

CHAPTER III

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CHAPTER III

CONCEPTUAL BACKGROUND

3.1 Introduction:

"You can tell the condition of a nation by looking at the status of its women"-Jawaharlal Nehru. Entrepreneurship is an innovative and dynamic process, whereby, a new enterprise is created. Entrepreneur is a catalytic agent of change, which generates employment opportunities for others. The emergence of entrepreneurs in a society depends to a great extent on the economic, social, religious, cultural and psychological factor prevailing in the society. Entrepreneurship amongst women is a recent phenomenon. When an enterprise is established and controlled by a woman, it not only boosts economic growth, but also has many desirable outcomes. First prime minister of India Jawaharlal Nehru has remarked "when a woman moves forward, the family moves, the village moves and the nation moves."

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 sizable 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 in entrepreneurship has been largely neglected both in society in general and in the social sciences. Not only have women lower participation rates in entrepreneurship than men but they also generally choose to start and manage firms in different industries than men tend to do.

Entrepreneurship development among rural women helps to enhance their personal capabilities and increase decision making status in the family and society as a whole. Empowerment in the context of women's development is a way of defining, challenging and overcoming barriers in a woman's life through which she increases her ability to shape her life and environment. It is an active, multidimensional process, which should

enable women to realize their full identity and power in all spheres of life. India envisions a future in which Indian women are independent and self-reliant.

It is unfortunate that because of centuries of inertia, ignorance and conservatism, the actual and potential role of women in the society has been ignored, preventing them from making their rightful contribution to social progress. It is also because of distorted and/or partial information about their contribution to family and society that they are denied their rightful status and access to developmental resources and services contributing to their marginalization.

Women's entrepreneurship needs to be studied separately for two main reasons. The first reason is that women's 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 also provide the society with different solutions to management, organization and business problems as well as to 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. Not only have women lower participation rates in entrepreneurship than men but they also generally choose to start and manage firms in different industries than men tend to do.

Women entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. In the sociological set-up, the Indian society is a male dominant one. Women are left with closed commitments only. In the emerging complex social scenario, women have a pivotal role to play. They can no longer be considered as mere harbingers of peace, but are emerging as a source of power and symbol of progress. The task of co-ordination of various activities in a much useful manner, is being well managed by Indian women in the families. Women should be motivated to come out of their traditional occupation for accepting more challenging and rewarding economic activities. Today Indian government is more concerned about the economic development of women and for this; development of "entrepreneurship" among women has become an important aspect of plan priorities.

Entrepreneurship is the only solution to the growing employment among rural youth. It helps to generate employment for a number of people within their own social system. This is more beneficial for women in rural areas as it enables them to add to the family income while taking care of their own home and livestock centered task. Rural women possess abundant resources to take up enterprises. She has the benefit of easy availability of arm and livestock based raw materials and other resources. Hence, she can effectively undertake both the production and processing oriented enterprises. Entrepreneurship development among rural women helps to enhance their personal capabilities and increase decision-making status in the family and society as a whole.

3.2 Basic Concept, Definition and Meaning of women entrepreneurship:

Women entrepreneurs may be defined as a woman or a group of women who initiate, organize and run a business enterprise. In terms of Schumpeterian concept of innovative entrepreneurs, women who innovate, imitate or adopt a business activity are called “women Entrepreneurs”.

Definition: Women Entrepreneurship:

Government of India defined women Entrepreneurs based on women participation in equity and employment of business enterprise so accordingly a woman Entrepreneur is defined as “An enterprise owned and controlled by a woman having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated by the enterprise to women”².

Kamal Singh defined woman Entrepreneur as “A woman Entrepreneur can be defined 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 the enterprise by keeping pace with her personal, family and social life.”³

Meaning: In nutshell, women Entrepreneurs are those women who think of a business enterprise, initiate it organize and combine the factors of production, operate the

² Poornima Charantimath(2009)“Entrepreneurship Development Small Business Enterprises”,pg.no.99

³ Poornima Charantimath(2009)“Entrepreneurship Development Small Business Enterprises”,pg.no.99

enterprise and undertake risks and handle economic uncertainty involved in running a business enterprise.

