

Women Empowerment : Creating Environment for Women Entrepreneurship in India

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Abstract: *The 'woman' is a person who brings us towards light and tries to make our future always bright. In every relation as a mother, grandmother, daughter, sister, wife, friend, mentor and many other relations she discharges her duties, responsibilities, accountabilities and obligations without any personal interest and complain. She is the architect of the fate of her family and society. Today's women successfully balance their personal as well as professional life. Women are the wonderful means of energy and no way they are less competent than men. They have proved it in every sphere of life as engaged in primary sector (agriculture), secondary sector (industry), tertiary sector (service sector): cottage industry, technology, literature, entertainment, space, defense, sports, tourism, hotel industry, banking and insurance, hospital industry, trade, transport and communication and research and development. According to the current data available on 8th February, 2019 by Planning Commission Government of India, the contribution towards Gross Domestic Product (GDP) from primary sector 16%, 30% from secondary sector and 54% from service sector where women have strong participation. It is possible only for their strong will power, ability, effort and self-confidence. The growth and progress of the family and overall society or country depends upon empowerment of women. In simple sense empowerment means to gain the power or authority to control or to take decisions. It is the process which helps people to run the basic factors which influence their lives. The Entrepreneurship Development Process for Women in India is increasingly being recognized as an important untapped source of economic growth since women entrepreneurs create new employment opportunities and avenues for women's economic independence. The Micro, Small and Medium Enterprises (MSME) sector in particular, which plays a central role in the economic and social development of the country and is described as an 'engine of growth' is attracting increasing policy attention. According to the MSME Annual Reports 2011-12, the MSMEs account for 45 percent of India's manufacturing output and 40 percent of India's total export.*

Keywords: Women empowerment

I. INTRODUCTION

Women empowerment refers to the power or ability to take intelligent decisions regarding themselves without the fear or control of society. It provides freedom or autonomy to women to control their own lives and act for wellbeing of family and society. It enhances the self-determination and confidence among women for which they are successful to come outside from four walls or restricted boundaries. It is a multi-dimensional process which helps women to take strategic life choices and get their rights which had been previously denied for them. In men dominating society they were treated as dependent bodies on father, brother, husband and son. So they did not have the right to freedom of decision making. But women empowerment acts as a weapon with the help of which women are able to get their real position in the society. It enhances both economic strength and social status along with spiritual and political stability of women.

Many women in India have attained prominent or leadership positions, rising to the highest echelons in every walk on life - for example as entrepreneurs, industrialists, civil servants, police officers, airline pilots, scientists, engineers. Yet women must overcome additional barrier to have equitable access to the labour market, to access control over economic resources and entrepreneurial opportunities. From a gender perspective, the MSME sector is also gaining prominence as in the broad context of economic downturn, one cannot afford to overlook women's contributions and the potential and challenges they face at different stages of the process, Despite scarce sex-disaggregated data on women's participation in the MSME sector,

it is recognized that a huge number of women in India are engaged in the MSME sector, the majority of them in the unorganized sector entrepreneurship is an area of research that has been of immense interest to researchers, academicians and policy makers. Entrepreneurship is significantly correlated to economic development of any economy by accelerating growth and prosperity Schramm (2006), and Baumol et al (2007). In the last few decades woman as entrepreneur are emerging both in developed and developing economies. It is evident that women entrepreneurs contributed immensely to improved poverty levels, increased per capita income and employment creation Aguirre, D., et al (2012), Kumar, S.M. et al 2013, Ogidi, A.E. (2014). The question of gender gap in entrepreneurship is pervasive across countries. In almost all the countries there is a wide gap between entrepreneurial activities across both the genders (GEM 2015-16 Global Report). There is also a wide gap between entrepreneurial activity between male and females in Indian context. The current review is an attempt to understand the dynamics of women entrepreneurship in Indian economy.

1.1 Objectives of the Study

- To focus on socio-economic status of women in Indian society.
- To identify basic challenges on the way of women empowerment.
- To examine and propose institutional interventions to further promote the healthy growth of entrepreneurial activities and opportunities among women.

