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1. INTRODUCTION:

The word 'entrepreneurship' appeared first in the French language before the emergence of the concept of entrepreneurial functions. The word 'entrepreneur' is derived from the French verb 'enterprendre' meaning 'to undertake'. The word 'entrepreneurship' appeared first in French according to Encyclopedia Britannica. In the early 16th century it was applied to those who were engaged in military expeditions.

For Quesnay, entrepreneur was a rich farmer who applied his intelligence and wealth for profit. In his days (1700 AD) farming alone added value and generated income. In the 17th century it was extended to cover civil engineering activities such as construction fortification. It was only in the beginning of the 18th century that the word was used to refer economic activities.

In the developing economies of Asia, Latin America and Africa although women represent bulk of the labour force, are not fully brought under the main stream of development and has been given little appreciation for their considerable contribution. Women since long have been identified with silence, suffering, deprivation and discrimination. Growing cognizance has previewed among nations that, if the operation of social and economic change has to be guaranteed, it is the women who has to be mobilized and may lead the nation towards progress and prosperity. Women by all means can be very effective agents of change for a better home, society and ultimately a better economy. In traditional Indian society many women even today are generally accorded an inferior social status. This is not only unconstitutional and social injustice to nearly half of the country's total population but also a mark of illusory development of human resources. This is prominently noticed in villages where
the women are traditionally ignored. The rural women in India constitute nearly 77% of the total female population. About 79% of rural women workers are engaged in agriculture related pursuits. Farm and home are integral parts of rural society in India and the farm housewife often plays multiple roles as producer, entrepreneur, labourer, homemaker etc. In developing and developed countries women contribute significantly to economic development. According to a report of the United Nations, half of the total population belong to women and this half of the population produces half the world's food supply, constitutes 60% of the working force and works for two thirds of the world's working hours, but receives only 10% of the world's income and owns only 1% of the world's property.

The very word development means to come from a stage, which is latent to active & visible state. Physical, financial resources and the human resources it owns determine economic growth and development of the country. Even a Nation with abundant capital outlay, natural and physical resources, may go blatantly underutilized or misused, if human resource factors are not properly managed and taken care of. Since women form nearly half of the population world wide, all-round development of women is essential for a planned economy

1.1 Concept of Entrepreneur and Entrepreneurship:

French economist Richard Cantillon was the first to introduce the term 'entrepreneur' to business for designating a dealer who purchases the means of production for combining them into marketable products.

However, it was John Mill who popularized its use among English speaking economists. In J.B. Say's opinion enterprise denoted perseverance, judgment and knowledge of the world to run business. According to him the entrepreneur directs the acquired knowledge to the production of goods for consumption.
A.H. Cole defined entrepreneurship as “the purposeful activity of an individual or group of associated individuals, undertaken to initiate, maintain or aggrandise profit by production or distribution of goods and services.”

Frank Knight described entrepreneurs as a specialized group of persons who face uncertainty and risk.

Young maintains that entrepreneurial activity is generated by the particular family background and experiences as a member of certain kind of groups.

According to Harbinson entrepreneurship means the skill to build an organization.

Kilby has likened the entrepreneur with a rather large and very important animal called ‘Heffalump’ hunted by many individuals but captured by none. All who claim to have caught sight of him report that he is enormous, but they disagree on his particularities.

McClelland identified two characteristics of entrepreneurship – first doing things in a new and better way and second decision making under uncertainty.

Liebentein identified gap filling as an important characteristic attribute to entrepreneurship.

Earlier, American economists Francis A. Walker and J.B. Clark notably, explained ‘entrepreneur’ in terms of two basic and indispensable functions in the economic process: technology and organization. According to the American writers of 1700 AD, economic growth was correlated with the improvements in technology and organization of a business enterprise.
Joseph A. Schumpeter was quite emphatic about the 'innovation' as the function of entrepreneur for economic development. He observed that new combination is enterprise and the individual with function to perform is entrepreneur. He viewed entrepreneur as a risk bearer for innovations in the business enterprise.

Arthur. H. Cole dilated upon internal forces of business enterprise, the social urges within which it operated and the economic and the political factors. Entrepreneur bears the risk arising from both the internal and external circumstances.