Rural Entrepreneurship: The most appropriate definition of entrepreneurship that would fit into the rural development context is the one which defines entrepreneurship as: "a force that mobilizes other resources to meet unmet market demand", "the ability to create and build something from practically nothing", "the process of creating value by pulling together a unique package of resources to exploit an opportunity"

Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and stands on their own legs. A sense towards independent decision-making on their life and career is the motivational factor behind this urge. Saddled with household chores and domestic responsibilities women want to get independence. Under the influence of these factors the women entrepreneurs choose a profession as a challenge and as an urge to do something new. Such a situation is described as pull factors. While in push factors women engaged in business activities due to family compulsion and the responsibility is thrust upon them.

3.3 Position of Women Entrepreneurs In Rural India:⁴

Empirical evidence shows that women contribute significantly to the running of family businesses mostly in the form of unpaid effort and skills. The value of this effort is underestimated both by the families that take it for granted and in academic studies. On the other hand, many of the enterprises defined as being run by women (that is, enterprises in which women hold the controlling share) are in fact run in their names by men who control operations and decision-making. Programmes meant to reach women entrepreneurs can succeed only if they take note of this paradox as well as of the familial and social conditioning that reduces the confidence, independence and mobility of women. Promoting entrepreneurship for women will require an even greater reversal of traditional attitudes than the mere creation of jobs for women would. This does not mean that we should wait for societal change to take place first.

⁴ Jyoti Bhal (2012) "Status of Women Entrepreneurship in Rural India", Asian Journal of Multidimensional Research Vol.1 Issue 2.

But it does imply that the programme should go beyond subsidies and credit allocation to attitudinal changes, group formation, training and other support services.

3.4 Functions of Women Entrepreneurs:

As an Entrepreneur, a women entrepreneur has also to perform all the functions to involved in establishing an enterprise. These include idea generate on and screening, determination of objectives, project preparation, product analysis, determination of forms of business organization, completion of promotional formalities, raising funds, procuring men, machine and materials and operation of business.

Fredrick Harbison has enumerated the five following functions of a women 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.

The fact remains that, like the definition of the term 'entrepreneur', different scholars have identified different sets of functions performed by an entrepreneur whether man or woman. All these entrepreneurial functions can be classified broadly into three categories.

1. Risk bearing
2. Organisation
3. Innovations.

3.5 Importance Of Women Entrepreneurship:

The women contribute significantly to the running of family businesses mostly in the form of unpaid effort and skills. The value of this effort is underestimated both by the families that take it for granted and in academic studies. On the other hand, many of the enterprises defined as being run by women (that is, enterprises in which women hold the controlling share) are in fact run in their names by men who control operations and decision-making. Programmes meant to reach women entrepreneurs can succeed only if they take note of this paradox as well as of the familial and social conditioning that reduces the confidence, independence and mobility of women. Promoting entrepreneurship for women will require an even greater reversal of traditional attitudes than the mere creation of jobs for women would. This does not mean that we should wait

for societal change to take place first. But it does imply that the programme should go beyond subsidies and credit allocation to attitudinal changes, group formation, training and other support services. particularly the entry of rural women in micro enterprises will be encouraged and aggravated.

Rural women can do wonders by their effectual and competent involvement in entrepreneurial activities. The rural women are having basic indigenous knowledge, skill, potential and resources to establish and manage enterprise. Now, what is the need is knowledge regarding accessibility to loans, various funding agencies procedure regarding certification, awareness on government welfare programmes, motivation, technical skill and support from family, government and other organization. More over formation and strengthening of rural women Entrepreneurs network must be encouraged.

Women entrepreneur networks are major sources of knowledge about women's entrepreneurship and they are increasingly recognized as a valuable tool for its development and promotion. This will motivate other rural women to engage in micro entrepreneurship with the right assistance and they can strengthen their capacities besides adding to the family income and national productivity.

Women's entrepreneurship is both about women's position in society and about the role of entrepreneurship in the same society. Women entrepreneurs faced many obstacles specifically in market their product (including family responsibilities) that have to be overcome in order to give them access to the same opportunities as men. In addition, in some countries, women may experience obstacles with respect to holding property and entering contracts. Increased participation of women in the labour force is a prerequisite for improving the position of women in society and self-employed women. Particularly the entry of rural women in micro enterprises will be encouraged and aggravated. Rural women can do wonders by their effectual and competent involvement in entrepreneurial activities.

