



Women Entrepreneurs

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ABSTRACT- As we lived in 21st century and economy growth is continuously growing but after that we saw that women are very lessly take part in establishing business. And do not trying for become entrepreneurs. So what is the reason behind this why women do not want to come in this sector. So in this research paper we discussed about the needs, objective, obstacle, opportunities and future about women entrepreneurs.

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“you kab tak rakhoge mujhe jangeero me bandhkar
Ek din m bhi dikhaungi aasman fandkar “

INTRODUCTION- Women entrepreneurship is a new concept in 21st century

Entrepreneurs means a person who change any idea in practical from. This can be done by analyzing the market and environment. A person who want to become entrepreneurs he have make in depth study of each content of market and also analyzing the behavior of consumers also.

Women entrepreneurs topic is more interesting as compare to man entrepreneurs because they come in this field after facing so many challenge at their family and society also.

Women entrepreneurs are grow up after when women and girls starts gaining education and they start fight for their rights. Because of their struggle now they are in each field.

“ Agar karna ha vishav ka vikash ka vistar
Beta beti dono ko do siksha ka aadhikar.”

Description----- the word women entrepreneurs is not come out at once. At early stage there is mind set of people that women do only housekeeping. They are born for only to do being house wife.

Because of this thinking they do not send their girls to school. They lived in veil. But now due to vigilance of some women they fight for all the girls to secure their right.



Now girls got education and support of the family and society also. Due to the guts of women they also joined (Startup) in this they build their small business in starting and manage them confidently. Now some women widespread their business in more than one country. Women proved there self that they also can become entrepreneurs and manage them. We look around now we have many example that tell us about women entrepreneur . Who run successfully their business. Not only the craft business but many other like manufacturing cattle feeding, cosmetics etc.

Research methodology

An descriptive research is held to collect the primary data about women entrepreneur by 100 women of district jind. This data is collected by questionnaire , personal interview etc. about there personal profile the source of funding and problem faced by them.

NEEDS OF WOMEN ENTREPRENEURS

Now the experts are agreed that world have need of women entrepreneurs. Because its have many advantages like they are lifted out of poverty, children being to healthier and overall economic status of a country improves.

- **For economic growth-** today world have need for women entrepreneurs for the economic growth. Because they also contribute in GDP of a nations and growth of economy in increased.
- **Target for Poverty Reduction-** another need of women entrepreneurs is that women are very helpful for poverty reduction .because they start earning when they established their business. So government have to give more encouragement to women entrepreneurs to establish the new business.
- **More dollars reinvested into local economy-----** another need of women entrepreneurship is that women in emerging market places but as much as 90 % of their earning back in to the local economy . so it is very beneficial for the economy when women start reinvented the income in the real economy.

Due to this poverty can be reduction. So this is also a main need of growing women entrepreneurs in the world



- **Improved innovation-** if women establish their business they always try to innovate something new for stand in the market. If they do not try to innovate customer do not support to them so it will become necessary for them to innovate. So this is also a need of women entrepreneurs.

After discussing the need of women entrepreneurs. Now we have question is what are the importance of women entrepreneurs. On the basis of which they can stand up their business.

Importance of women entrepreneurs

- **Multitasking-** the very first importance of women entrepreneur is that they are very good in multitasking means they can do many activities at one time they learn this quality from their house . so when they do (start up) they get benefit of there quality .

Managing quality ----the next importance of women entrepreneur is that name managing Quality . because they start to manage their house at very earlier so they learn that quality from there house and they get benefit from this plus point.

More sensitive then men---- another importance of women entrepreneurs is that they are more sensitive as compare to men. they express their filing more than men and when they become entrepreneurs they try to get benefit from this quality.

Create more friendly based environment -----

Women entrepreneur are more able to create more friendly based environment for its worker .and that environment promote worker to do best work for the organisation.

