men. This naturally gives an impression that women have been able to contribute to the growth and development of the economy, by themselves being an engine of growth in their capacity as entrepreneurs.
Now a days elite women in cities are making a mark in the non-conventional field such as marketing, advertisement, manufacturing of garments, exporting, interior designing and decoration, beauty clinics, handicrafts, textiles, printing, food processing etc. Today women have entered into non-traditional areas such as electronics, plastics engineering pharmaceuticals, chemicals and consultancy services.

A tremendous increase in education opportunities for women has meant that women could compete with men for jobs at higher levels and participate in various economic activities including women entrepreneurship. Large portion of cooperation, encouragement, awareness with favourable climate will enable women entrepreneurs to enter the main stream of country’s economy, which will in turn speed up the economic development of our country.

Women constitute a sizable part of the potential human capital resource of the country. Hence, in the process of economic growth, it is essential to attain more importance to the accumulation human capital. As women are the key to economic growth in the developing countries, no country can eradicate poverty, if it ignores women. Women are the tremendous resource, which no country can afford to undervalue, or under-use (Young, Kate, 1993).

3.5 Women Entrepreneurs—Some Statistics:

As per the experience of advanced countries, women entrepreneurs have had a prominent role in the process of economic development especially during the last decade of 20th century. For example, in the USA, the incredible growth of women entrepreneurship is evident from the fact that women are establishing business enterprises at twice the rate of establishment of business units by men. The proportion of men and women entrepreneurs can be studied with the help of the following figure 3.1.
An important trend that is being witnessed in the USA and other advanced countries in recent times is that while as the major companies are paring down and re-engineering themselves for leaner times, the small business sector is presenting tremendous growth due to proliferation of women entrepreneurship.

**Women Entrepreneurship in India- An Assessment of Status:**

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**Fig. 3.1** Source: US Bureau of Census, 1997

**Fig. 3.2** Source: The Economic Times, Financial Daily, Jan 1997
Thus the ratio of women entrepreneurs was of little account compared to the ratio in advance countries. However, in the post liberalization period, the participation of women in entrepreneurship is found to be encouraging since their proportion has increased from 4% in 1980 to 13% in 1996.

3.6 Factors Responsible for Development of Women Entrepreneurs in India:

3.6.1 Spread of Education:
After Independence, all round efforts have been made to promote the welfare of women. A number of factors have contributed to unleashing women’s potential in the last decade. One of the most important is the tremendous expansion of educational facilities to women.

3.6.2 Training and Development:
The need for entrepreneurial development was first felt in fifties and since then substantial efforts have been made to develop institutional arrangement for entrepreneurship training. Entrepreneurship Development of India, Ahmedabad, National Institute of Entrepreneurship and small Business Development, New Delhi, Indian Council of Women Entrepreneurs, New Delhi, National Science and Technology Entrepreneurship Development Board, New Delhi, National Standing Committee on Women Entrepreneurs etc. are some of the leading organizations set-up for the development of entrepreneurship. They organize Entrepreneurial Development Programme (EDPs) from time to time, some specially for women. In addition to that, small industries Service Institutes, State Financial Corporation, Industrial Financial Corporation, Commercial Banks etc. are also organizing EDPs. For women State Bank of India has evolved a comprehensive programmes for Entrepreneurship Development. These organizations are conducting special programme for development of entrepreneurial
skills and persuade participants to setup their independent business ventures.

Since 1975 the international year of women, there has been a global concern for the emancipation of women in India. Various programmes are being conducted in order to improve the status of women, their access to resources and so on. But peripheral interest has been shown in developing a realistic and well designed plan and programme for promoting women entrepreneurs.

3.6.3 Conducive Environment:
Entrepreneurship can be planned and developed and the need for providing appropriate environment to promote entrepreneurship is of vital importance in the case of prospective women entrepreneurs. The bringing up of girls with sufficient exposure to the sophisticated / updated process, by educating and narrowing down gender gap, appears to have a significant influence on the personality of women.

It is also observed that the socio-political and economic policies of the Government and opportunities available in a society as a result of such policies influence entrepreneurship in a significant way. In addition, an effective functioning of the support systems like financial and commercial institutions, constancy services etc. play a crucial role in the development of entrepreneurship.

The new industrial policy has stressed the importance of entrepreneurship among women. The department of small-scale industry under the Ministry of Industry, Government of India, had taken the initiative to train one-lakh women entrepreneurs to take up trade service and business related activities. In the first phase, it was proposed to under take the training 30,000 women entrepreneurs in six
selected centers. Besides this government has come up with various loans schemes.