1.2 Methodology of the Study

- The Study has been carried out based on literature review and the collection of both primary and secondary data. Primary data was collected from 63 entrepreneurs from 5 state in India. Secondary data collection was based on impact reports of relevant studies, census reports, Government reports a desk of various websites

II. REVIEW OF LITERATURE

According to Upadhyay, Gipson, et.al (2014), made study on women empowerment and suggested that to progress and develop women empowerment is the best way and it must be encouraged from the whole world. Laverck (2006), gave emphasis on women empowerment and focused that literacy, community development programs and improvement of health status of women nable them to be aware of their rights. Mill (1998), stated that the women empowerment would be fruitful with the help of effective jurisdiction as it reduces domestic violence. According to Manuere and Phiri (2018), women empowerment and gender inequality, its importance and problems associated with women empowerment. Singhal (2015), considered women empowerment as a macro issue and a worldwide concept. The author also focused on different problems associated with women in India. Arnoff (2019)., studied on relevance of women empowerment and issues like gender inequality in society. The author suggested that education, development and cross-cultural concerns play dominant role in women empowerment. Shinimol (2016) focused on socio-economic empowerment of women through innovation and technology. Ramchandani (2017), focused on importance of women empowerment and the vital role of micro finance in this regard. According to chakravarty and Nath to empower women is a key challenge for the entire world and it can be captured with the help of Government rules and regulations which will be helpful to protect and promote women and their status. Prathiba (2017) focused on the status of women empowerment on 21st century and issues related to women empowerment in India. The United Nations Development Fund for Women (UNDFW) defines women empowerment as to acquire knowledge and understanding gender relations and the way changes take place in relations. It also focuses on believe on one's strength or ability to control own life.

With the emergence of women in the field of entrepreneurship, researchers have resorted to arrive at a comprehensive definition of women entrepreneur. Women who take onus to organize and manage the resources of their enterprises and bear all the risks in expectations of deriving profit can be termed as women entrepreneur. This definition portrays women entrepreneurs as conscious decision makers and managers (Coughlin, J.H., and Thomas, A.R., 2002). Women who chose to pursue the challenging role of an entrepreneur driven by their desire to fulfill their need of independence and achievement. This definition is only applicable to women entrepreneurs who are opportunity driven, i.e. women who resort to entrepreneurship driven by their free will. This definition excludes necessity driven entrepreneurs who are forced to pursue entrepreneurship out of some bare need (Dhameja S.K. 2002). When a women or group of women embark on initiating, organizing and managing their enterprise, they are termed as women entrepreneur (Suganthi, 2009), Creative activity of

initiating and operating a business venture leading to economic empowerment and social betterment of women in the society can be termed as women entrepreneurship. This definition elaborates the positive, social and economic contribution of women entrepreneurship in the society (Munshi, S et al, 2011). According to the Government of India, woman entrepreneur is the one who assumes dominant financial control (minimum financial interest of 51 percent of the capital) in an enterprise (Government of India, 2012).

Women entrepreneurship is more common in younger age groups in comparison to older age groups (Dhareja et al 2000). Women entrepreneurs have diverse educational background (Patole, M., and Ruthven, O., 2002) Majority of the women entrepreneurs belong to lower and middle income group (Vinze, M.D., 1987) and have service oriented enterprises (Gupta, 2013). Women entrepreneurship is now progressing from pickles, Papads and powers and becoming visible in fields like engineering (Mushi, S et al, 2011) Women entrepreneurs are now emerging as 'techpreneurs' (Charantimath, 2005). Women entrepreneurs were concentrated in traditional and informal sectors of the Indian economy. But over the past decade women entrepreneurs are also diversifying themselves in contemporary and emerging sectors.