Max Weber held social aspect more important force in the development of entrepreneurship, which he refers to as ‘exogeneously supplied religious beliefs’

Need for achievement (N-ach), a socio-psychological factor, is the distinguishing feature of entrepreneur according to David McClelland. Sociologists and psychologists relate N-ach to family environment in which as child is brought up.

According to E.E. Haggen, an entrepreneur is an economic man who tries to maximize his profits by innovations. Innovations involve problem solving, and the entrepreneur gets satisfaction from using his capabilities in attaching problems.

The New Encyclopedia Britannica considers entrepreneur as “an individual who bears the risk of operating a business in the face of uncertainty about the future conditions.”

In common parlance, entrepreneur means a person who set up his own business or industrial undertaking with a view to make profit. Entrepreneurs are
the persons who initiate, organize, manage and control the affairs of a business unit that combine the factors of production to supply goods, and to provide services, irrespective, whether the business pertains to agriculture, industry, trade or profession.

The entrepreneurs, in modern sense, are self-starters and doers of a business, who have organized and built their own enterprise. Almost any one who starts an enterprise, industry, shop is called an entrepreneur.

Entrepreneurship has been viewed as creative and innovative repose to the environment with an ability to recognize, initiate and exploit an economic opportunity. Entrepreneurial functions have been broadly defined in terms of 1) perception of an economic opportunity 2) establishment of the enterprise and 3) Management of the unit to make it a profitable and going concern.

Entrepreneurship is a mindset that imagines an inclination for search of unbeaten paths, assuming risks, redefining a given situation, and to convert a calamity into an opportunity. Entrepreneurial ventures could be self-motivated, need based or casual but they usually end-up in creating employment for the entrepreneur as well as for others.

Entrepreneurship is not a miracle coming from heaven. It depends on our own sense of involvement, clarity of thinking and vision of objectives. Entrepreneurship is indeed an outcome of hard work, sagacity and consistency as well as persistency in the pursuit of what one has decided to achieve.

Although scholars have had little success defining exactly what is it that makes an entrepreneur, they have found that successful entrepreneurs share a number of traits. One common thread is the need for self expression; another is the likelihood of being an achiever. In addition, David McClelland suggests that
high achieving entrepreneurs tend to be innovative, to take reasonable risks, to be self-confident, to work hard, to set goals, and to hold themselves accountable.

1.2 ROLE OF ENTREPRENEUR IN THE ECONOMY:

Whatever be the definition, across the world entrepreneurs have been considered instrumental in initiating and sustaining socio-economic development both in developed and developing economies. Entrepreneurship constitutes an important input in the process of economic development. India is a developing country and has been facing serious and chronic problem of unemployment. Particularly problem of unemployment of educated youth is getting more acute with increase in population and increase in education. At present India is a the second most populated country in the world with a population of over one billion. With the growing population, the problem of unemployment is getting multiplied. Simply by pursuing a policy of wage employment the problem cannot be solved. So the only solution is promotion and development of entrepreneurship. Entrepreneur attempts to achieve economic self-sufficiency. He is self-employed and creates employment opportunities for others by creating new products, services, organization, technologies and so on. Small-scale units established by them are helpful in making employment available to local labour. The country is required to divert the youth with latent entrepreneurial traits from wage career to self employment career. Such alternate path through entrepreneurship could help the country in reducing unrest and social tension amongst youth.

It is predicated that there will be very little additional job opportunities with organized sector. Most of the job opportunities are anticipated from informal and unorganized sectors of economy. Everybody knows that it is not possible for any government to provide employment to all the educated unemployed youth in the government sector. It is not desirable to create employment opportunities in the government sector alone. So it has become
obligatory on the part of every educated youth to think of getting self-employed by initiating some enterprise in the field of his/her interest.

Balanced regional development of industries can be achieved through entrepreneurship. Abundance of basic infrastructure facilities results in concentration of industries in certain regions, which leads to various economic and social problems. Such type of problems of regional imbalance can be tackled by promoting development of undeveloped regions through entrepreneurship.

Balanced economic growth is possible through entrepreneurship. Small-scale enterprises can be started with meager investment, little or no previous experience or background. Such enterprises give boost to industrialization process and reduce concentration of economic power in few hands.

Entrepreneurs can play an important role as suppliers of various commodities for satisfying local demand. Entrepreneurs can play a significant role as the ancillary sector helping the large-scale industries by supplying the components and parts to large industries. The ideal industrial structure is one in which large scale industry specializes in manufacture of end products while parts and components are supplied by the small scale units.