3.7 Problems in Entrepreneurial Development Among Women:
The most basic factor which inhibited women from taking to entrepreneurship till recently was the attitude of society towards a woman’s role and her place in the society at large. These social values and attitudes were reflected in the education and socialization of girls, and in the institutional arrangements of society. Coupled with this, the idealized image of the woman as one who subordinated herself to the family, gloried in motherhood and regarded her husband as god. Compounding these social handicaps were the economic constraints faced by women. To start a business venture, initial risk capital is essential. Traditionally women did not own any property in their own name, apart from their ‘streedhan, which could be mortgaged or used as collateral to raise money; nor did they have any independent sources of income.

There is an entrenched belief that women are not bread winners and what they do is supplementary activity, and that they should therefore take up those kinds of activities with which they are traditionally familiar such as making pickles, papads, doll-making, knitting etc. Also that they should run such units at home and this generally means run a cottage industry. Since they are conceived to run the business as a pastime or a spare time activity it is presumed that they lack seriousness and commitment. Society’s lack of confidence in a woman’s ability is also reflected in reluctance by the family to finance a woman’s venture.

Women are discriminated against in every sphere of life and are accorded inequitably a lower status than men. Further, their lower level
literacy, lack of skills, general enfeeblement and withdrawn nature have reduced them to lead a life of dependency.

There are certain misconceptions about women in management. Unfortunately, women are given lower status as compared to what is given to men in the hierarchy of management. However the present trend shows a fundamental change. In the corporate sector women are also holding key positions in management. First and foremost thing is that men and women are different with men gaining the superior status. Cultural, social and organizational practices, styles and laws act as primary barriers for the effective development of women entrepreneur. Women have to take care of the family and man is the bread winner. Social aspects have direct and most significant impact on the development of women and in their career. Male-female interaction pattern is based on the societal conservatism prevailing at their places. Organizational matters are not in favour of women as it is composed of men. Opportunities widely differ between men and women.

Some psycho-social factors hampering the growth of women entrepreneurship are:

i) Lack of motivation;
ii) Economic backwardness;
iii) Lack of awareness of opportunities;
iv) Lack of family and community support;
v) Preference for traditional occupation;
vi) Shyness and inhibition; and
vii) Preference for secure jobs etc.,

Inspite of the various measures taken by the government, however worthy they may be satisfactory progress is not as much as desired due to various problems. This may be due to lack of initiative and encouragement from the side of the government and from their family
members. It is a dire need to channalise the efforts of the government, with a specialized package of incentives exclusively to the women entrepreneurs. It is also necessary to promote the efforts and activities of the agencies involved in fostering entrepreneurs among the women. The financial institutions should announce a package of schemes in order to lure prospective first generation women entrepreneurs. The financial institutions and other related agencies involved in the promotion of women entrepreneurship should have a reoriented curriculum of entrepreneurship development programmes. These programmes should be framed in such a way to impart training with practical orientation to the women entrepreneurs in all spheres of industry and business. These programmes should be comprehensive and result oriented and linked with financial and managerial support to launch their industrial unit of their interest. The financial institutions should also focus their attention and see that women entrepreneurs should select right projects to match their investment and monitor the activities to transform their dreams into reality in their endeavors. In fact this sort of encouragement and commitment from the side of financial and other allied agencies is very much needed and that will pave the way for strengthening entrepreneurship among women entrepreneurs in India.

3.8 Efforts Taken for Development of Women Entrepreneurs in India:

In the Third All India Census of 1981, the participation of women in the SSI sector has been categorized in three roles: some women are owners of enterprises, some managers of enterprises and some employees. With regard to ownership, the definition mentioned above has been adopted.

The total number of women enterprises in the SSI Sector was
estimated at 10,63,721(10.11%). The estimated number of enterprises actually managed by women was 9,95,141(9.46%). About 13% of the women enterprises were in the registered SSI category, the rest being unregistered. Of the enterprises managed by women, 11.5% were in the registered SSI category. The share of the units managed by women in terms of employment was 7.14%. The employment generated per Rs. 1 lakh investment in the units managed by women was 2.49. The total number of female employees in the SSI sector is estimated at 33,17,496. About 57.62% of the women were employed in SSI units located in the States of Tamil Nadu, Kerala, Karnataka, West Bengal and Andhra Pradesh. The proportion of female employees in the total employment in the SSI sector was 13.315%.

