



Women Entrepreneurship Is A Way of Economic Development- An Exploratory Study Of Selected Delhi Ngo's

Davinder Kaur Sohi	Assistant Professor, Faculty of Finance, Symbiosis Center for Management Studies- NOIDA,
Dr. Bharti Wadhwa	Associate Professor, Faculty of Finance, Symbiosis Center for Management Studies- NOIDA,
Dr. Anubha Vashisht	Associate Professor, Symbiosis Center for Management Studies- NOIDA
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Introduction

Entrepreneurship is emerging as an important avenue in gaining economic independence for women. The role of women entrepreneurs has changed over the years in the world. It has been shifted from kitchen to higher level to professional activities. The factor contributed to this role is by providing better education; changing socio cultural values and need for supplementary income who brought these changes. Various studies support the motivational factor which encourages women to have independent occupation and stand on their legs and to take independent decisions on their life and career. Women entrepreneurs engaged in business due to pull and push factors, to do something new and as a challenge such a situation is pull factor, while women engaged in business activities due to family compulsion is push factor.

Participation and their importance have been commendable in the country's economic growth and development. As per World development report 2012 represents that women owned businesses shows great potential source of future of economic growth and job creation. Therefore many initiatives have started by United Nations to promote and motivate women entrepreneurship in developing and under developed countries such as efforts in Sub-Saharan African countries.

Looking at the above opportunities, India has also supported many women entrepreneurs by providing loans and advances, helping them for establishing their business, making self-sufficient by providing vocational skills and creating many jobs for other women in the respective areas. These things are need-based in India and many factors are driving to these forces.

There are many challenges faced by women entrepreneurs such as lack of awareness, lack of training, difficulty in accessibility of finance, lack of self-confidence & managerial skills. To promote women entrepreneurs, Non-Governmental Organization (NGOs) plays a vital role in their overall development. Over the last decade, the role of Non-Governmental Organizations (NGO) in the development of women entrepreneur has been recognized. The NGOs plays a catalytic role in mobilizing the human & physical resources and creating appropriate environment and generating new opportunities. At this point NGOs emerge as a viable and important medium to support and promote women entrepreneurs. To name a few of NGOs in India like Association of women entrepreneurs of Karnataka (AWAKE), the International centre for entrepreneurship & career development (ICECD) & the Federation of Indian women entrepreneur (FIWE) are prominent NGOs which provides services to women entrepreneurs. The major work of NGOs are: Formation of groups, Linkage with bank, officials, Micro

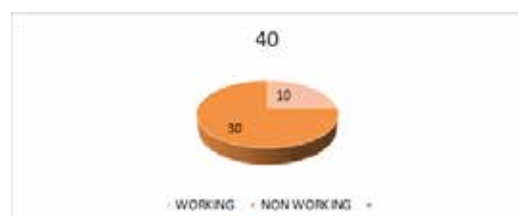
credit, Micro enterprise development, Training and Capacity building, Act as Innovators, Educate & Represent rural people, Supplement Government Efforts. All these activities promote the welfare of women entrepreneurs.

The present study analyzes the factors influence women to become entrepreneurs, the role of NGOs in promoting the businesses of women entrepreneurs, to understand the activities of NGOs located in Delhi especially catering services to women entrepreneurs, and to suggest the solutions to NGOs and government in the promotion of women entrepreneurs.

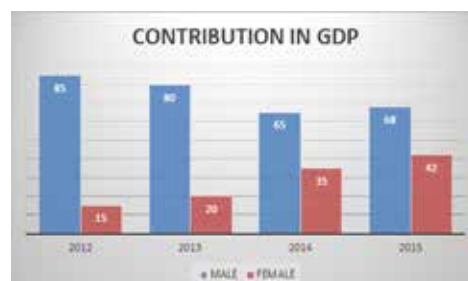
PRIMARY RESEARCH:



WOMEN BEFORE MARRIAGE



WOMEN AFTER MARRIAGE



WOMEN CONTRIBUTION IN GDP IS CONTINUOUSLY INCREASING FROM THE PERIOD OF 2012 TO 2015.

Review of Literature:

A review of selected relevant literature particularly to the topic of the study has been considered. There are various studies has been originated in the area of women entrepreneurs. The study tried to capture the maximum literature in the area of women entrepreneurs and the role of NGOs in promoting the development of women entrepreneurs.

Ibro, Fulton and Lowenberg-Deboer (2006) clearly shows that women entrepreneurs in west Africa make kosai, a deep-fat fried fritter made from cowpea, an important product or their business is a way of economic development and poverty alleviation. Bowen & Hisrich, (1986) their findings show that women entrepreneur needs additional managerial training and also discussed that they are educated but do not have management skills. Darrene, Harpel and Mayer, (2008) study that the attainment of education level is faster for self employed women than that for other working women and also revealed that self-employed women differ to the salary and wage earning women. Tambunan,(2009) the study depicts that women entrepreneurs in Asian developing countries is low due to lack of capital, low level of education and cultural or religious constraints and also revealed that for seeking better family incomes women's are forced to become entrepreneurs.