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3.6 Women Entrepreneurship Environment:

Women Entrepreneurs operate through different spheres or environment. The overall context of women Entrepreneurship can be described in different spheres-1)Micro Sphere 2)Meso sphere, 3) Macro Sphere.

Micro sphere : In many South Asian countries, women experience an equal power relationship with men which is often reflected in persistent inter-family inequalities in the distribution of tasks.

Male possessiveness and dominance also weakens a woman's extra household bargaining power. This amount to deprivation of influence at all levels. Gender relations also determine the ascription to men and women of different abilities, attitudes, and desire and personality traits, behavior and so on. These factors are seen to be important in women entrepreneurship development. Organizations tend to militate against women and their economic empowerment, as most are based on matrilineal relationship where women rarely have access to property succession rights from fathers and husbands; where a woman moves and lives close to the husband's place of work ; where a woman is obliged to live close to husband's family , even, if he has passed away.

In the household where woman are expected to carry out the household work, childcare and other tasks also restrict their economic opportunities. The requirement that woman stay close to home inevitably limits their potential to operate in business, involving as it does travel, even over short distances, to procure supplies and meet customers. This is another strong reason for disempowerment of women entrepreneurship. Gender differences occur in each of the spheres. The outcome of these gender differences

ultimately is the disempowerment of women, which is reflected in small and cottage industries and at the micro level.

Meso sphere: There are a large number of operations involved in providing support services to entrepreneurs. However, for a variety of reasons, many of the organizations tend to act as a barriers when it comes to providing assistance to women entrepreneurs. In some cases this can be attributed to a lack of awareness about women's concern this can be attributed to a lack of awareness about women's concern and insensitivity in gender issues. It is at that is found that the lack of support for women entrepreneurs by many of the organizations which implement policies and operationalise programmes contribute greatly to their continuing disempowerment. The state mind formulate gender progressive laws and policies, but resistance offer by the bureaucracy, judiciary and other such official organizations, might hinder the implementation of these measures.

Macro sphere: the macro environment within which women entrepreneurs develop and grow comprises many interconnecting structures and dynamics, including laws and regulations, economy , international trade, including market liberalization and globalization, availability of finance and credit, labour market, human capital resources, technology, physical infrastructure and natural resources.

This environment has impact on all enterprises, large or small, run by both women and men. There is much evidence to indicate that women more at a disadvantage than men in relation to the opportunities and barriers arising from these structures and dynamics. It is partly because women's ability to bargain in the labour market, as in other arenas, is critically affected by predominant gender ideology and practices.

Bargaining takes place over wages, conditions of work, and worker's rights. However women's bargaining power in the work place, as compared to that of men, is constrained not only by gender gaps in skills and education, but also by the employer's assumption regarding their abilities, work commitment, efficiency, and needs, which is further exacerbated b the unequal sharing of family responsibilities at the micro level. This contributes towards disempowerment of women.

3.7 Factors Influencing Women Entrepreneurship:

The glass ceilings are shattered and women are found indulged in every line of business. The entry of women into business in India is traced out as an extension of their kitchen activities, mainly 3P's, Pickle, Powder and Pappad. But with the spread of education and passage of time women started shifting from 3P's to modern 3E's i.e., Energy, Electronics and Engineering. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. _Women Entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent.

A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life. With the advent of media, women are aware of their own traits, rights and also the work situations. The challenges and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators. Many women start a business due to some traumatic event, such as divorce, discrimination due to pregnancy or the corporate glass ceiling, the health of a family member, or economic reasons such as a layoff. But a new talent pool of women entrepreneurs is forming today, as more women opt to leave corporate world to chart their own destinies. They are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation. The reasons for women becoming entrepreneurs are as follows,

- 1) Innovative thinking
- 2) New challenges and opportunities
- 3) For self fulfillment
- 4) Employment generation
- 5) Freedom to take own decision and be independent
- 6) Government policies and procedures
- 7) Family occupation
- 8) Need for additional income
- 9) Bright future of their wards
- 10) Success stories of friends and relatives
- 11) Role model to others

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- 12) Support of family members
- 13) Education and qualification
- 14) Self identity and social status

3.8 Advantages of Entrepreneurship among Rural Women:⁵

Empowering women particularly rural women is a challenge. Micro enterprises in rural area can help to meet these challenges. Micro – enterprises not only enhance national productivity, generate employment but also help to develop economic independence, personal and social capabilities among rural women. Following are some of the personal and social capabilities, which were developed as result of taking up enterprise among rural women.