In India, Women entrepreneurs have been in business for quite some time and achieved remarkable success. However, their number is still small. One of the reasons for this is the initial hesitation and inhibition, which emanates from the traditional and societal perception of the role of women. Like any other entrepreneurs, a new women entrepreneur has to compete with those who are already well established. Therefore, women entrepreneurs have to not only face the gender insensitivity and bias prevalent in the society but also compete against established competition. In its industrial policy, the Government of India has laid considerable emphasis on the promotion of women entrepreneurship, particularly first generation women entrepreneurs, through various training and support services. Special attention is given by organizing exclusive entrepreneurship development programmes for women. In these programmes, the trainees/entrepreneurs are exposed, through demonstration and training, to the manufacture of a variety of products.
Thus, many women are trained every year by the Institutes of the Ministry. The available feedback shows that these women have not limited themselves to the conventional ventures but also set up hi-tech industries in the fields of information technology, engineering, graded gray iron, nonferrous casting and sophisticated electronic equipment, etc. Tool Rooms have started designing special courses for women in the field of tool engineering. Voluntary organizations in the country are also doing commendable work in the field of women entrepreneurship development. Associations of women entrepreneurs have also come up and are doing remarkably well in some States.

Various institutes of the SIDO conduct need based training programmes for existing and prospective entrepreneurs. During 2005-06 (up to December '05), 15000 women participated in these training programmes, i.e., Industrial Motivational Campaigns, Entrepreneurship Development Programmes and Management Development Programmes conducted by SISIs and CFTI, Agra and Chennai. Association of Lady Entrepreneurs of Andhra Pradesh (ALEAP), an NGO comprising the women members only, has successfully completed the implementation of an IID project at village Gajularamaram, District Rangareddy, A.P. 64 units have been established in this IID Centre, which generated employment for 1400. Further, 108 women entrepreneurs have benefited from this project. Out of the total project cost of Rs. 347 lakh, Government of India provided grant to the tune of Rs. 139 lakh. Another IID project at Vijyawada, District Krishna, A.P. is being implemented by ALEAP. The total project cost is Rs. 370 lakh. Government of India grant of Rs. 91.38 lakh has been released for this project.

Women have been among the most disadvantaged sections of the population with regard to access to and control over resources. Problems faced by them continue to be grave particularly for illiterate &
semi-literate women of rural and urban areas. In order to alleviate their problems, Government of India launched a scheme titled "Trade Related Entrepreneurship Assistance and Development" (TREAD). The scheme envisages economic empowerment of such women through trade related training, information and counseling/extension activities related to trades, products, services etc. Under this scheme, Government of India (GoI) gives grant up to 30% of the total project cost as appraised by lending institutions which would finance the remaining 70% as loan assistance to applicant women, who have no easy access to credit from banks due to their cumbersome procedures and the inability of poor & usually illiterate/semi-literate women to provide adequate collateral security. The GoI grant and the loan from the lending agencies to assist such women are routed through eligible NGOs/SHGs/MFIs engaged in assisting poor women through any kind of income generating activities in non-farm sector.

Training organizations, viz., Small Industries Service Institutes (SISIs), Entrepreneurship Development Institutes (EDIs), National Institute of Small Industries Extension Training (NISIET) and the NGOs conducting training programmes for empowerment of women beneficiaries identified under the scheme are provided a grant up to Rs. 1.00 lakh per programme, provided such institutions also bring their share to the extent of minimum 25% of the Government grant. However NGOs are allowed to conduct training programmes only after they take up some lending proposals of women entrepreneurs under this scheme. Institutions such as NISIET, NIESBUD, IIE, SISIs, EDIs sponsored by State Governments and any other suitable institution of repute are provided need based GoI grant primarily for undertaking activities aiming at empowerment of women such as field surveys, research studies, evaluation studies, designing of training modules, etc., covered under the scheme. The grant is limited up to Rs. 5 lakh per project.
During 2005-06, Rs. 7.73 lakh have been sanctioned as GoI grant for capacity building of three NGOs whose projects have been appraised by Canara Bank. About 435 women beneficiaries are likely to be benefited through the projects approved by the Bank under the TREAD Scheme. It is expected that 10 more projects would be appraised during the year and another 1000 women entrepreneurs would benefit during the remaining period of the current financial year. Indian Institute of Entrepreneurship (IIE), Dehradun and Guwahati have conducted 7 EDPs and provided process-cum-product development training to 166 women under the scheme. IIE, Dehradun has been sanctioned grant of Rs. 3 lakh for conducting 3 EDPs under the scheme. It is expected that another 100 women would be trained by IIE, Dehradun during the remaining period of the current financial year. IIE, Dehradun and Guwahati are also conducting two studies on "Prospects of Women and Problems Faced by Women Entrepreneurs" in the Uttarakhand and Assam respectively.