Entrepreneurs play a very important role in achieving and maintaining economic stability. Entrepreneurs perform investment function, they avoid price fluctuations, and they create employment. All these activities contribute to economic stability.

A nation, however, rich it may be in material resources, cannot prosper if its resources are not put to productive use, for this purpose energetic entrepreneurs are needed who can contribute effectively for national prosperity.
1.3 CHANGING ROLE OF WOMEN IN SOCIETY:

In the original Sanskrit text, the creation of women (by Tvashtri the Vulcan of Hindu mythology) is described thus: He took the lightness of leaf and the glance of the fawn, the gaiety of the Sun’s rays and the tears of the mist, the inconsistency of the wind, and the timidity of the hare, the vanity of the peacock and the softness of the dawn on the throat of the swallow. He added the harshness of the diamond, the sweet flavor of honey, the cruelty of tiger, the dove of turtle, the chill of the snow and the chatter of the joy. He melted all these and formed a woman.

Women in India are considered as a source of power (Shakti) since mythological times. Goddesses are being worshipped as Mother, in the major religions of India, alluding that the mother is the source of life to every one. Moreover, the mother is the first teacher for the young ones, one who helps in recognizing the world from the beginning.

It is said, “Woman is better half of man”. Man is not complete till he is united with as woman (wife). In Hindu mythology, God is depicted as “Ardhanarishwar” a half male, and half female combination to make the perfect whole Shiva and Shakti. As per TAOISM that is one of the important religions of china the entire cosmos is made-up of male and female principles or YANG and YIN. Among all species of living beings, the female accounts to about half of the population. Woman is equal to man in almost all the respects, and either of them cannot exit without the other.

Constitutionally women are at par with men. But in real life women have not been treated equal with men. Our society is still male dominated, and attitude of men has not been of equality. Women are considered as abala i.e., weak and dependent. A woman in the Indian society is loved and respected, but she is not allowed to wield equal authority with the man.
Women in India have traditionally been highly esteemed. Women enjoyed better social status and respect in society. They could compose vedic verses and perform Yagna. They were free to marry any one and could afford to remain unmarried with dignity for a life long pursuit of knowledge and were known as Brahmanvadinis. Gradually, as Indian civilization advanced the status of women got deteriorated. The Law Code of Manu suggested that a woman must never be independent, which is reflected in the following lines: “By a young girl, by a young woman, or even by an aged one, nothing must be done independently, even in her own house. In childhood a female must be subjected to her father, in youth to her husband, when her lord is dead to her sons, a woman must never be independent.”

Manu prescribed that ideally a woman should find her fulfillment in an obedient daughter, a faithful wife and a devoted mother. So the girl child was supposed to be protected by her parents, the grown-up woman by her husband and the old woman by her children. She was not given the right in the property of her parents or her husband. She could not even possess the property.

Traditionally women’s role was confined to the four walls of the house. Home and family were her primary obligations. Previously there used to be a division of labour in which men used to be breadwinners and women, the bread-distributors. Women withdrew to the four walls of the home. She was fully occupied with her duties as a rearer, nurser and carer as she was given the role of preserving the species.

Even though Manu declared that no woman deserved freedom, free India cannot deny independence to half the nation. This nation cannot live with half slave and half free. Women represent half the world’s human resources but much more in terms of social life. It is women only who will make difference for the transformation of developing countries.
Nowadays the role of modern woman is not confined to the traditional one as a mother and housewife. It is much more than that what it was previously. It is undergoing many changes. As woman gets educated, she begins to think herself as an independent person, she becomes aware of her own identity, potentiality and decision making capabilities. Many factors like urbanization, industrialization, women’s movements, and women’s education have changed the traditional conditions in India. Due to technological progress, women’s role at home has become lighter. At the same time, mechanization and automation of production processes have decreased the role of physical strength in performance. This has enabled women to take advantage of the industrialization process and to realize that the best way to contribute to the welfare of the family and society is to go out of home and earn money.

In the works of Nehru, “Freedom depends upon economic conditions even more than political. If a woman is not economically free and self earning, she will have to depend on her husband or some one else and dependents are never free.” So achieving economic independence is a must for improving status of women in home and in society. This can be made possible through entrepreneurship.