- 1. Economic empowerment
- 2. Improved standard of living
- 3. Self confidence
- 4. Enhance awareness
- 5. Sense of achievement
- 6. Increased social interaction
- 7. Engaged in political activities
- 8. Increased participation level in gram-sabha meeting
- 9. Improvement in leadership qualities
- 10. Involvement in solving problems related to women and community
- 11. Decision making capacity in family and community

Economic empowerment of women by micro entrepreneurship led to the empowerment of women in any things such as socio-economic opportunity, property rights, political representation, social equality, personal right, family development, market development, community development and at last the nation development.

3.9 Challenges for Rural Women Entrepreneurs: Women entrepreneurs encounter two sets of problems, viz., general problems of entrepreneurs and problems specific to women entrepreneurs. The main challenges faced by rural women in business are lack of

⁵ Sathiabama. K(2010) "Rural Women Empowerment and Entrepreneurship Development" eSS Student papers Sathiabama /Women Empowerment April 2010

technical knowledge and skills and to make balance their time between work & family. Some of the challenges faced by rural entrepreneurs are as follows:-

1) Dual Role Of Women Overlapping Of Responsibility Of Business And Family⁶:

As the boundaries between the business and the family tend to be indistinct, women operating family businesses face a unique set of issues related to personal identity, role conflict, loyalties, family relationships, and attitudes towards authority. Additionally, family businesses owned by women are at a disadvantage financially and are forced to rely on internal resources of funding rather than outside sources.

2) Problem Of Finance: There are several bottlenecks and a gap in availability of credit for women. The multiplicity of schemes is not adequately listed nor is there networking among agencies. As a result, clients approaching one institution are not made aware of the best option for their requirements.

3) Illiteracy Among Rural Women: The literacy rate of women in India is found at low level compared to male population. The rural women are ignorant of new technology or unskilled. They are often unable to do research & gain the necessary training. The uneducated Rural women do not have the knowledge of measurement and basic accounting.

4) Less Risk Bearing Capacity: - Women in India lives secure and protected life in \family. Decision making power related to business activities is less due to economic dependent and domination of male headed society.

5) Lack Of Visibility As Strategic Leaders: Changing the perceptions about the likely success of women-owned businesses depends on increasing women's visibility in leadership positions within the greater business community. In an assessment of women's presence as CEOs or Directors of large business enterprises, it has been anticipated that the exodus of women to entrepreneurial growth firms might be because women believe

⁶Ajay Sharma (2012) "Micro Enterprise development and Rural Women Entrepreneurship: way for economic empowerment". Arth Prabhand: A Journal of Economics and Management, Vol.1, Issue 6.

that have greater representation in strategic leadership positions in privately-held or family-owned firms as they provide better opportunities for leadership than available to women in publicly-traded companies.

6) Lack Of Information And Assistance: Another significant need of many women business owners is obtaining the appropriate assistance and information needed to take the business to the next level of growth. In a study conducted to gather information needs of women entrepreneurs, those who were just starting their ventures, requested assistance and training in implementing the business idea, identifying initial sources of financing, and advertising/promotion.

The entrepreneurs, who were already established, had a somewhat different set of needs including financing for expansion and increasing sales. It has been identified that most desired needs of fast growth entrepreneurs may be:-

- Optimum use of capital to make operational decisions
- Financing growth
- Increasing the value of the business
- Compensation for self and associates
- Hiring, training and motivating for growth
- Succeeding in a rapidly changing world
- Successful selling
- Sales force management
- Management success
- Scanning of business environment

7) Need Of Training And Development: Furthermore, in business schools where most of the professional advisers today were trained, the male model of business is still being taught by an overwhelming majority of male professors. Examples of women entrepreneurs have been left out of textbooks, and rarely is a female business owner used as the example or case study. Neither the women nor the men students are learning about the natural abilities and talents women are using to succeed as business owners today. Unfortunately, without some very strong initiatives on the part of educators, the process will be slow to change.