Following are special efforts undertaken in different states:

UNO had declared 1975 the International Women Year. Since then various programmes for developing this target group have been taken up. In the same pretext, EDPs have been adopted in almost all states to develop women entrepreneurs in a few states. Here, we find some encouraging experiences:

**Maharashtra:** The State Government has taken proper initiatives in tune with the national industrial policy from time to time. The State Government has declared ‘Industrial Policy, 2001’ with objectives to accelerate further the flow of investment to industry and infrastructure by promoting Information Technology (IT), high-tech, knowledge based and Bio-technology (BT) industries, augmenting exports from the
industrial units in the State and creating large scale employment opportunities duly ensuring environmental planning.

For promotion and development of entrepreneurs in general and women in particular the state government intents to motive and train the educated unemployed youths to take up self-employment. Entrepreneurial development training programmes are organized through various entrepreneurial institutes. Under this programme, 1 to 3 weeks training programmes are arranged by Maharashtra Centre for Entrepreneurship Development (MCED) with the view to develop entrepreneurship through systematic training. Under this programme during 2004-05 the number of youths (including women) trained was 4977 and the number of youths (including women) trained during 2005-06 upto the end of December 2005 was 5011.

To give special reorganization and encouragement to the women enterprises in the state the government of Maharashtra has supported the setting up of industrial estate exclusively for women. The main focus of activities in the industrial estate include;

1) Setting up of electronic, garments, food processing, printing and packaging, small engineering units, handmade papers, jute accessories, herbals, software and computer hardware.

2) Encouraging export oriented industries like mushrooms processing, computer hardware and software,

3) Software Technology Park for women within the industrial estate.

Maharashtra State Financial Corporation plays an important role in development of SSI. The main objective of MSFC is to finance and promote small and medium enterprises in Maharashtra State. With the objective of providing a package of consultancy services to entrepreneurs Maharashtra Technical and Consultancy Organization was setup in Maharashtra. Over the years MITCON have diversified
their service domain to preparation of project profiles, feasibility studies, undertaking of industrial potential service, identification of potential women entrepreneurs, undertaking market research and service for specific products, and conducting EDPs and skill up gradation programmes. Various Nationalized Banks are taking active part in financing women entrepreneurs with top most priority under the special schemes like Mahila Udyam Nidhi, Stree Shakti Yojana etc. The association of Women Industrialist/ Entrepreneurs of Maharashtra (WIMA) is one of the most active associations in Maharashtra. WIMA is continuously organizing the exhibitions for marketing the products of women entrepreneurs. Maratha Chambers of Commerce of Industries and Agriculture, Pune, Indian Merchant Chambers, Mumbai, Maharashtra Chambers of Commerce, Mumbai have a separate wing for women entrepreneurs. The main objective of all these activities is directly centered around the growth and development of women entrepreneurs in Maharashtra.

**Bihar** is a state rich in resources but poor in performances. Predominantly agrarian economy of Bihar is poor in industrial sphere requires creation of an industrial society in a big way and that requires maximum number of entrepreneurial activities.

Bihar, the land of legendary ladies Maa Sita, Bharati and many others speaks about the endurance capacity and intellectual of the ladies of this land. Ladies of Mithila in these days are internationally known for their arts and crafts indeed women of every part of this state are endowed with imaginative art and craftsmanship quality. They are contributing substantially in farm activities, and sizeable numbers of them are interested in taking up risky ventures, but proper support, training, guidance and assistance are not available to them in sufficient number. Therefore, women entrepreneurship is not gaining ground in this state.
There are some government schemes (dealt previously) available in the state to give support and encourage the women entrepreneurs. Many NGOs are also making their presence in this field. But after considering the activities of women's wing of Bihar Industries Association and of the programmes of assistance of Entrepreneurship Development, Bihar could be considered up to the mark in the field of women entrepreneurship development work in this State.