Women entrepreneurship in India now represents a group of women who have broken away from the beaten track and are exploring new vistas of Economic participation. Women entrepreneurship is a recent phenomenon, which started in the 1970s. with the advent of the women’s decade (1975-1985) the phenomenon has gained momentum. Now moving toward 21st century, this spirit of women entrepreneurship is spreading all over India. Previously this trend was prominently visible only in metropolitan cities and state capitals. Woman entrepreneurship was initially visualized as an extension of kitchen activities - a maker of pickles, papads, masala etc. but now she has taken over the role of actual owner and decision maker of non-traditional enterprise with future growth prospects and opportunities for employment creation.
This is how Indian women have steadily moved from the status of housewives to educated women to employed women and now women entrepreneurs. Only an educated or a working woman can contribute substantially to the national development.

1.4 CONCEPT OF WOMEN ENTREPRENEURS AND ENTREPRENEURSHIP:

This term has been defined in different senses and in different reference by different people at different periods of time.

With the emergence of women entrepreneurs, Ministry of Industries, India in 1984, constituted a National Level Standing Committee on Women Entrepreneurs. It defined women entrepreneur’s enterprise as “an enterprise owned and administered by a woman and having a minimum financial interest of 51 percent of the share capital and have at least 50 percent women employees.” Until recently, the Government of India considered majority participation of women in these enterprises as a necessary qualification for calling such enterprises as women enterprises. This was subjected to some amount of criticism. So majority participation of women has been changed to majority equity participation of women in the organization. One major lacuna of this definition is that sometime there might be majority equity participation but the women do not actually participate in actual running of the enterprise. So equity participation as well as participation in running of the enterprises to a grater extent by women entrepreneurs would be more appropriate criteria for calling these enterprises as women-run enterprises. The critics also objected on the condition of employing more than 50 percent women workers and pointed out that this is discriminatory, and any enterprise setup by women should qualify for the concession offered to women entrepreneurs.
According to Schumpeter, an entrepreneur is an innovating individual who introduces something new into the economy. However, such innovators are rarely found in the undeveloped countries. What is primarily needed in these countries per se is not innovators, but initiators. In the Indian context, entrepreneur is more an adapter and initiator than a new innovator. Any woman (or group of women) who innovates, initiates or adapts an economic activity may be called a woman entrepreneur.

In the context of developing countries like India, the concept of entrepreneur was used to connote, i.e., an entrepreneur is a person who undertakes to organize, own and run an enterprise. This definition is in line with that of Karl H. Vesper, who defined the overall field of entrepreneurship as “the creation of new business ventures by individuals or small groups.” Women entrepreneur could then be defined as an adult woman who creates, owns and runs an enterprise.

Kamla Singh defines a woman entrepreneur as a confident, innovative and creative woman capable of achieving self economic independence individually or in collaboration, generates employment opportunities for others through initiating, establishing and running an enterprise by keeping pace with her personal, family and social life.

Woman entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. Women are expected to innovate, initiate or adopt an economic activity to be called women entrepreneurs.

A women entrepreneur is a person who is an enterprising individual with an eye for opportunities and an uncanny vision, commercial acumen, with tremendous perseverance and above all a person who is willing to take risk with the unknown, because of the adventurous spirit she possesses.
A successful woman entrepreneur is a confident innovative and creative person, capable of achieving economic independence individually or in collaboration and generating employment opportunities for others through initiating, establishing and running an enterprise while keeping pace with her social and personal life.

Entrepreneurship is the ability of an individual or group of individuals to set-up an enterprise by making use of available resources and to provide goods and or services of value to the society. When a woman undertakes such activities she is termed as women entrepreneur. Thus a woman entrepreneur is one who organizes and manages a commercial undertaking and who plays a major role in the management of the enterprise.

In the view of present researcher, woman entrepreneur is the one who deviates from her traditional and sole role of Nurser, Carer and Rearer, one who goes beyond this set role is a woman entrepreneur. Woman entrepreneur is self-employed and creates employment opportunities for others. She is actively involved in initiating, organizing and managing her enterprise and getting attractive returns out of these activities.

According to Frederick Harbison, like a male entrepreneur, a woman entrepreneur has five functions to carry out: 1) Explorations of the prospects of starting new enterprises. 2) Undertaking of risks and handling of economic and non-economics uncertainties 3) Introduction of new innovations or imitation of successful ones in existence. 4) Co-ordination, administration and control 5) Supervision and providing leadership in all aspects of the business.
1.5 WHY WOMEN ENTREPRENEURSHIP IS A SPECIAL CATEGORY?

