

Women Entrepreneurship – A Way towards the Development of Country

Dr. Kulbir Singh
Associate Professor, Deptt. Of Commerce
C R Kisan College, Jind(Haryana)

ABSTRACT:

As we know the fact that most of the population of the country lives in villages and women cater the same ration as the men. In cities also, the women has the same ration as the men. If a country looks toward the development then the government and the reformers should think on the empowerment of women and women can be empowered with the help of education. Government should open up opportunities for the women in the areas of service as in the entrepreneurship. The role of women entrepreneurs has changed over the years in the world. Participation and their importance have been commendable in the country's economic growth and development. Many initiatives have been started by the government looking at the above opportunities. Government is supporting by providing loans and advances, helping them to establish their business, making them self- sufficient by providing vocational skills, and creating many jobs for other women in the respective areas. These opportunities are need-based in India, and many factors are driving these forces.

Keywords: Women Entrepreneurship, Financing, Government schemes- Welfare schemes

Introduction :

The condition of a country can be judged by looking at the condition of the women of that country. In today's scenario, government is taking initiative to promote the opportunities for the women for the development of the country. "*Beti Bachao Beti Padhao*" a campaign from the Prime Minister's office; is showing the initiative of the government towards the economic development of the country. As women can contribute a lot in the development, the women empowerment is needed in more. Empowerment of women has emerged as an important issue in recent times. The economic empowerment of women is being regarded these days as a big sign towards the progress for a country; hence, the issue of

economic empowerment of women is of paramount importance to political thinkers, social scientists and reformers. The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The number of women entrepreneurs has grown over a period of time, especially in the 1990s. Women entrepreneurs need to be lauded for their increased utilization of modern technology, increased investments, finding a niche in the export market, creating a sizeable employment for others, and setting the trend for other women entrepreneurs in the organized sector. While women entrepreneurs have demonstrated their potential, the fact remains that they are capable of contributing much more than

what they already are. Women's entrepreneurship needs to be studied separately for two main reasons. The first reason is that women entrepreneurship has been recognized during the last decade as an important untapped source of economic growth. Women entrepreneurs create new jobs for themselves and others, and also by being different. They provide the society with different solutions, like management, organization and solutions to business problems, as well as the exploitation of entrepreneurial opportunities. The second reason is that the topic of women in entrepreneurship has been largely neglected both, in society in general and in the social sciences. Entrepreneurship amongst women has been a recent concern. Women Entrepreneurs may be defined as the women or a group of women who initiate, organise and operate a business enterprise. Different schemes have been promoted by the government for the growth perspective of women and to build them as an entrepreneurship like:

Rajiv Gandhi Scheme for Empowerment of Adolescent Girls – Sabla:

The Rajiv Gandhi Scheme for Empowerment of Adolescent Girls – Sabla is an initiative launched in 2012 that targets adolescent girls. The scheme offers a package of benefits to at-risk girls between the ages of 10 and 19. It is being offered initially as a pilot programme in 200 districts. The programme offers a variety of services to help young women become self-reliant, including nutritional supplementation and education, health

education and services, and life skills and vocational training.

Rashtriya Mahila Kosh:

Rashtriya Mahila Kosh (The National Credit Fund for Women) was created by the Government of India in 1993. Its purpose is to provide lower income women with access to loans to begin small businesses.

Priyadarshini:

Priyadarshini, initiated in April 2011, is a programme that offers women in seven districts access to self-help groups. <ref name="Economic program THIS SCHEME IS BEING PURSUED BY GOVT.

Indira Gandhi Matritva Sahyog Yojana

Indira Gandhi Matritva Sahyog Yojana (IGMSY), Conditional Maternity Benefit (CMB) is a scheme sponsored by the national government for pregnant and lactating women age 19 and over for their first two live births. The programme, which began in October 2010, provides money to help ensure the good health and nutrition of the recipients.^[3] As of March 2013 the programme is being offered in 53 districts around the country.