Recently on exhibition of products made by women entrepreneurs was organized at Patna by the Women's Wing of Bihar Industries Association. 115 entrepreneurs had participated in this exhibition to display and sell their products. In four days they sold goods of about Rs. 30 lakh and generated interest in the products manufactured by women entrepreneurs. This was a big support to the entrepreneurs concerned.

Institute of Entrepreneurship Development, in Bihar came into being in 1987 to create a new generation of entrepreneurs and in the last two year it has organized many EDPs with the help of different agencies and schemes which included some EDPs especially for women section.

In Gujarat, EDPs have created a distinct class of women entrepreneurs (WE) emerging with not just household enterprises and cottage industries, but with organized industrial small-scale enterprises involving all the subtleties and complexities of management. The products being manufactured by them are in the field of engineering electronics, plastics, rubber, textiles,, energy saving and what not.

In Kerala after 1975 the approach to women entrepreneurs began to change and the government announce various schemes to bring
women to the mainstream of industries, many EDPs were organized, as a result of the efforts made by the government and liberal assistance provided by the financial institutions, women started taking risky ventures, too. The growth of industrial units set by women entrepreneurs is not only attractive in number but what appears to be more important is the shift from stereotyped household enterprises to specialized type of industries.

“The backward regions are backward not due to lack of natural resources but because of lack of industrial entrepreneurship among local people.” It truly applies to Eastern Madhya Pradesh, which is popularly known as Chhatishgrah. It is spread in an area of 139.2 thousand sq. km. with a population of 17.61 million persons (Census 1991). Thus Chhatishgrah is bigger in size than the States of Punjab or Haryana out of 7 administrative districts, 6 were declared as industrially backward in 1980. Scheduled Castes, Scheduled Tribes and other backward castes constituted 95% of total population. Traditionally, by profession they were peasants and agricultural labourers. Early entrepreneurs came from Vaishya community as business and industry were considered their hereditary occupations.

In Chhatishgarh region, Entrepreneurship Development Programmes (EDP) were launched as a part of the national programme. Though the importance of entrepreneurship in economic development and employment generation was well recognized in early stages of economic planning but it could not be promoted in those days it was believed as hereditary skill.

The State Bank of India was the first agency to conduct EDP exclusively for women in 1988 at Bilaspur. By March 1966, 22 women EDPs were being organized by various agencies in Chhatishgrah. The total number of women trained (both in general EDP and Women EDP)
in Chhatishgrah region till 31st March 196 was 1066. Against this encouraging figure of 1066 participants, the number of women who could set up their enterprise was barely 156 which constituted 14.6% of total women EDP participants (2). On the other hand, outcome of PMRY scheme of Self employment was encouraging in the sense that 1102 women got themselves self employed in their micro enterprises though they could not generate significant employment for others.

The state of **Madhya Pradesh** can be considered as most favourable state by women entrepreneurs. This state has tremendous potential for natural resources, their exploitation, attracting capital investment ensuring regional development and providing additional employment opportunities. Being a natural resource rich state, most of the districts are backward as compared to other states like Maharashtra, Gujarat and Punjab. But after seventies M.P. is coming into the category of most favourable state for developing economy. To achieve these goals, all round infrastructure facilities are created by the Government of P.P. In the field of education state have achieved satisfactory results which is the prime resource for any state to fulfill its goal.

**Manipur**, which lies in the North eastern corner of India is a small and isolated state, surrounded by green hills on all sides and a valley at the centre which is 20 per cent of the total areas of the land (22, 327 sq. kms). There is no railway in Manipur. The nearest rail station in Manipur Road (Dimapur) which is about 220 kms away from Imphal; Manipur is blessed with rich flora which may from resources for agro-based industries, and fauna, promoting a National Park which may serve as centre of tourist attraction.

There are avenues of promoting women entrepreneurs in Manipur. But as per the index of Relative Development of infrastructure for 1991-92 prepared by the Centre for Monitoring of Indian economy.
Out of the total 18,37,149 lakhs people in Manipur, Female constitute 8,98,790 lakhs, representing 2.82 percent of the total population (1991 Census). There are 2,93,471 lakhs women workforce of which 2,22,436 in agriculture and 71,040 in other non-agriculture sectors. The percentage of self employed women in also increasing day by day. Majority of them are engaged in the un-organized sectors like small agriculture, agro-based industries, handicrafts, handlooms and cottage-based industries.

Women of Manipur, no doubt, are experts and potential entrepreneurs in the area of weaving and handicraft. They are active and hard working in other fields in addition to household works. In fact, women traders (which is a first step of developing entrepreneurs) started prior to the invasion of the land by the Britishers.