The definition of entrepreneurship had never been differentiated without any restrictions. While defining women entrepreneurship, no doubt, the above mentioned viewpoint is helpful. But when one is concerned with the question why there is a need to study women entrepreneurship as a special category? Then there is a need to throw some light on gender ideology, gender role, gender discrimination and related issues. The transition of women from home front to the business front is raising many such issues. In our country at present very little entrepreneurial activity exists amongst women. The entry of women in business is only a recent development in the orthodox, traditional, socio-cultural environment of our society. Without belittling the traditional role of women in our society, we can easily see that our society has not allowed women to think independently, and therefore, identify their own role within or outside the family. There are only 2,25,000 self-employed women a mere 7.8 percent of the total number of self-employed according to the 1991 census.

There is enough evidence to prove that entrepreneurship has hardly anything to do with sex. Physically as well as psychologically woman is as good as her ‘male counterpart’. They are as many as men and they are filled with the same urge for freedom, equality and economic independence. Gandhiji observed that women power has abundant potentiality. He wrote as early as in 1918 in his journal Young India: “Woman is the companion of man gifted with equal mental capacity. She has the right to participate in minute details of activities of man and has the same right to freedom and equality. By sheer customs, even the most ignorant and worthless men have been enjoying superiority over women which they do not deserve and ought not to have”.

So women are in no way inferior to men. Then the question arises, why do so few Indian women enter entrepreneurial careers? For answering this
question some social factors, some psychological factors inhibiting growth of women entrepreneurship have to be discussed in detail.

1.6 WOMEN ENTREPRENEURSHIP IN INDIA

In the words of Will Henry "Nature gave women... too much power; the law gives them too little" Indian women have excelled their male counterpart in almost all fields and have proved their mite. Apart from being loving mothers and dutiful housewives they have made their mark in different walks of life and are competing successfully with men. Some women have distinguished themselves in many unconventional fields such as army, air force, police force, electronics, energy, engineering, consultancy. In the Indian society there have been politicians, business persons, brave freedom fighters, social reformers, diplomats, able administrators from amongst women who have done extremely well and secured great admiration from all. But they have been very fortunate.

All women in the society have not been equally fortunate or have not been given the same kinds of opportunities. In the inaugural speech of the third International Conference of Women Entrepreneurs Indira Gandhi said, "No society could progress unless women who contribute half of its population, were given equal opportunities."

In India, constitutionally women enjoy equal status with men. The fundamental rights guaranteed to men are equally guaranteed to women. With exception of certain laws like personal laws etc., legal provisions accord equal status to women. Although constitutional and legal provisions are non-discriminatory, women are considered as a weaker section in actual practice. The attitude of society has been prejudiced and biased against women through generations and therefore women entrepreneurship could not be improved.

Though women represent almost half of our country's total population, the literacy rate of women remains at the level of 39.29 percent as against 64.13
percent for their male counterparts, as per 1991 census. The labour force participation rate (LFPR) of women as per the Institute of Applied Manpower Research (IAMR) yearbook 1996 is of the order of 31.5 percent and 15.5 percent in urban and rural areas of our country respectively, as against 56 and 53 percent for men. In terms of total labour force, women represent only 114 million as against 248.7 million of men. The basic problem or difficulty of woman entrepreneur is that she is a "woman." It is in recognition of this, that the Constitution itself provides for positive discrimination towards women and has guaranteed certain Fundamental Rights and Special Provisions for protection of women.

