5. CHAPTER :- Sources of Women Entrepreneurial Motivation

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Chapter-5

Sources of Women Entrepreneurial Motivation.

As our country has a very large population, women also form a large component of the human resources of our country. They are potential contributors towards development and productivity. Their contribution is realized in little amount and only then, when, they have opportunities and also the freedom to use them.

Motivation plays an important role in starting the enterprise. This is the impelling force, which draws a woman out of her house and inspires her to start something on her own.

Education is the most important factor of motivation. It helps improve the quality of workers and their techniques of production, whether in the cultivation of crops, or the production of goods in factories. Hence, education has to be considered as a key factor for developing women entrepreneurs. Education of both the women and their husbands influences the women positively forwards entrepreneurship.

Kerala, which has the highest literacy rate in India, proves that education induces more women to become entrepreneurs. It has created a favourable atmosphere in Kerala for a healthy development of women entrepreneurs. The number of industrial units run by women entrepreneurs in Kerala was only 73 in 1975-76. It increased to 4190 units in 1993-94. (1) The women entrepreneurs in Kerala are now in the
top of all industries right from readymade garments to high-tech computers.

More and more women are going in for higher technical and professional education and their proportion in the labour force has also increased with the spread of education. Women have borne the responsibilities of both the kitchens and modern non-traditional activities.

In our country there are many factors responsible for the motivation of women entrepreneurs. These factors and their weighted score, we can show with the help of the table given below.(2)

**Motivational factor**

**Reasons of Venturing into Entrepreneurship**

<table>
<thead>
<tr>
<th>Reason</th>
<th>Weighted</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) To earn money</td>
<td>23</td>
<td>5\textsuperscript{th}</td>
</tr>
<tr>
<td>(2) To give good education to children</td>
<td>9</td>
<td>9\textsuperscript{th}</td>
</tr>
<tr>
<td>(3) To secure social prestige</td>
<td>4</td>
<td>11\textsuperscript{th}</td>
</tr>
<tr>
<td>(4) To keep busy</td>
<td>57</td>
<td>1\textsuperscript{st}</td>
</tr>
<tr>
<td>(5) To provide employment to others</td>
<td>16</td>
<td>6\textsuperscript{th}</td>
</tr>
<tr>
<td>(6) To fulfill ambition</td>
<td>45</td>
<td>2\textsuperscript{nd}</td>
</tr>
<tr>
<td>(7) Nothing to do</td>
<td>13</td>
<td>7\textsuperscript{th}</td>
</tr>
<tr>
<td>(8) Money available in family</td>
<td>3</td>
<td>12\textsuperscript{th}</td>
</tr>
<tr>
<td>(9) No educational qualification for job</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>(10) To make quick money</td>
<td>5</td>
<td>10\textsuperscript{th}</td>
</tr>
</tbody>
</table>
(11) To pursue own interest
(12) To command own organization
(13) Convenient to manage family
(14) By accident or circumstances beyond control
(15) Any other (Challenges)

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>33</td>
<td>3rd (12)</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>7th</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>8th</td>
<td></td>
</tr>
<tr>
<td>25</td>
<td>4th</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>6th</td>
<td></td>
</tr>
</tbody>
</table>

Table: Illustrates the ranked weighted score:

5.1 Economic Conditions.

Today we find women in different industries, traditional as well as non-traditional such as engineering, electronics, readymade garments, fabrics, eatables, handicrafts, doll-making, poulty, plastics, soap, ceramics, printing, toy-making, nurseries, crèches, textile designing, dairy, canning, knitting, jewellery design etc.

What motivates women to aspire for carrier in business is an interesting thing to explore and analyze. According to Mc Clelland and Winter-"Motivation is a critical factor that leads one towards entrepreneurship."(3) This is apart the challenge and adventure to do something new. Occupation of father sharpens the vision of the women entrepreneurs positively. Most of the women had taken up entrepreneurship after marriage but wherever they had been employed prior to setting up enterprise they were influenced primarily by previous associations in the same line. Women entrepreneurs from
lower income groups were motivated to start the enterprise to improve their economic status where as entrepreneurs from higher income group were influenced by higher motivational desires.

Women were motivated towards entrepreneurship by their education, occupational and economic status of husband or father. At the same time the entrepreneurial activity of woman is also limited by these factors i.e. the choice of location, line of activity of enterprise, size and type of enterprise, economic status of woman entrepreneur etc. rather than the opportunities available in the environment like raw materials, marketing opportunities or the support facilities of government and financial institutions.