Handloom and Handicraft works are exclusively done by women in Manipur unlike in other States in India.

Women of Orissa are generally considered to be less industrious to take up venture building activities. Several incentives were provided to them to start industrial activities. During 1990s, several young educated women have come up to start some industrial units to provide alternative sources of income for their families. The socio-economic profile indicates that they had a good educational background. The data reveals that 7.41 per cent of the sample entrepreneurs were technically professionally qualified another 64.81 per cent were graduates of above. Their average age was about 35 years when they have started their units. 79.63 per cent of the sample women were married and 3.70 per cent have either lost their husband or were not staying with them at the time starting of the unit. But almost all have responded that they have received support from their family members.
Before 1975 few women entrepreneurs in West Bengal had been engaged themselves in business and small-scale industries by their own initiatives because at that time a little initiative was taken by the Government in this respect. But from 1975 when the United Nations declared that year as the International Women's Year, the number of women entrepreneurs began to increase due to the fact that Government announced various schemes to bring women into the mainstream of industries. Government sponsored organizations organized many training programmes for women covering various aspects of modern management techniques, project implementation, marketing, accounting etc. After successful completion of Entrepreneurship Development Programme (EDP) and getting liberal financial assistance from the financial institutions and banks, women started to establish and run their own risky venture. But still now the picture of women entrepreneur in relation to men entrepreneur is not encouraging and satisfactory.

It is quite encouraging that a new generation of young dynamic entrepreneurs (age group: 22 to 30 years) have taken up the challenge to set up business enterprise. They are engaging themselves in different types of business activities like making women undergarments, workshops on modes of teaching and learning in a different approach, training centre for women on software, HRD, legal services, marketing and finance, photography, fashion designing etc.

West Bengal Consultancy Organizations Ltd. (WEBCON) has conducted many EDP courses sponsored by different District Industries Centres to encourage women entrepreneurs who desires to set up SSI or Tiny Units. This organization and District Industries Centre occasionally conduct EDP course exclusively for women. One of such course conducted by WEBCON in collaboration with SIDBI, DIC and
SSI, Government of West Bengal, WBFC, ECO Bank, SBI and District Administration etc. at Serampore, Hooghly, W.B., for six weeks from March 1996.

Centre for Rural entrepreneur development (Gandhi Memorial Committee, West Bengal), Calcutta is another organization which was established in the year 1992 to create awareness about self-employment, to motivate people to develop entrepreneurial skill and to undertake activities related to self-employment as would contribute to the building up of a decentralized captive economy. The Centre conducts EDP course, four to six weeks, on the model prescribed by the Entrepreneurship Development Institute of India, Ahmedabad and the District Industries Centre, West Bengal.

Eastern U.P. is one of the most backward regions of India in terms of economic development. It is characterized by low technical and managerial skills leading to low productivity and weak competitiveness in the market. Due to political interference, people also are unable to take advantage of the incentives, subsidies and other benefits of government schemes proposed for such backward region and people. In fact, a large portion of such benefits meant for the target groups has been wasted over groups who are not otherwise eligible.

The three variables namely, (1) cultural ethos, (2) economic opportunities, and (3) spatial accessibility of environment adversely affect the economic development. The influence of the three environment variables can be expressed in terms of mobility. The increase in cultural mobility will bring push the environment from more traditional to less traditional. Similarly, mobility in economic opportunities will bring the society from low income to high income. Lastly, the spatial mobility will provide the opportunity to the people from being home based to away from home.
Women entrepreneurs of eastern U.P., characterized by traditional, cultural values, low-income relatively less spatial accessibility find the business environment less favourable. Women entrepreneurs of eastern U.P. experience various challenges like shyness, lack of achievement motivation, low risk taking, low educational level, unsupportive family environment, being a women, lack of information and experience and problem of liquidity and finance. Some major empowerment strategies to deal with these challenges are; (1) Formation of self-help groups, (2) Intervention of governmental, non-governmental, voluntary organizations, (3) intervention of professional bodies of women entrepreneurs, (4) formation of support network of family and friends and role models.

3.9 Conclusion:
Entrepreneurship is not a “bed of roses” to women. The task of women has become more tedious and full of challenges since they have to encounter public prejudices and criticism from society. In male dominated society women entrepreneurs are confronted with many socio personal problems like lack of family support, male domination, lack of education and information etc. The proportion of women entrepreneurs in India economy is gradually increasing.