III. SOCIO-ECONOMIC STATUS OF WOMEN IN INDIAN SOCIETY

3.1 Status of Women in Pre-Independence Era

The status of Indian women was not changed to an expected level even during British period. In pre independence era very few women proved that existence. We can take the example of Kadambini Ganguly was the first female graduates during British Empire and she was also the first female physician. Similarly Rajeswari Chatterjee was the first woman scientist in the field of Microwave. There appeared a literate woman named Kumala Kumari Sabat who threw light of service to the society, Raja Rammohan Roy, the founder of "Brahmo Sabha" the first Indian who protested and won against the custom of 'satidaha', Hence in 1829 Lord William Bentick, the Governor General of India passed a law to abolish 'Satidaha'. Raja Rammohan Roy, Ishwar Chandra Vidyasagar, Swami Vivekananda, Seami Dayanannda Saraswati (founder of Arya Samaj) strictly fought against 'polygamy', 'child marriage' and 'caste system' which was a movement of blessings for women. They were in favor of women education and widow remarriage. The great philanthropist Mahatma Jyotirao Govindrao Phule opened first girls school in India and homes for widows' reside and newborn girl children to protect them from female infanticide. In the 19th century British rulers passed several revolutionary laws like Hindu Widow Remarriage Act, 1865, Brahmo Samaj Marriage Act 1872. The Special Marriage Act consists of essential conditions like Monogamy, Sound mind, marriageable age etc. After many years of struggle for existence, the status of women started changing during the period when Mahatma Gandhi gave a call to women to come forward in the battle of independence. Many great women like: Vijaya Laxmi Pandit, Sorojini Naidu, Mrs. Aruna Asf, Kamala Nehru, Kasturba Gandhi, Annie Besant and many others came to participate in freedom fights. We can also take the example of the strong warriors like: Rani Lakshmi Bai, Kittur Chennamma, Razia Sultana Jhalkari Bai, Capt Laxmi Sehgal sacrificed themselves for the glory of country. The progress of women came to light, when Mrs. Indira Gandhi, the great icon and world-wide famous personality became the Prime Minister of India. Gradually the status of women in independent India exhibited a shining growth as the Constitution of India empowered women with the basic rights of equality which was beneficial to rebuild their confidence and raise their voice against any type of violence and insecurity.

3.2 Status of Women in Post-Independence and Modern Era

The industrialization, urbanization and modernization provided a platform of progress for women of post-independence era. They have shown their competency in every sphere of life: from household to industry and service sectors. To strengthen socio-economic status of women Indian constitution provides fundamental rights like equality of gender or no discrimination between male and female. To deal with issues related to crimes against women, inheritance, marriage and children special laws are also formulated. The right of maintenance of wife and children is passed under the Hindu Adoptions and Maintenance Act 1956. Similarly, giving and accepting dowry is punishable under the Dowry Prohibition Act of 1961. Crimes like physical harassment, mental or emotional harassment, kidnapping and indecent exposure can be crimes against women and the culprit must be punished by court of law. In 1990s with the help of foreign donors new women oriented Self-Help-Groups, NGOs like Self Employed Women's Association (SEWA) have played vital role to progress socio-economic status of women of India. The Women's Empowerment (Mahila Swashaktikaran Divas) was declared by Government of India in the year 2001 with the aim to empower women with rights of equality, education and employment

so that they will be financially independent and socially progressive. To prevent women from harassment at workplace there was enactment of the Act in 2013, December. In 2014, in the Modi ministry 7 female ministers out of which 6 are Cabinet ministers are appointed which is the highest number of female Cabinet Ministers in history of Indian Government. On 25th March, 2017 the first female Combat officer commissioned Tanushree Pareek was appointed by the Border Security Force. Now-a-days the women are not confined within four walls. The society has provided them ample opportunity to display their caliber in the men dominated society in many spheres of life. The noted examples are: service to mankind (Mother Teresa, Sister Nivedita, Tulasi Munda and others), administration (Kiran Bedi, Sweta Agarwal, Surabhi Gautam and others), politics (Sushma Swaraj, Nirmala Sitaraman, Pratiba Patil and others), entrepreneurship (Indira Noe, Chanda Kocchar, Shikha Sharma and others), sports (P.T. Usha, Dutee Chand, Mery Kom, and others), mountaineer (Bachendri Pal, Arunima Sinha, Kalpana Dash and others), research and development (Janaki Ammal, Kalpana Chawala, Indira Hinduja), entertainment (Lata Mangeshkar, Sudha Chandran, Aiswarya Rai), social reform and literature (Arudhanti Roy, Jumpa Lahiri, Mitali Madhumita and others) and in many other fields their development will be cherished forever by the nation and as well as the whole world.