1.7 ROLE OF GOVERNMENT IN RELATION TO ENTREPRENEURSHIP DEVELOPMENT:

The Role of Government and financial institutions in the creation of proper industrial environment is significant. The direction and character of Government subsidies, the facilities for term loans offered by Government sponsored Institutions, the infrastructure facilities and the general investment opportunities afforded by Government have a great bearing on entrepreneurship development. The Government's promotional role is related with fiscal policies, finance for industry, providing infrastructure facilities, extension activities, Government's purchase policy and the role of the public sector providing essential raw materials for industry. After independence, the Government created development banks for carrying on lending operations, developmental activities Including promoting projects, guiding and advising the clients in their problems and difficulties. The principal function of a development bank is to provide medium and long term capital for investments. The basic task of a development bank is to mobilise resources and to distribute them for industrial growth. Besides ensuring as wide a dispersal of industries as possible, they take care to strike a balance between supply and demand of industrial products. There are four important roles played by the Government in entrepreneurship development as follows.
1. The Regulatory Role - The Government may determine the conditions under which entrepreneur may enter certain lines of business as in the granting of a charter, a franchise, or a license or permitting entrepreneurs to use any public facilities or resources. Government may regulate or assist in the conduct of entrepreneurs' ventures of many kinds once they are under way. Public control may extend to the results of entrepreneurs' operations as in the limitation of public utility profits, ceiling on dividend and the imposition of excess profit tax on the economy generally. Government controls the relationship between the various segments of the economy. It prevents the undue of concentration of economic power in the hands of enterprises.

2. The Promotional Role: The state has to assume direct responsibility to build up and strengthen the necessary developmental infrastructures such as power transport, finance, marketing, institutions for training, guidance and other promotional activities. The promotional role of the State also encompasses the provision of various fiscal, monetary and other incentives, including measures to cover certain risks for the development of enterprises.

3. The Entrepreneurial Role: The growing importance of the entrepreneurial or participative role of the State is evident from the rapid expansion of the public sector in most countries.

4. The Planning Role: The government plays a very important role as a planner so as to achieve optimum allocation of scarce resources between competing ends. The Industries Development and Regulation Act, the Company Law, the Capital Issue Control Act, the Securities Contracts Regulation Act, the Monopolies and Restrictive Trade Practices Act, the Essential Commodities Act, the Prevention of Black Marketing and
Maintenance of Supplies of Essential Commodities Act, The Conservation of Foreign Exchange Regulation Act, the Imports and Exports Regulation Act, the Imports and Exports Control Act etc. provide the Government with sweeping powers of control over entrepreneurship.

1.8 FIVE YEAR PLANS AND DEVELOPMENT OF WOMEN:

The recent emphasis on the thinking that women can also contribute to the economy of the nation led social scientists, policy makers, and administrators to devise ways of developing planned entrepreneurship with reference to women.

The First Five Year Plan (1952-56) envisaged welfare measures for women. To spearhead welfare measures the Central Social welfare Board was established in 1953, which envisaged for the first time, the need for organizing women into Mahila Mandals or Women's clubs. The Second Five Year Plan (1956-61) was closely linked with the overall approach to women's issues. The plan recognized the need for the organizing of women as workers. It also perceived the social prejudices/disabilities they suffered. The plan stated that women should be protected against injurious work, should receive maternity benefits and creches for children. It also suggested speedy implementation of the principle of equal pay for equal work and provision for training to enable women to compete for higher jobs.

The Third Five Year Plan (1961-66) pinpointed female education as a major welfare strategy. The Fourth Five Year Plan (1966-74) constituted the emphasis on women's education. The basic policy was to promote women's welfare within the family as the base of operation. The Fifth Five Year Plan (1974- 79) emphasized the need to train women in need of income and education. It also recommended a programme of functional literacy to equip women with skills and knowledge to perform the functions of a housewife including childcare, nutrition, health-care, home economics etc.
This plan coincided with the International Women's decade and the submission of the Report of the Committee on the status of Women in India (CSWI). The overall task of the CSWI was to undertake a comprehensive examination of all the questions relating to the rights and status of women in the context of changing social and economic conditions in the country and problems relating to the advancement of women. A major outcome of the CSWI report was the National Plan of Action (1976) that provided the guidelines based on UN's World Plan of Action for Women. An immediate outcome of the National Plan of Action was the setting up of the Women's Welfare and Development Bureau in 1976 under the Ministry of Social Welfare to act as a nodal point within the Government of India to co-ordinate policies and programmes to initiate measures for women's development.

In 1977-78 as an exercise for the Sixth Plan, the Government appointed the Working Group on Employment of Women. Sixth Plan devoted a whole chapter to 'Women and Development'. For the first time a shift was perceived from welfare to development approaches for women.

The Seventh Five Year Plan has covered a special chapter namely 'Integration of Women in Development', the following are the plans suggested:

1. To treat women as specific target group in all development programmes
2. To properly diversify vocational training facilities for women
3. To encourage appropriate technologies, equipments to increase their opportunity
4. To provide marketing assistance at the state level
5. To increase women's participation in decision making

The Eighth Five Year Plan has given due importance to the development of small scale sector. The new industrial policy of the Government of India has stressed the need for conducting special entrepreneurship programme for
women. Product and process-oriented courses may be conducted to enable women to start small scale industries. The policy further adds that the objective of such courses should be to give representation to women in the field of small industry development with a view to uplift their status in the economic and social fields.