8) Male Dominated Society: The male - female competition is another factor, which develop hurdles to women entrepreneurs in the business management process. Despite the fact that women entrepreneurs are good in keeping their service prompt and delivery in time, due to lack of organizational skills compared to male entrepreneurs women have to face constraints from competition. The confidence to travel across day and night and even different regions and states are less found in women compared to male entrepreneurs. This shows the low level freedom of expression and freedom of mobility of the women entrepreneurs.

9) Lack Of Infrastructure And Widespread Corruption: - These are also the other problems for the rural women entrepreneurs. They have to depend on office staffs and intermediaries to get the things done, especially the marketing and sales side of business. Here is the more probability for business fallacies like the intermediaries take major part of the surplus or professional dependence. Rural women lack training and advisory services on managerial and technical skills to solve production problems. Here more than 70 percent of enterprises are micro- and small enterprises but their growth and the competitiveness is greatly challenged by a lack of business management, marketing and technical skills besides the overall weak infrastructure and complicated legal frameworks for business processes, especially in global online transaction context.

10) Mobility Constraints: Rural women in Indian society have got restricted mobility. The carrier of women is limited in four walls of kitchen. The women confined themselves to three Ks, Kitchen, kids & knitting. There is hardly any opportunities to cross this boundary .The mobility problem has been solved to certain extent by the explosion of Information technology & telecommunication facilities.

3.10 Reasons for Slow Progress Of Women Entrepreneurs In India:⁷ The problems and constraints experienced by women entrepreneurs have resulted in restricting the expansion of women entrepreneurship. The major barriers encountered by women entrepreneurs are:

⁷ Meenu Goyal et.al. (2011.)Women entrepreneurship in India-problems and prospects. Zenith International Journal of Multidisciplinary Research Vol.1 Issue 5,:195-207

- 1) The greatest deterrent to women entrepreneurs is that they are women. A kind of patriarchal- male dominant social order is the building block to them in their way towards business success. Male members think it a big risk financing the ventures run by women
- 2) Male chauvinism is still prevalent in many parts of the country yet. Women are looked upon as —abla i.e. weak in all respects. In a male dominated society, women are not treated equal to men that act as a barrier to woman's entry into business.
- 3) Women entrepreneurs have to face a stiff competition with the men entrepreneurs who easily involve in the promotion and development area and carry out easy marketing of their products with both the organized sector and their male counterparts. Such a competition ultimately results in the liquidation of women entrepreneurs.
- 4) Lack of self-confidence, will-power, strong mental outlook and optimistic attitude amongst women creates a fear from committing mistakes while doing their piece of work. The family members and the society are reluctant to stand beside their entrepreneurial growth.
- 5) Women in India lead a protected life. They are even less educated, economically not stable nor self-dependent which reduce their ability to bear risks and uncertainties involved in a business unit,
- 6) The old and outdated social outlook to stop women from entering in the field of entrepreneurship is one of the reasons for their failure. They are under a social pressure which restrains them to prosper and achieve success in the field of entrepreneurship.
- 7) Unlike men, women mobility in India is highly limited due to many reasons. A single women asking for room is still looked with suspicion. Cumbersome exercise involved in starting with an enterprise coupled with officials humiliating

- 6) The old and outdated social outlook to stop women from entering in the field of entrepreneurship is one of the reasons for their failure. They are under a social pressure which restrains them to prosper and achieve success in the field of entrepreneurship.
- 7) Unlike men, women mobility in India is highly limited due to many reasons. A single woman asking for room is still looked with suspicion. Cumbersome exercise involved in starting with an enterprise coupled with officials humiliating attitude towards women compels them to give up their spirit of surviving in enterprise altogether.
- 8) Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations. The financial institutions discourage women entrepreneurs on the belief that they can at any time leave their business and become housewives again.
- 9) Indian women give more emphasis to family ties and relationships. Married women have to make a fine balance between business and family. The business success also depends on the support the family members extended to women in the business process and management.
- 10) Women's family and personal obligations are sometimes a great barrier for succeeding in business career. Only few women are able to manage both home and business efficiently, devoting enough time to perform all their responsibilities in priority.
- 11) The educational level and family background of husbands also influences women participation in the field of enterprise.
- 12) Absence of proper support, cooperation and back-up for women by their own family members and the outside world people force them to drop the idea of excelling in the enterprise field. They are always making many pessimistic feelings to be aroused in their minds and making them feel that family and not business is a place meant for them.