The present scene says different story that several women are willing to become entrepreneurs due to various reasons. These reasons can be broadly classified into two “Pull factors” and “push factors”. Pull factors imply the factors, which encourage women to have an independent occupation. Under the influence of these factors the women entrepreneurs choose a profession as a challenge and as an adventure which is an urge to do something new. Push factors are those which compel women to take up business enterprises to get over financial difficulties and responsibility is thrust on them, due to unfortunate family circumstances. However, the latter category forms only a negligible percentage of the total women entrepreneurs in this country.
5.2 Social status

Human motivation depends largely on the need structure of a person. Entrepreneurial motivation is no exception. Moreover, some indigenous and exogenous factors, may also affect the motivation of an entrepreneur.

Family is a social institution. It affects entrepreneurial development. Thus, advice of family is an important factor influencing the idea of starting the enterprise. It is very important aspect because majority of women entrepreneur are motivated by their family members. It is true that internal family motivation is very essential for being successful entrepreneurs. On the other hand there are some external factors also, which motivate the entrepreneurship, that is governmental policies, special schemes to promote women entrepreneurship, special EDPs (Entrepreneurship Development programmes) for women, existence of governmental and non-governmental agencies, etc. In the present days majority of women entrepreneurs have a significant family co-operation and motivation to develop themselves as successful entrepreneurs.

Motivation must be provided by the family members, friends, society etc. Moreover a woman must herself realize the inherent capabilities. In fact every women plays the role of manager in her day-today life, i.e. in the role of a mother or wife,
she plans budgets, organizes, co-ordinates, executes and also attains the objective. When she is already accustomed to this role she must realize that managing an enterprise would be more easy to her than it is for men.

Generally Indian women are very spiritual and religious, perhaps more so than any other woman in the world. If we preserve these beautiful characteristics and at the same time develop the intellects of our women in all fields, an Indian woman of the future will be an ideal woman of the world. If we can really bring about a balanced society with equal opportunities to both men and women, it wouldn't be long to usher our great country into a golden era. Very soon we will find Indian women taking all activities right from perceiving as profitable opportunity till translation of these ideas into materialistic realities by establishing a successful enterprise and further leading to growth and development.

In Bundelkhand region we have society comprising of different classes.(i.e. lower class, lower-middle class, middle-class, upper-middle class and upper class). The society is male dominated. Hence, the entrepreneurshp in women is negligible in this region. According to our survey we have found that majority of women entrepreneurs are motivated by their husbands. Women are motivated by their husbands in both ways i.e. positive and negative. In positive way they encourage their wives to do something independently and in the negative sense they
dominate them and due to these domination women gets frustrated and want to be independent. At least 50% women were motivated by their husbands, 12% by their parents, 22% by unexpected circumstances, 8% by desire to be independent and remaining are motivated by some other factors. This motivation of women entrepreneurs by family members and society, we can show with the help of the table given below.

Table

**Motivation of Women Entrepreneurs**

<table>
<thead>
<tr>
<th>Motivation by whom</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Husband</td>
<td>50%</td>
</tr>
<tr>
<td>2) Parents</td>
<td>12%</td>
</tr>
<tr>
<td>3) By unexpected circumstances</td>
<td>22%</td>
</tr>
<tr>
<td>4) Desire to be independent</td>
<td>8%</td>
</tr>
<tr>
<td>5) Other factors</td>
<td>8%</td>
</tr>
</tbody>
</table>

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Total                                100%
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At village level in Bundelkhand region the rural women are motivated by family members, society and also by many governmental and non-governmental schemes.
In this region training programmes must be organized to train her in various fields like Purchasing, Legal requirements, Production plans, Project reports, Investment decisions, Working capital requirements, Inventory control etc.

5.3 Govt. Attitude on women Entrepreneurship.

Today our government is more concerned about the overall economic development of women. An organizational arrangement for giving information, conducting programmes for women welfare by banks and financial institutions at state level could find the way for speedy development in this direction. The New Industrial Policy of the Government of India had laid special emphasis on the need for conducting special entrepreneurial training programmes for women to enable them to start their own ventures. Financial institutions and nationalized banks also have set up special cells to assist women entrepreneurs. (4) Women therefore now could play a predominant role in the industrial development of the country, provided the benefits of all the policies reach them.

In our country several institutional arrangements have been made to protect and develop women entrepreneurship. The Nationalized banks and State Financial corporations give loans to women entrepreneurs. State Industrial Development Corporations and District Industries Centers also provide loans, and grants to small-scale enterprises owned by women. State level agencies assist women entrepreneurs in their project reports, purchasing machinery and training the staff.
Many schemes introduced by Govt. of India to develop women entrepreneurs are as follows.(5)

1) **NAYE**- National Alliance of Young Entrepreneurs assists women entrepreneurs in managing their enterprises.