The approach paper to a Ninth Five Year Plan says, "The process of empowerment of women at the political level has already begun, but it needs to be carried forward into the social and economic sphere as well. Special emphasis could have to be placed on ensuring control of social infrastructure in the public domain invested in women and women's organisation".

1.9 SIGNIFICANCE OF ENTREPRENEURSHIP FOR WOMEN:

Javed Akhtar, the Urdu lyricist and writer, has written a poem addressed to his young daughter titled 'Do Raha' – "you are our daughter, you would be a wife, a mother, a daughter-in-law. You will have to maintain these essential relationships, fulfill your responsibilities as you grow. But a word of advice, keep a space for you as a person. Think about what your are, what you want to be, what is your personal raison deter for living. What interests you, what pleases you, do that. Keep a time and space for yourself in your life. For, you are an individual, a human being and not just someone's wife, mother and daughter. I would want you to think about this."

Human resources composed of both men and women of working age, constitute the main strength of economic development of nation. Women form a important segment of the labour force, and the economic role played by them cannot be isolated from the frame work of development, as role and degree of integration of women in economic development is always an indicator of women's economic independence and social status.
Women constitute almost half the population. Until recently, the role of women in economic activity of the country was ignored. Women have had a very limited role in the process of development.

"In order to awaken the people it is the women who have to be awakened. Once she is on move, the family moves, the village moves and the nation moves" we often remember these words of Pandit Jawaharlal Nehru because, it is an accepted fact that only when women are in the main stream of progress can any economic and social development be meaningful."

United Nations reports on women prepared at the time of women decade show that, women make-up half of the total world population and contribute 2/3 of the working hours and yet receive only 1/100 th of the world property. This very aptly sums up the women status in a male dominated world. Women's contribution to her role in development is neither insignificant nor inferior but her share in the fruits of the efforts is rather insignificant.

A large proportion of women population was engaged in non-income earning household work. So women were often considered wrongly as unproductive and their contributions to the economy, the national well being remained unrecognized. A large number of women in India are mainly engaged in unorganized sectors like agriculture, agro-based industries, construction work, handloom, handicraft etc. majority of women are still engaged in domestic and household duties that are never paid. Women can not get rid of certain responsibilities like childbearing, which is their lot, by nature,. Traditionally women are always subordinated to men. Many customs like sati, child marriage and dowry were prevalent in earlier days. All theses customs only reemphasize the superior status of the male, and only reflect super-ordination and sub-ordination in the male-female relationships. Men used to enjoy less rights, on the contrary they were having innumerable obligations to fulfill. Social norms, practices, cultural settings never allowed women to deviate from their age-old
traditional role as a home-maker, which resulted in the lower literacy rate among women (39.49% as per 1991 census) – a factor strengthening their sub-ordinate position.

Women were continued to be looked down socially, economically and politically. To raise their status in the house as well as in the society, women have to be empowered. This can be achieved either through self-employment or entrepreneurship. It is clear that in order to improve the status and position of women at home and in society at large, it is necessary to achieve economic independence. So women felt the need to stand on their own feet by becoming economically independent. An opportunity of productive work for women is not merely a means to higher income, but it is a means to gain self-respect, to the development of her personality and to a sense of participation in the common purposes of the society.

For raising the status of women in society, her participation in economic activities is necessary. The economic status of women is now accepted as an indicator of stage and state of society development. The Government has to frame policies for development of entrepreneurship among women. So only when opportunities for economic independence and income generation are created then only low status of women in society will be raised. If women are not given equal opportunities, then their creativity, productivity and potential will remain unutilized. Obviously, if equal opportunities are given to women population, the country will definitely be on the way towards prosperity. The position and status of women in any society is an index of its civilization.

With opening of Indian economy, in the face of LPG (Liberalization, Privatization, Globalization), tremendous opportunities have unfolded for major industrial establishments. This unheralded expansion is both a need and opportunity for women entrepreneurs to participate in the economic activity of the country. To sustain and maintain the expected economic boom all these sources, including human resources need to be fully mobilized and utilized.
From human resource point of view, participation of women in the economic activities is an unavoidable necessity.