- 13) Many women take the training by attending the Entrepreneurial Development programme without an entrepreneurial bent of mind. Women who are imparted training by various institutes must be verified on account of aptitude through the tests, interviews, etc.
- 14) High production cost of some business operations adversely affects the development of women entrepreneurs. The installations of new machineries during expansion of the productive capacity and like similar factors discourage the women entrepreneurs from venturing into new areas.
- 15) Women controlled business are often small and it is not always easy for women to access the information they need regarding technology, training, innovative schemes, concessions, alternative markets, etc. Just a small percentage of women entrepreneurs avail the assistance of technology and they too remain confined to word processing software in the computer. They hardly make use of advanced software available like statistical software SAP, Accounting Package like TALLY, Animation software 3D MAX, internet, etc
- 16) Lack of awareness about the financial assistance in the form of incentives, loans, schemes etc. by the institutions in the financial sector. So the sincere efforts taken towards women entrepreneurs may not reach the entrepreneurs in rural and backward areas.
- 17) Achievement motivation of the women folk found less compared to male members. The low level of education and confidence leads to low level achievement and advancement motivation among women folk to engage in business operations and running a business concern.

3.11 Norms for the Growth of Women Entrepreneurs:

Right efforts from all areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. Entrepreneurship basically implies being in control of one's life and activities and women entrepreneurs need to be given confidence, independence, and mobility to come out of their paradoxes.

The following measures are suggested to empower the women to seize various opportunities and face challenges in business.

1. There should be a continuous attempt to inspire, encourage, motivate and co-operate women entrepreneurs.
2. An Awareness programme should be conducted on a mass scale with the intention of creating awareness among women about the various areas to conduct business.
3. Attempts should be there to enhance the standards of education of women in general as well making effective provisions for their training, practical experience and personality development programmes, to improvise their over-all personality standards.
4. Organize training programmes to develop professional competencies in managerial, leadership, marketing, financial, production process, profit planning, maintaining books of accounts and other skills. This will encourage women to undertake business.
5. Vocational training to be extended to women community that enables them to understand the production process and production management.
6. Skill development to be done in women's polytechnics and industrial training institutes. Skills are put to work in training-cum-production workshops.
7. International, National, Local trade fairs, Industrial exhibitions, seminars and conferences should be organized to help women to facilitate interaction with other women entrepreneurs.
8. Women in business should be offered soft loans & subsidies for encouraging them into industrial activities. The financial institutions should provide more working capital assistance both for small scale venture and large scale ventures.

9. Self help groups of women entrepreneurs to mobilize resources and pooling capital funds, in order to help the women in the field of industry, trade and commerce can also play a positive role to solve this problem.
10. Women's entrepreneurship must be examined both at the individual level (i.e. the choice of becoming self-employed) and at the firm level (the performance of women owned and managed firms) in order to fully understand the differences between men's and women's entrepreneurship.
11. To establish all India forums to discuss the problems, grievances, issues, and filing complaints against constraints or shortcomings towards the economic progress path of women entrepreneurs and giving suitable decisions in the favor of women entrepreneurs and taking strict stand against the policies or strategies that obstruct the path of economic development of such group of women entrepreneurs.

3.12 NGOs and Rural Entrepreneurship:

Women entrepreneurship is an emerging reality in the world. Women entrepreneurs have started show in more interest because it provides them an opportunity to be one's own boss, the challenges they want to face and the chances of making more money, which outweigh their family duties..Unless entrepreneurship among the rural women becomes economically rewarding through the intervention of NGOs and it will be difficult to attract and retain the rural women for any kind of engagement or activities in the rural areas. The NGOs in India are functioning to a great extent especially in rural areas. The NGOs are working in the right direction to train rural women entrepreneurs and empower them in order to eradicate poverty in rural areas. The NGOs and their role in developing rural women entrepreneurship indirectly develop a system in rural women.

The nongovernmental development organizations, hereafter called NGOs, is involved in agricultural and rural development strategies especially in the development of rural women in the present era. Though NGOs aim at nonprofit, their main motto is development. Our concern here is with the NGOs that develop rural area by providing services either directly to the rural women entrepreneurs or to grass-roots membership

humanity for their betterment which would require less time; others focus on more gradual change through development of human resources to meet their own needs or to make claims on government services like developing the rural women and training them systematically so that a day once will surely come when we see the rural women going hand in hand with our urban women overcoming all the hurdles.