2) **Khadi Village Industries and Marketing Schemes**.- Introduced in 1996 by Government of India Its main objectives are:-

   a) To provide employment opportunities, particularly to those belonging to weaker section.

   b) To enable an individual to start village industries like manufacturing of gold and silver jewellery, food processing, fruit and vegetable preservation, making of handmade paper goods, leather products, soap and candles, to start iron smithy and carpentry works, village handicrafts, set up service industry like diesel engine, pump and cycle repair shops, plumbing and many more.

3) **Mahila Udyam Nidhi (MUN)**

   Introduced in 1990 by SIDBI(Small Industrial Development Bank of India). It's main objective are:-

   c) To make up for the short fall in investment of the women entrepreneurs. For this purpose equity type (cash) assistance is given.
d) To help women entrepreneurs set up small industrial units.

4) **Mahila Vikas Nidhi (MVN)**

   Introduced in 1990 by SIDBI. Its main objective is to bring about economic empowerment of women especially rural poor, by providing them avenues for training and employment opportunities by facilitating creation of infrastructure and training facilities for the purpose.

5) **Rashtriya Mahila Kosh**

   Introduced in 1993 by government of India. Its objective are:-
   
a) To make credit available at concessional rate of interest through voluntary organizations to women Below Poverty Line (BPL-i.e., whose annual income is less than Rs 11,500 in urban areas & Rs. 11,000 in rural areas) at their doorstep and on clear and simple terms.

   b) To provide a package of social development services along with finance for empowerment of women.

   c) To enable women to take up income generating activities/create asset that will yield income/buy back property, continue the present job/meet other contingencies.
6) **Special Assistance To Women Entrepreneurs For Self Employment.**

Introduced in 1998 by Department of Industries Government of National Capital Territory of Delhi, It's objectives are:-

a. To provide opportunities to needy women, particularly those who are at home, to start an enterprise.

b. To enable poor women to become self-reliant and in turn work as catalysts for all round progress of the community.

c. To provide financial assistance to women to set up a small income generating activity to supplement their family income and thereby give them self confidence

7) **Special Awards For Women Entrepreneurs And Incentives To Participate In Trade Fairs.**

The objectives of this scheme are

a. To encourage participation of women entrepreneurs in industrial activities.

b. To encourage women entrepreneurs to participate in the Trade Fairs held within the country and abroad.

8) **Stree Shakti Package**

Introduced in 1980, by State Bank of India, with the objectives

a) To provide finance to women entrepreneurs to set up
enterprises.

b) To provide incentives by way of concessions in margins and interest rate.

9) **Trade Related Entrepreneurship Assistance And Development Scheme For Women (TREAD)**

Introduced in 1996-97 by Department of Small Scale Industry and Agro & Rural Industries, Ministry of Industry, Government of India with the support of United Nations (UN) system.

**Objectives are:**

1) To economically empower poor women from both rural and urban areas.

2) To provide financial assistance to eligible women through NGOs (Non Government Organisation) who can open up opportunities for poor women to set up gainful enterprises.

There are many other schemes also to develop women entrepreneurs. But majority of women are not aware of these schemes.

Our Government has developed many training and research institutes like National Institutes of Entrepreneurship and small Business Development (NIESBUD) at New Delhi, (an apex organization for coordination and research policy formulation), Entrepreneurship Development Institute of India at Ahmedabad, set up by Development Bank of India, Uttar Pradesh Institute of
Entrepreneurship Development Set up by Uttar Pradesh Government at Lucknow; State Bank of India has a training wing for Entrepreneurship Development.

Indian Universities have offered small business management courses through Management Institutes.

For the first time in India a 'National Workshop on women in Management' was organized on 16th January, 1988 at New Delhi, headed by Dr. Reena Ramchandran (winner of the title 'Best Woman Executive' in 1986 by the Institute for Marketing and Management).\(^{(6)}\)

In the 40th Small Scale Industry board meeting in New Delhi, the board has decided that woman entrepreneurs should have a separate identity, so that they can avail of complete protection from Government, financial institutions and agencies.\(^{(7)}\)

Again there are some schemes introduced to develop the women entrepreneurs by IDBI, Entrepreneurship Development Institute of India, Technical Consultancy Organization.

In Bundelkhand Region Prime Minister Rajgar yojna (PMRY) is doing well. Two years back government had increased the age limit for women. Those upto the age of 45 years can now have the benefits available for them under this scheme.
References.

(1) Entrepreneurship in the 21st century by S.K. Dhameja and B.S. Rathore Pg-307

(2) Successful Women Entrepreneurs – Their Identity Expectations and Problems (An Exploratory Research Study)

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(4) Entrepreneurship in the 21st century by S.K. Dhameja and B.S. Rathore Pg-308

(5) Directory of Major Schemes and Programmes for Empowerment of Women - by Delhi Commission for Women.

(6) Sami Uddin-Pg-167

(7) Entrepreneurship Development in India by Sami Uddin-Pg-168.