



Women Empowerment Through Entrepreneurship

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KEYWORDS

EMPOWERMENT: CONCEPT & MEANING

Empowerment can be viewed as means of creating a social environment in which one can make decisions and make choices either individually or collectively for social transformation. It strengthens the innate ability by way of acquiring knowledge, power and experience (Hashemi Schuler and Riley, 1996).

Empowerment is the process of enabling or authorizing individual to think, take action and control work in an autonomous way. It is the process by which one can gain control over one's destiny and the circumstances of ones lives. Empowerment includes control over resources (physical, human, intellectual and financial) and over ideology (beliefs, values and attitudes). (Baliwala, 1994). It is not merely a feel of greater extrinsic control, but also grows intrinsic capacity, greater self-confidence and an internal transformation of one's consciousness that enables one to overcome external barriers to accessing resources or changing traditional ideology (Pinto, 2001).

Women's empowerment is very essential for the development of society. Empowerment means individuals acquiring the power to think and act freely, exercises choice and fulfill their potential as full and equal members of society. As per the United National Development Fund for women (UNIFEM), the term women's empowerment means:

- Acquiring knowledge and understanding of gender relations and the ways in which these relations may be changed.
- Developing a sense of self-worth, a belief in one's ability to secure desired changes and the right to control one's life.
- Gaining the ability to generate choices exercise bargaining power.
- Developing the ability to organize and influence the direction of social change, to create a more just social and economic order, nationally and internationally.

Thus, empowerment means a psychological sense of personal control or influence and a concern with actual social influence, political power and legal rights. It is a multi level construct referring to individuals, organizations and community. It is an international, ongoing process centered in the local community, involving mutual respect, critical reflection, caring and group participation, through which people lacking an equal share of valued resources gain greater access to the control over these resources.

CONCEPT OF WOMEN ENTREPRENEURS:

The Government of India has defined women entrepreneurs based on women participation in equity and employment of a business enterprise. Accordingly, the Government of India (GOI2006) has defined women entrepreneur as "an enterprise owned and controlled by a women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women." However, this definition is subject to criticism mainly

on the condition of employing more than 50 per cent women workers in the enterprises owned and run by the women.

Frederick Harbison (1956) has enumerated the following five functions of a woman entrepreneur:

1. Exploration of the prospects of starting a new business enterprise.
2. Undertaking of risks and the handling of economic uncertainties involved in business.
3. Introduction of innovations or imitation of innovations.
4. Coordination, administration and control.
5. Supervision and leadership.

OBJECTIVES OF THE STUDY:

- To through light on government efforts for empowering women entrepreneurs.
- To highlight some recommendations for the improvement of women empowerment.

RESEARCH METHODOLOGY:

This research paper is based on secondary data for which various published reports from various journals, magazines, articles and government & NGO reports have been reviewed.

CATEGORIES OF WOMEN ENTREPRENEURS IN PRACTICE IN INDIA

• First Category

- Established in big cities
- Having higher level technical & professional qualifications
- Nontraditional Items– Sound financial positions

• Second Category

- Established in cities and towns– Having sufficient education
- Both traditional and nontraditional items
- Undertaking women services-kindergar ten, crèches, beauty parlors, health clinic etc

• Third Category

- Illiterate women
- Financially week
- Involved in family business such as Agricul ture, Horticulture, Animal Husbandry, Dairy, Fisher ies, Agro Forestry, Hand-loom, Power loom etc.

SUPPORTIVE MEASURES FOR WOMEN'S ECONOMIC ACTIVITIES AND ENTREPRENEURSHIP

- Direct & indirect financial support
- Yojna schemes and programmes
- Technological training and awards
- Federations and associations

Direct & Indirect Financial Support

- Nationalized banks
- State finance corporation
- State industrial development corporation
- District industries centers
- Differential rate schemes
- Mahila Udyug Needhi scheme

- Small Industries Development Bank of India (SIDBI)
- State Small Industrial Development Corporations (SSIDCs)

Yojna Schemes and Programme

- Nehru Rojgar Yojna
- Jacamar Rojgar Yojna
- TRYSEM
- DWACRA

Technological Training and Awards

- Stree Shakti Package by SBI
- Entrepreneurship Development Institute of India
- Trade Related Entrepreneurship Assistance and Development (TREAD)
- National Institute of Small Business Extension Training (NSIBET)
- Women's University of Mumbai

Federations and Associations

- National Alliance of Young Entrepreneurs (NAYE)
- India Council of Women Entrepreneurs, New Delhi
- Self Employed Women's Association (SEWA)
- Association of Women Entrepreneurs of Karnataka (AWEK)
- World Association of Women Entrepreneurs (WAWE)
- Associated Country Women of the World (ACWW)

National Mission for Empowerment of Women

The government has set up this as a mission and the ministry of women and child development is administering the support given to the helpless females under the support to Training and Employment Programme of Women (STEP) scheme. The government has also launched a new scheme named as "Priyadarshini" basically to empower the females in their social, economical, and legal and health related problems.

Swarjjayanti Gram Swarozgar Yojana (SGSY)

This programme supports the self employment oriented income generating activities mainly for the BPL households in rural areas. Further the Rashtriya Mahila Kosh (RMK) scheme basically helps the poor women of unorganized sectors to generate income from Self help groups.

India Vision 2020

The women workforce involved in the labour force has to be given the support of services like child care and crèche facilities in order to provide them secure support system. The setting up of these types of crèches under the Rajiv Gandhi National Crèche Scheme would facilitate the working mothers.

Special Schemes for women

According to the 2001 census there are an alarming number of widows and separated females in the country as 34.3 million and 2.34 million respectively. There are schemes named "Swadhar" and "Short Stay Homes" which are providing support services to women in difficult situations. Indira Gandhi National Widow Pension Scheme (IGNWPS) and Indira Gandhi National Old Age Pension Scheme (IGNOAPS) are providing a monthly pension of Rs 200 to all the widows who are below the poverty line in the age group of 40 -64.

CONCLUSION:

Women entrepreneurs need to be encouraged positively in terms of understanding the reality of entrepreneurship with exceptional potential. They have to be directed in a right way to come up with lot of ideas into their focus. Appropriate efforts to be taken into account for effective development of women entrepreneurs.

Consider women as specific target group for all developmental programmes. Better educational facilities and schemes should be extended to women folk from government part. Adequate training programme on management skills to be provided to women community. Encourage women's participation in decision-making. Vocational training to be extended to women community that enables them to understand the production process and production management. Skill development to be done in women's polytechnics and industrial training institutes. Skills are put to work in training-cum production workshops. Counseling through the aid of committed NGOs, psychologists, managerial experts and technical personnel should be provided to existing and emerging women entrepreneurs.

State finance corporations and financing institutions should permit by statute to extend purely trade related finance to women entrepreneurs. Women's development corporations have to gain access to open-ended financing. The financial institutions should provide more working capital assistance both for small scale venture and large scale ventures. Making provision of micro credit system and enterprise credit system to the women entrepreneurs at local level.

Repeated gender sensitization programmes should be held to train financiers to treat women with dignity and respect as persons in their own right. A Women Entrepreneur's Guidance Cell set up to handle the various problems of women entrepreneurs all over the state. District Industries Centers and Single Window Agencies should make use of assisting women in their trade and business guidance. Programmes for encouraging entrepreneurship among women are to be extended at local level. Training in entrepreneurial attitudes should start at the high school level through well-designed courses, which build confidence through behavioral games. Involvement of Non Governmental Organizations in women entrepreneurial training programmes and counseling.

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