Rural women can do wonders by their effectual and competent involvement in entrepreneurial activities. The rural women are having basic indigenous knowledge, skill, potential and resources to establish and manage enterprise. Now, what is the need is knowledge regarding accessibility to loans, various funding agencies procedure regarding certification, awareness on government welfare programmes, motivation, technical skill and support from family, government and other organization. More over Formation and strengthening of rural women Entrepreneurs network must be encouraged. Women entrepreneur networks are major sources of knowledge about women's entrepreneurship and they are increasingly recognized as a valuable tool for its development and promotion. This network helps to give lectures, printed material imparting first hand technical knowledge in production, processing, procurement, management and marketing among the other women. This will motivate other rural women to engage in micro entrepreneurship with the right assistance and they can strengthen their capacities besides adding to the family income and national productivity.

Today, we have several NGOs contributing the entrepreneurship development in India. The major ones are:

National Alliance of Young Entrepreneurs (NAYE),

World Assembly of Small and Medium Entrepreneurs (WASME),

Xavier Institute of social studies (XISS),

SEWA of Ahmadabad,

'Y' Self Employment of Calcutta,

Association of Women Entrepreneurs of Karnataka (AWAKE),

Rural Development and Self-Employment Training Institute (RUDSETIs) based in Karnataka.

The NGOs involved in entrepreneurship development can be classified into three types:⁸

1) Primary level NGOs: The NGOs who mobilize their own resources, operate international level and execute developmental activities themselves or through intermediate fall within this category. ACTIONAID, OXFAM, Christian Children Fund, etc. are prominent examples of primary level NGOs in India.

2) Intermediate NGOs: These NGOs procure funds from various agencies, important training, and conduct workshops for target work force. SEWA and AWAKE are examples of Intermediate NGOs.

3) Grass root level NGOs: These NGOs are those who conduct field activities by establishing direct contact with grass root (needy) people. Examples of such NGOs are RUDSETIs, ANARDE Foundation (Gujarat), Institute of youth welfare (IIYW) of Maharashtra. Etc.

The training imparted to the needy by the NGOs can be classified into three broad types:

1. **Stimulation:** Conducting EDPs and other training programmes for the target people with a view to stimulate enterprising attitude among them.
2. **Counseling:** Providing counseling and consultancy services to the needy ones how to prepare a project, feasibility report, purchase of plant and machinery, and performing other procedural activities.
3. **Assistance:** Assisting a target group in marketing their products and securing finance from financial institutions.

Lastly, the role of NGOs in entrepreneurship development can be better be understood in terms of their strengths and weaknesses in the context of entrepreneurship development.

The NGOs have related following strengths as an edge over others:

1. The lean overhead and operating costs to reach the poor and needy.
2. Flexibility and responsiveness in operation to invent appropriate solution.
3. Nearness to client groups made them to be sensitive to community need.

⁸ S.S Khanka. (2011)"Entrepreneurship Development" published by S.Chand & Company Limited. (New Delhi- 110055).

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2. Flexibility and responsiveness in operation to invent appropriate solution.
3. Nearness to client groups made them to be sensitive to community need.
4. Capacity for innovation and experimentation with new groups and untried development approach.
5. Stimulating and mobilizing interest in the community.
6. Dependence on customer satisfaction.
7. Act as the test bed and sound board for government policies and programmes.

The well-noted weaknesses the NGOs suffer from are listed as follows:

1. Role conflict as to the traditional areas of operation and micro entrepreneurship development.
2. Doubtful leadership and succession.
3. Anti-business philosophy, lack of programme integration due to lack of proper understanding of entrepreneurship approach.
4. Inadequate opportunities to work as trainer / motivator.
5. Absence of impact of assessment because of self righteousness on the part of NGO leaders.
6. Not all NGOs are ready and equipped to take up this activity.

In spite of these so-called weaknesses, the role of NGOs in entrepreneurship development can't be undermined. Evidences are galore to mention that a few NGOs in India have succeeded largely in imparting entrepreneurial skills among the weaker sections of the Society. Of late, NGOs have proved as an effective agent in developing entrepreneurship in rural areas of the country.

Next chapter deals with the profile of MaanDeshi Foundation and MaanDeshi bank.

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