Cash Assistance to Pregnant and Lactating Women

The Government of India in the Ministry of Women & Child Development is implementing a centrally sponsored scheme namely, Indira Gandhi Matritva Sahyog Yojana (IGMSY), Conditional Maternity Benefit (CMB) for pregnant and lactating (P & L) women to improve their health &

nutrition status to better enabling environment by providing cash incentives to pregnant and nursing mothers. It is being implemented using the platform of ICDS. The scheme was introduced in October, 2010 on pilot basis now operational in 53 selected districts. The scheme attempts to partly compensate for wage loss to Pregnant & Lactating women both prior to and after delivery of the child. The scheme envisages providing cash directly to the beneficiary through their Bank Accounts/Post Office Accounts, in response to individual fulfilling specific conditions. The scheme covers all pregnant and lactating women above 19 years of age and above for first two live births except Government/PSUs (Central & State).

The Government is conducting an independent evaluation of the scheme in the current financial year 2012-13 to assess the performance of the scheme in the States/UTs. The steps to extend the scheme in all the districts throughout the country will be undertaken on the basis of the results of the evaluation.

Central Social Welfare Board (CSWB), 1953

This scheme launched to promote social welfare activities and appliance welfare programmes for women and children through spontaneous organizations.

Short Stay Home for Women and Girls (SSH), 1969

This scheme provides temporary residence to women and girls who are in social and

moral danger due to family problems, mental strain, violence at home, social ostracism, exploitation and other causes.

Swadhar, 1995

This scheme support women to become independent. Swadhar makes women to be strong and independent by spirit, by thoughts and by action and provide full control over their lives rather than be the victim.

SwayamSiddha, 2001

This scheme organizing women into self help group.

Development of Women and Children in Rural Areas (DWCRA), 1982

This scheme launched by the government to improve the socio-economic status of the poor women in the rural areas.

Support to Training and Employment Programme (STEP)

The **Ministry of Women and Child Development** has launched this programme with the aim of developing skills of women for self and employment. The main targets of this scheme are rural women and urban poor. This scheme provides funds to help the women and poor. Funds are released to NGOs and not to the State Governments.

National Mission for Empowerment of Women (NMEW)

The Indian Government has also launched the **National Mission for Empowerment of Women (NMEW)** for comprehensive empowerment of women. This is a centrally sponsored scheme, coordinating all the women's welfare and socio-economic development programmes across ministries and departments. The Mission contributes to empowering women socially, economically, erasing crime and violence against women, to educate women, establishment of policies and programmes and spreading awareness. Societal view:

The condition of women should be improved on the grounds of society also. Their status also be raised as like the men in society. A society is the base ground for the women to come forward. Government have also worked on the same issue with their campaign "*Beti Bachao Beti Padhao*".

Why women entrepreneurship – other reasons

Women entrepreneurship should be promoted for the following reasons also:

- To improve the quality of life of their children
- To share the family economic burden
- To adjust and manage household and business life successfully on their own terms

Research Methodology

A descriptive cum conceptual framework is used to the study. Study is done on the basis

- ml

of the secondary data from the different sources.

Conclusion :

First, women should be empowered on the base ground of the society and then women entrepreneurship can be promoted which will contribute in the development. More initiatives should be taken by the government to empower and encourage the rural population of the women in micro-enterprises like khadi udyog, dairy farm etc. Basic facilities should be introduced in the rural more by the government. Rural women are more hard worker and can do wonders by their effectual and competent involvement in entrepreneurial activities. The rural women have the basic indigenous knowledge, skill, potential and resources to establish and manage enterprise. Now, the need is for knowledge regarding accessibility to loans, various funding agencies, procedures regarding certification, awareness on government welfare programmes, motivation, technical skill and support from family government and other organization. Moreover, formation and strengthening of rural women entrepreneur's network must be encouraged.

References:

- S. Mohan Kumara*, H.S. Chandrika Mohana , Vijaya Ca and Lokeshwari Na, "The Role of Women Entrepreneurship in Modern World"
- Kumuda, D, "Women Empowerment in India-a Changing Scenario"
- Fazalbhoy, Sabiha, "Women Entrepreneurship as the Way for Economic Development"
- Vinesh, "Role of Women Entrepreneurs in India"
- <http://www.naarijyoti.com/government-schemes>
- <http://www.dcmsme.gov.in/publications/pmryprof/pmryprofile.ht>