IV. CHALLENGES ENCORED BY INDIAN WOMEN ENTREPRENEURS

Indian women entrepreneurs are confronted with plethora of challenges. Access to easy and affordable finance and marketing is identified as prominent challenge by majority of women entrepreneurs (Panandikar, 1985), Hefty prices of raw materials, cumbersome procedures of licensing and registration and exclusion from banking and financial services create obstacles for women entrepreneurs (Vinze, M.D., 1987). Women entrepreneurs are often plagued with very weak financial status owing to which they are constrained. Lack of social and family cooperation, illiteracy and unawareness about various government schemes and programs hinder development of women entrepreneurship (Rao, C.H. 1991). Women entrepreneurs often report challenges associated with financial, labor and marketing problems (Chandra, 1991). Lack of cash flow and working capital, lack of manufacturing experience and burden of household responsibilities pose a serious challenge to women entrepreneurs of India (Das, M. 1999). Social conditioning renders women to be shy, introvert and more concerned with family obligations. Shyness in business interaction, low achievement motivation, risk averse attitude, lower level of education, burden of family obligations, gender bias at the level of family and society, lack of managerial skills and experience, lack of business related information, non availability of finance are some of the challenges, (Singh S. and Saxena, S.C. 2000). Challenge of easy and affordable working capital and equity finance, poor marketing support, and infrastructural obstacles pose prominent challenge to women entrepreneurship (Ganesan, et al 2002). A range of social, personal, marketing, mobility, government support, financial, production and labor related problems, stress of work life balance and poor technical expertise are reported as main challenges faced by women entrepreneurs (Dhameja, S.K. 2002). Striking work life balance, poor self confidence, lack of business related knowledge, shyness and reluctance in business dealings, lack of formal finance due to insufficient collateral, marketing problems, and scarcity of business premise are common challenges (Sinha, P. 2003). Some of the constraints encountered by women are exclusive to them (gender specific) while some of the constraints are faced by entrepreneurs irrespective of gender (gender neutral) (Munshi S et al 2011). Women entrepreneurs in India are confronted with a wide array of challenges in their careers. Availability of venture and working capital emerges as the top challenges confronted by women entrepreneurs. Safe and affordable access to markets is another concern. Infrastructural bottlenecks, lack of advisory and business development support services, unawareness regarding existing provisions of government support and lack of social conditioning conducive for women's entrepreneurial personality strongly impede development of women entrepreneurship in Indian context.

V. GOVERNMENT EFFORTS FOR WOMEN'S ENTREPRENEURSHIP DEVELOPMENT

Issues related to women's economic empowerment reflect wide concerns for poverty alleviation in the policy and plan of the Government of India. From the 1980s, women have begun to be acknowledged as not just a special segment of the population but core human resources in India, which need targeted programs. A progressive increase in the plan outlays over the last six decades of planned development has occurred, to meet the needs of women and children by adapting National Policy for Empowerment of Women (2001).

VI. CIVIL SOCIETY'S EFFORTS FOR WOMEN'S ENTREPRENEURSHIP DEVELOPMENT

One heartening feature of the scenario related to women's empowerment in India over the 1980s has been the increasing key role played by civil society. Civil society's participation in the process has spanned a variety of levels; implementing programme or facilitating agencies at the grassroots; providing training to women and to government staff in women's programmes; working with the State and central governments and commercial banks in pilot projects; doing field research, providing feedback and critiquing policies. In spite of much good work, civil societies still constitute a miniscule developmental force in the face of the country's size. The women's movement and a widespread network of civil society with strong grass-roots presence and deep insight into women's concerns have contributed to inspiring initiatives for the empowerment of women.

VII. EXISTING POLICIES FOR ENTERPRISE DEVELOPMENT

Various policies of MSME for women's entrepreneurship development play a major role in this process. After reviewing existing policies and the way they impinge on women enterprises the key findings can be classified under the following broad headings:

- 1 Regulatory Policies 2 Promotional Policies 3 Credit Policies 4 Representational Policies. Those categories are treated as mutually exclusive for the purpose of the analysis. However, in practice, many policies tend to have features mixed across more than one of the above categories. To measure the benefits offered to women in enterprise development, the policies are further categorized as:
- Women-specific Policies- where 100 percent of allocation is meant for women;
- Pro-women policies-which incorporate at least 30 percent of allocation for women or are significantly beneficial to women and ; 3) Gender-neutral policies

7.1 Regulatory Policies

Regulatory policies are well structured for enterprise development; most are gender-neutral, few women-specific. In practice, regulation has become distorted and many regulations are too complex to be implemented effectively.