After discussing importance of women entrepreneurs we come on the next point that is obstacles faced by the woman entrepreneurs. So following are the main obstacles faced by women entrepreneurs.



Female foeticide is the first obstacle for female is that to take birth because some people believe in female foeticide some people believe in women foeticide they do not want to give birth a girl child if girl do not take birth then how we can fulfil our dream of women entrepreneur. So this is the main obstacle which have to suffered by girl child

“Beti kre kokn se pukar

Maa mujhe bhi do jeene ka aadhikar”

Sex discrimination ----- after female foeticide they have to suffered from sex discrimination . because our society is give priority to men they are the decision maker at house and everywhere. men don't want to give priority to women . they don't want to give importance to women in any field . Because one of this some people do not send their daughter in the school .

Suffering from inferiority complex ---

Another obstacle in the way of women is that they are suffered from inferiority complex. Their mind is set by their family that they can not become at the same level of men.

Lack of muscle power -----

Next obstacle in the way of women is that they have lack of muscle power as compare to men .because of this they Have to face many casualties kidnapping rape etc.so this is also a obstacle in the way of women entrepreneurship.

Difficulty in mobilization of money -----

Another obstacle faced by women entrepreneur is that they face many difficulties for gathering money for their business.

After discussing obstacles faced by women we come on the point of future of women entrepreneurs as we see that now our society is changing. Their behaviour and thinking about women are good .



Now after research we find that today everyone realize the need of women entrepreneur.to motivate the more and more women for establishing business Indian government provide six type of loan schemes. Because women entrepreneur Have main problem of funding

Top 6 women entrepreneurs loan schemes in india

As survery find that 49% of the entrepreneur in india are women .so they have need of funding more.

Stree shakti package -----

Under this schenes you will get all the necessary assistance for estabilising your business . interst conceison of 0.50% can be availed only if you obtain a lone above rs 2 lakhs.

Annapurna women entrepreneur loan scheme -----

Under this schemes we can get maximum amount upto rs 50000 and can repay in 36 month in instalments.

Cent kalyani women entrepreneur loan schemes

This scheme is provided by central bank of india for the benefit of female entrepreneur . in this schemes a women entrepreneur can get adequate financial assistance for starting a new venture.

Dena shakti -----

Dena shakti scheme under tha dena bank has promoted female women owned business By providing financial services to them . you can avail loans under this schmes at a concession og 0.25% on the int, rate.

Sidbi mahila udyam nidhi -----

Mun under small industries developmend boi provide financial assistance up to rs 10 lakh to women entrepreneur to establishing their business



Udyogini- scheme -----

It is a scheme of Punjab and sind bank that motivate female business owners to obtain loans online at liberal terms and low interest rate.

Women entrepreneur in jind district

In jind district comprise 55% of the population . we found after the study that the real picture about the women is Improved as compare to last 20 year . now many women start there business with a minimum capital . now they also become the source of income . now they also earners and co-operate their husband for bearing the expanses. There are many small business in which women are engaged

Demographic table of women respondent in jind

N=100

Sr no	Age	Percent	Minimum capital	Profession	Source of finance
1	Below 30 year	20%	Rs 20000	Foods	Personal saving
2	30-40 year	30%	Rs 30000	Accessories	Relatives
3	40-50 year	35%	Rs 46000	Manufacturing	Loan from bank
4	50-55 year	15%	Rs 37000	Crafting	Loan from non- bank

Suggestions

- To motivate women entrepreneur
- Give freedom to girls to express their feelings
- Support or co-operation of family and society
- Provide education to the girls
- Trained girls to innovate not for imitate



Conclusion

After discussing each fact about women entrepreneur . we reach on the conclusion that at each level we have to support women entrepreneur . and govt have to launch new schemes for funding. And also have to establish some centre on the district level where women can be trained about the business . if we support women fully they can become better entrepreneur because they have potential for doing that.



Reference

Story of women entrepreneur (you tube)

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