Singh, (2008) study the factors and reasons which influence the women to become entrepreneurs. Various problems in the growth of women entrepreneurship are family responsibility, gender differences, and low priority given by bankers. The possible factors which influence women to become entrepreneur are individual, social and environment factor. (Gibb 1993) Social factors examine personal background, stage of career, early life experiences and growth environment. (Alstete, 2002) Environmental factors examine, Value of wealth, indirect benefits, timing of opportunities in the career prospect. Lee and Rogoff,(1997)study the motivational factors such as desire for greater life, flexibility, fulfilling a long felt desire to be independent that lead women to start a business. Schwartz, (1976) study found major motivations to start business for women entrepreneur desire to be independent, need for job satisfaction and economic necessity. Deasia, (2001) study the women's empowerment is not only in financial terms but also in motivational factors. The study given need based factors for women entrepreneurs are reorientation, mobilization and realization of women friendly environment in rural areas. One more research concluded by Hisrich (1986) stated that the desires of motivational factors towards leading entrepreneurs between male and female varies in terms of fact that male has more opposed kind of views / opinions than their bosses, motivating them to quit their job and have own enterprise. Whereas female quit only in few situations when they found to suffer frustration when they were not allowed to perform at the level they were capable of. Women were driven to entrepreneurship because of the independence and sense of achievement.

Buttner & Rosen, (1992) Women entrepreneur faces difficulties in procuring loans. Fabowale orser & riding (1995) studies women entrepreneurs perceives disrespectful treatment by lending officers. Brush et al., (2002) found that only few of women enter into the business arena due to lack of social capital and networks had less access to venture capital funding.

Sexton (1980) Found that goals in business ownership were same in the need for achievement and independence but differ in terms of economic necessity & recognition than their male counterparts. Women also rated better on dealing with people. Bender (2000) the promise of flexibility or just being able to do things their own way has become the ultimate motivation of women entrepreneurs. Nelson & Cengiz (2005) Innovativeness, risk taking propensity, flexibility and perseverance are found to have significant influence on women entrepreneurs. Briley Gross and Saunders (1986) other studies on motivation have indicated that they may have similar motivations but need greater stimulations than their male counterparts.

Biswambhar Panda et.al-2003 study the NGOs play a pivotal role by making people environmentally aware and sensitive to take part in the developmental process. The NGOs are arranging various people-oriented and people centered strategies. For achieving desired objectives NGOs facilitates collective action and people mobilization and reach to goal. Sundari and Geeta (2000) study depicts gender disparity in access to institutional credit and encouraged the role of NGOs in promoting them through micro-enterprises with the available credit facilities with the help of banks and other financial bodies. Reddy and Rajasekhar (1996) study shows that the central and state governments through which NGOs can have a direct access to resources for rural development. Various studies delineates that self-help group disburses micro credit to the rural women for the purpose of making them enterprising women and encouraging them to enter into entrepreneurial activities (Gurumoorthy, 2000)

Objectives of the study:

The study is planned with the following objectives:

1. To study the factors influence women to become entrepreneurs.
2. To study the role of NGOs in promoting the businesses of women entrepreneurs.
3. To analyze the activities of NGOs located in Delhi especially catering services to women entrepreneurs.
4. To investigate the satisfaction level of women entrepreneurs which are associated with respective NGOs?
5. To suggest the solutions to NGOs and government in the promotion of women entrepreneurs.

Research methodology:

The study is an exploratory study which is based on primary and secondary data. The secondary data will be collected from the published reports of NABARD, Newspapers, NGOs, journals, Websites, and Census-survey reports. The sample will be drawn from Delhi NGOs which are 200 in numbers. The study choosed only those NGOs which promote the activities of women entrepreneurs in Delhi. The study found out and defines the constructs of satisfaction level of women entrepreneurs.

Our research has shown us that more than 60 percent of women are educated from middle class family but most of them are not allowed to work because they are not permitted by their family.

Rich people do allow their daughters to take higher qualification from the top most universities but these girls are least interested in contributing to the GDP of the country.

The girls from lower class background are allowed to work but they do not have good qualifications due to which they again lack in some points so as to give a higher percentage in the GDP.1.

These all research shows us about the mentality of the previous generation but in the coming few years we are seeing that the girls no more waste their talents by experimenting in the kitchen with their daily food. The facts stated below are researched by us through questionnaire:

1. Women usually leave jobs after their marriages because either there husband earnings are enough to support the family or they have to look after their kids.
2. Most of the organization shows disinterested in keeping women because of their fake commitments.
3. Although women are nowadays becoming independent in all the ways because we came to know that the contribution of women has increased from 15% to 42%

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