7.2 Promotional Policies

Promotional strategies adopted by the Government have often sought to preserve employment rather than further develop the economic potential, There have been numerous effort to promote women's entrepreneurship and subsectors, even though the overall policy framework is gender-neutral. Only the micro credit and women and industry national policies for the empowerment of women have very specific gender focus.

7.3 Credit Policies

Hose policies increase direct lending to selected sectors such as agriculture and small scale industry; it was initiated in priority sectors first and then extended to specific categories such as rural poor as part of Government schemes. The Indian credit system comprises of two main streams; a) the commercial banking system including commercial bank and regional rural banks: b(the cooperative credit system which extends subsidized credit, Besides marginal attention accorded to the credit needs of micro enterprises, the main focus remains on subsidized credit. Almost all those policies are gender-neutral. Very few opportunities are available for women in terms of grant, financial support and credit if they aim to start their own business.

7.4 Representational Policies

Those are policies which ensure broad-based citizen participation in the process of formulation, implementation and monitoring of policies and regulations that affect them, and citizen control over the affairs of promotional agencies (chamber of commerce, industries associations, workers, trade unions, etc) meant to serve them. This includes about four groups: Producers (small artisans, large entrepreneurs) traders, workers and consumers. There are no major policies in effect to ensure representation of women entrepreneurs in policy making process and institutions.

VIII. KEY NATIONAL TRENDS OF WOMEN’S ENTREPRENEURSHIP

Any strategy aimed at economic development would be imbalanced without the involvement of women. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status of women in the society. Besides skill, knowledge and adaptability in business being the main reasons for women to emerge into business ventures, there are various environmental factors like Policies. Legal framework, Market and geographical areas which influence women entrepreneurship development process. As this study proposed, among other objectives, to understand trends related to MSME development in India from a gender perspective, the size of the country and its immense diversity will play an important role while analyzing the participation of women in this sector. Major challenges Support and approval of the husbands seems to be a necessary condition for women’s entry into business. Lack of such family approvals make for a considerable hindrance for women. When family members are not in favour of supporting their ladies to take up the business, naturally they do not support with the finance required for starting a business unit. Banking and financial sectors feel the same way and often refuse finance on the bases of the gender bias. Many women led enterprises have imperfect organizational setups as compared to men and face severe competition from other groups.

8.1 Ownership by Gender of Owner

The proportion of women-managed enterprises is slightly higher in rural areas than in urban areas.

Table 1: Percentage Distribution of Enterprises by Gender of Owner in Rural and Urban Areas

Area	Female	Male
Rural	15.27	84.73
Urban	12.45	87.55
All	13.73	86.28

Source: MSME Annual Report 2011-12, Ministry of MSME, Government of India

8.2 Percentage Distribution of Enterprises by Gender of Owner and Sector

Dominance of males in ownership was prevailing in each of the three segments of MSME sector. Most of the women enterprises are Micro Enterprises with 14 percent share in total share of women enterprises. In small and Medium segment, it is only 5 percent and 4 percent, respectively.

A. Challenges Encountered by Indian Women Entrepreneurs

Indian women entrepreneurs are confronted with plethora of challenges. Access to easy and affordable finance and marketing is identified as prominent challenge by majority of women entrepreneurs (Panandikar, 1985). Hefty prices of raw materials, cumbersome procedures of licensing and registration and exclusion from banking and financial services create obstacles for women entrepreneurs (Vinze, M.D. 1987) Women entrepreneurs are often plagued with very weak financial status owing to which they are constrained. Lack of social and family cooperation, illiteracy and unawareness about various government schemes and programs hinder development of women entrepreneurship (Rao, C.H. 1991) Women entrepreneurs often report challenges associated with financial, labor and marketing problems (Chandra, 1991) Lack of cash flow and working capital, lack of manufacturing experience and burden of household responsibilities pose a serious challenge to women entrepreneurs of India (Das, M.1999).

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common challenges (Sinha, P. 2003). Some of the constraints encountered by women are exclusive to them (gender specific) while some of the constraints are faced by entrepreneurs irrespective of gender (gender neutral) (Munswi S et al 2011).

B. Women Entrepreneurship in India

Women entrepreneurship in India is still emerging. The representation of women as entrepreneurs is quite limited. In this section representation of women entrepreneurs in India is analyzed through data available in key government publications. The ranking of India on parameter of women entrepreneurship according to the Global reports is also very dismal. According to the 'Female Entrepreneurship Index Report', 2015 compiled by Global Entrepreneurship Development Institute, India ranked 70 with a low score of 25.3 among 77 countries studied. India lags behind even African countries, (Terjesen and Lloyd, 2015).

According to the Global Entrepreneurship Monitor Report on Women Entrepreneurship 2016-17, India needs a lot of improvement as far as women entrepreneurial activity is concerned. Entrepreneurial activity in women is summarized in Table. 2 Total early stage entrepreneurial activity in India females is only 7.6 percent while percentage of women having established business activity is only 3.4 percent.

Table 2: Women's Entrepreneurial Activity in India

Parameter	Value
Female total early stage entrepreneurial activity (TEA)	7.6
Ratio of female / male TEA	0.6
percentage of necessity driven women entrepreneurs	33.1
percentage of opportunity driven women entrepreneurs	61.6
percentage of Indian women having entrepreneurial intentions	16.7
percentage of Indian women having entrepreneurial intentions	3.4

Source: Global Entrepreneurship Monitor Report on Women's Entrepreneurship 2016-17

8.3 Strategies to Curbe Challenges

The Government of India has identified the basic challenges related to women empowerment. The Government has taken basic initiatives for women to strengthen and empower them. The basic schemes are: Mahila E-haat (The Ministry of Women and Child Development has provided a platform to the women entrepreneur of digital India.

SHGs and NGOs to online marketing of their products and services and protected them from exploitation of agents.)Beti Bachao and Beti Padhao (It aims to create social awareness among people to save girl child and educate her which was launched on 2015, January 22nd) One Stop Centre Scheme (To secure and protect females the 'Nirbhaya' fund has been founded on 1st April, 2015 which is also regarded as 'Sakhi' a help-line service of 24 hours for emergency service, medical assistance, lodging of FIR, provision for shelter etc.), Working Women Hostels (The main objective is to provide safe and convenient accommodation for working women, daycare facility for children etc.), Swadhar Greh (It has been launched in 2002 to provide basic necessities of life and rehabilitation of wome, widows, female without family support etc.), STEP (Support To Training and Employment Program aims to enhance competency of women to be self-employed or independent entrepreneurs in handlooms, handicrafts, computer, agriculture etc). Nari Shakti Puruskars (It is the national level awards presented by President of India in every year on 8th March to the women having distinguished services). Ujjawala Yojna (It aims to protect and prevent women trafficking and their re-integration). As the same time to provide accessible quality education for both men and women several initiatives like Right of Children to Free and Compulsory Education (RTE) Act, 2009 and Sarva Shiksha Abhiyan (SSA), Rashtriya Madhyamik Shikshaa Abhiyan (RMSA) and improved secondary education schemes have beens taken by the Government which act as blessing for women to be educated and employed. From the year 2018-19, Centrally Sponsored Scheme, 'Samagra Shiksha', an Integral Scheme has been introduced by the Department of School Education and Literacy. Rashtriya Uchchatar Shiksha Abhiyan (RUSA) and Global Initiative for Academics Network (GIAN) and many other schemes in this regard have been introduced by the Government in the filed of higher education. The National Mission for Empowerment of Women (NMEM) was introduced by the Government in 2011, to empower women socially, economically and create awareness towards gender equality and female education. Similarly, the Department of Women and Child Development takes the responsibility of policy formulation, implementation and control regarding the safety, security and progress of women and children. In order to participate women in intellectual

political field 108th Constitutional Amendment Bill was passed which secure the right of one-third seats of reservation for women in Loksabha. Similarly without any limitation and discrimination the competent women can occupy dignified positions in other fields where the seats are reserved by Government for them. To provide vocational training and make women self-dependent the Government has set up the Central Social Welfare Board, an apex body of voluntary organization which aids more than 10,000 NGOs across the country which is enable to enhance the socio-economic status of women. Thus, the Government has recognized the importance and contribution of women in family, society, national and international level.

IX. RECOMMENDATIONS

There is not any magic stick which can change the status oof women over the night, To uplift women and make them empower is a long term continuous process which demands efforts not only from Government and NGOs but also from common human being: both men and women. In men dominating society the perception of men for women cannot be changed suddenly. Gradually with the help of education, civilization and positive impact of culture the men will be able to free from gender biasness and recognize the participation and contribution of women in their lives. At the same time the evil practices like early marriage, dowry, domestic violence, crimes with innocent kids etc. must be eradicated. The women should be aware of things happening in society and they shold focus on fundamental rights offered by the Government for their betterment. They shold have proper access to internet and media to get proper information and close the world in their hands. The health and hygiene factors must not be omitted by women as it will provide them a healthy and wealthy life. The women should form strong associations and build unity to face any type of violence. The women who suffered physically and mentally and fight against the torture and violence should not be regarded as victims or weaker beings. Instead of giving sympathy the administration (police) and judiciary must be empathetic. So many cases of suicide come to front because of heavy torture, violence, emotional blackmail, physical and mental harassment. The women who take such step are socially neglected and morally down. We never know when the uncertainty come, but a strong mind with positive thought give us strength to overcome that situation. Showing competency in intellectual field is not enough for women to gain economic stability and social dignity. They should be courageous and self-dependent to take independent judicial decisions and raise voice against any evils. As they nurture the future of the nation, their impact can build a strong nation with equality and justice.

In the potential for supporting and developing women's entrepreneurship is immense and women's increased participation in economic activities is a national priority. However, women entrepreneurs are still not yet widely supported and accepted. The efforts to develop women need to be substantiated and strengthened. To lead women towards Entrepreneurship by creating an enabling environment, a series of recommendations are provided here, including those that emerged from the National Consultation on Creating an Enabling Environment for Women's Entrepreneurship under the broad headings of:

- Role of Government
- Role of BDS Providers
- Role of Supporting Organizations
- Access to Finance
- Access to Market
- Access to Infrastructure and Social service
- Access to Technology
- Other measures to create enabling environment
- Role of Government:
- Overall Policy Direction

Several policy initiatives have been taken by the government in terms of regulatory, promotional, credit and representational policies for entrepreneurs at large but very few such schemes are specifically targeting women entrepreneurs. The Government of India has enacted the National Policy for the Empowerment of Women, 2001. As a result various schemes and plans for the encouragement of women entrepreneurs have been launched but their execution at different stages has been lagging and the impact on ground needs to be closely assessed monitored. Policies for women's entrepreneurship should follow a comprehensive approach rather than be piecemeal. They should encourage subsector

clusters by providing infrastructure facilities and services, such as training and banking to MSMEs. The Government needs to ensure the availability of credit for fixed assets and working capital, focusing on timeliness and adequacy in a gender sensitive manner, Policies to facilitate income tax rebates and tax reliefs to women entrepreneurs can be introduced. Income tax rates should be reduced by 2 percent for women.

X. CONCLUSION

Women empowerment is a strategic goal for every country as it starts from grass root level. To empower women effectively it is always important to focus on 3Es: Equality, Education and Employment. They are architect of the family who build the fate of the nation. As such, they should be aware of their rights so that they cannot be easily deceived to take judicious decisions. They successfully manage the household activities which provides them a path to participate in the research and development work of the country. they have proved their competency and credibility in every sphere of life in home, industry and services. they always try to balance their personal and professional life by giving priority to family and country. The development of a family depends on the mother as she is the first teacher of the child. The lessons of humanity, morale values, truthfulness, honesty, hard labor, affection and patient are taught by the mother. Women entrepreneurship is instrumental for achieving economic and societal growth Despite constituting around half of the total population of India, the economic of women is very limited, Women entrepreneurs of India are now emerging in nontraditional sectors. Women entrepreneurs are a heterogeneous segment having diverse demographic, economic and educational background. It is imperative that the policies and schemes cater to the unique needs of every segment. It is evident that there are numerous challenges faced by women in the course of their entrepreneurial career. There is a need of comprehensive action plan to counter these challenges. Women entrepreneurship is concentrated in five states namely Tamil Nadu, Kerala, Andhra Pradesh, Karnataka and Maharashtra The policy and interventions of these states needs to be explored so that the best practices can be emulated in other states.

Despite the fact government has framed and implemented various supportive measures, women entrepreneurship in India remains alarmingly low. Majority of the women owned establishments are concentrated in unregistered sector and hence are unable to reap the benefits of government support. Impact assessment of existing policies and schemes

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