The developing countries like India that are in the process of industrialization strive hard for the development of small scale and cottage industries. These industries in a way are very suitable for women. It becomes possible to do work when she has free time. In this way she can combine gainful employment with domestic responsibilities. Whenever she is relieved from her house hold duties, she can do work. In this way entrepreneurship is suitable to women as leisure time activity.

Nearly 50 percent of our population is living below poverty line suggesting that a man alone is not capable of feeding the whole family, if we assume that male is the main source of income. If a family has to maintain a reasonable standard of living, then the family (male alone) income is not going to be adequate at all. Women have to take initiative, earn money and supplement the family income. The economic compulsions coupled with high cost of living together with an urge for better standard and additional luxuries have led more women to take-up employment to complement their family income.

Unemployment is the crucial economic problem in India. 38% of population of India is unemployed and educated unemployment is estimated at 40%. Among these 26.7% is women and only 9.8% of men are unemployed. The qualified and educated women accounted for 27% of the total population. Day by day this percentage is increasing with the increase of higher education. So the best alternative in this situation is nothing but to promote women entrepreneurship.

Entrepreneurship gives woman better status and position in her family. Man realizes and appreciates woman entrepreneur’s abilities, and her contribution for betterment of family. Entrepreneurship provides her relaxation
and deviation from monotony of routine tasks and above all, she gets an outlet for her energy and creativity. It enables her to be treated as an independent entity in her family and society. Her status is exalted in her family and she gets psychological satisfaction. Entrepreneurship enables her to be considered as responsible partner in the family. Her views, opinions are taken into consideration while making any decision pertaining to family matters.

If mother is an entrepreneur, her children may acquire better education, get clothing and medical care, and also these children will be more independent having more interaction with outside world than the children of most housewives. An ILO study shows that the family is relatively more benefited when controlled by a women, as on an average she spends 90 percent of her income on her family compared to her male counterpart who is observed to spend only 60 percent of his income on this account. Managing both the job and family obligations is a difficult job. So women prefer entrepreneurship, since it enables them to be self-employed with flexible working hours. The enterprise can be located within their house premises. It enables them to do work when free time is available. So, they can become economically independent through entrepreneurial ventures without neglecting domestic duties.

As our late Prime Minister 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 that 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. It is heartening that women have excelled themselves in all branches of human activity in the modern age. If entrepreneurial qualities among them are developed then women force of India will be strengthened. Constant efforts in this direction will strengthen the nation’s economic development". The objective of development is to improve the living conditions for society as a whole. This objective includes improved status for women.
According to a distinguished government leader in United States of America. "The role of women in a community is the most important one and no nation can afford to ignore it. Women are as vital to a nation’s progress as its minerals, rivers, and agriculture. Harnessed and properly controlled, but treated with respect, they represent a great and powerful force, which can be used for the benefit and progress of the nation. Left to run wild, however, or simply ignored, they will be as locust; in the nation’s cornfields.” For achieving this goal it is essential that the position of women be raised to the status of equality with men in which they enjoy equal prestige and power in society. There is a saying that “where women are honoured and treated well, the Gods reside”. The prosperity of any country depends upon the equal opportunities it offers to its women population.

1.10 WOMEN ENTREPRENEURSHIP IN MAHARASHTRA:

In Maharashtra, like all traditional societies, women were confined to the four walls of home, with responsibilities like child bearing. Child rearing and household chores. Only women facing economic crisis used to step outside to do work for money. Such women were mostly engaged in manual work as agricultural labours, construction workers, vegetable vendor or domestic servants because of lack of education. But efforts of social reformers like Agarkar, Mahatma Phule, Pandita Ramabai and Maharshi Karve changed the situation. Even in early forties, young working girls going to schools, colleges, and offices on a bicycle was common sight on the Pune roads. After independence this picture that was confined to only big cities has partly reached the interior Maharashtra. The number of women workers increased and they entered a variety of fields. Rapid industrialization, agricultural development, sugar co-operatives etc. contributed to this changes of scene in status of women. Spread of women’s education, rising aspirations of all sections of the society, family tension, owing to rising prices and cost of living, increasing recognition
for women's income generating activity are some of the factors that lead to a substantial increase in women's demand for economic independence.

REFERENCES:


