

# Skill Development and Women Entrepreneurs in India

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## Abstract

*The skill development means it is the training that is provided by the institutions or government to improve the skill, quality, and efficiency of the entrepreneurs at the workplace. The importance of the training to ensure availability of skilled manpower at all management levels, enhancing ability, potential among entrepreneurs, increase, efficiency, maintain and enhance, product quality, minimize wastages in the production process, reduce fatigue and increase the speed of work, etc. Today's Government support to the women entrepreneurship development through MSME and DIC and another side make in India, start Up India, stand up India, and other various schemes also. And to develop the entrepreneurship Government provides the various types of training and skill development programmers to the people who wanted to start their business, entrepreneurs to start their business and develop their business successfully.*

*This paper emphasized the skill development programs for women entrepreneurs by the government of India. For women entrepreneurs development. The research paper is based on secondary data which is available on the websites, journals, book, and articles.*

**Keywords:** The role of women entrepreneurs in MSME, Government schemes, Challenges faced, Characteristics, Distribution of various types, Contribution in Economy.

## Introduction

**"Entrepreneurship is not preparation for life, entrepreneurship is life itself."**

Women entrepreneurs may be defined as women or a group of women who start and operates a business venture. A woman entrepreneur has several functions. They should explore the prospects of the beginning of the new enterprise, undertake risk, the introduction of innovation, co-ordination, administration, and management of the business. Women entrepreneurs are extremely increase in the economies of almost all countries. The hidden business potential of women has been increasing with the growing sensitivity to the role and economic status within the society — the knowledge, ability, and compliance in business ventures.

Women entrepreneurs engage in business are the core reasons for women to engage in business as a result of push and pull factors that provide confidence to women to have an self-sustaining occupations and stand on their feet. Logic towards independent decision making on their life and career is that the motivational factor behind this insists on "women entrepreneur" is a personal need and turn out to be economically independent. A powerful desire to do enormous positive is an integral quality of entrepreneurial women. Who is competent in tributary values, both family and social life, with the introduction of media. Women are conscious of their qualities, rights, and also the work situations.

The glass ceilings are shattered, and women are found indulged in each line of business from pickle to telecommunication. Right efforts in all areas are very important within the development of women entrepreneurs and their greater involvement within the entrepreneurial activities.

### **Entrepreneurship and Women Entrepreneurs**

It is defined as the woman or group of women who initiate, organize, and co-operate a business Enterprise. It is further defined by the Government of India as an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of Employment generated in the enterprise to women. From this, it is understood that women cannot be treated for a long to be kept at home. After the impact of globalization, women are constantly Marching forward by creating a significant influence not only on domestic chores but also on International spheres. Here the fact is evident that women can strike a balance between their house and career. It is concluded from this that women are the key players for the economic Development of any developing country.

### **Objectives**

1. To study challenges faced by women entrepreneur in various sector
2. The role of women entrepreneurs in skill development
3. To know the development of women entrepreneurship in MSME.
4. To give recommendations for changing existing challenges into potential opportunities.

### **Research Methodology**

Secondary data has been contributed to writing this paper. Secondary data collected from National & International Journals published reports of MSSED, DIC, Census surveys, Books, focused on various aspects of Women Entrepreneurship.

### **Review of Literature**

**Lalitha Shivakumar (1995):** Pointed out that the small savings by rural women can generate the requisite resources which can wean the people away from the exploitation of moneylenders savings depend on habits and voluntary savings constitute

the key for economic progress. It has also been proved that poor people can save substantially through group efforts. Promotions of Self-Help Groups have the potential to bring women into the mainstream of economic development, paving the way for sustainable development.

**Karl (1995):** Studied the role of SHGs of women on decision-making and concluded empowerment as a multifaceted process, involving the pooling of resources to achieve collective strength and countervailing power and entailing and the improvement of manual and technical skills, administrative, managerial and planning capacities and analytical, reflective abilities of local women.

**Guru Moorthy (2000):** Pointed out that women's participation plays a significant role in rural employment activities. The self-help would concentrate on the all-round development of the beneficiaries and their village as a whole. The groups would undertake the responsibility of delivering non-credit services such as literacy, health, and environmental issues. The concept of Self-Help Group would mold women as responsible citizens of the country for achieving social and economic status. It has also proved that it would bring on the mindset of the conservative and tradition-bound illiterate women in rural areas.

**Vijay Kulkarni (2000):** Has described in his article "Empowerment of Women through Self Help Groups" the difference between women who have become part of SHGs and those who are not members of the SHGs from the same village. Empowerment has taken place across caste/class. It has also helped to some extent to go beyond caste politics and to bring them together as women.

### **Women Entrepreneurs**

Women entrepreneurship means an act of business ownership. Creation and controlling, which empowers women economically, increase their economic strength as well as position in society. Entrepreneurship is not just confined to any one gender now. Rather due to multi-faceted economic pressures, women have turned up and realized that the survival of their families and their potential lies only is working side with men.

## Characteristics of a Woman Entrepreneur in India

The woman entrepreneur in India has various qualities. A woman or a group of women manages the whole business of an enterprise. She prepares various plans and executes them under her supervision and control. There may be some persons to help her, but ultimate control lies with the woman. A woman entrepreneur must provide at least 54% of the employment generated in her enterprise to women. A woman entrepreneur takes a calculated risk. She faces uncertainty confidently and assumes the risk. She has to tie-up capital and waits for good returns.

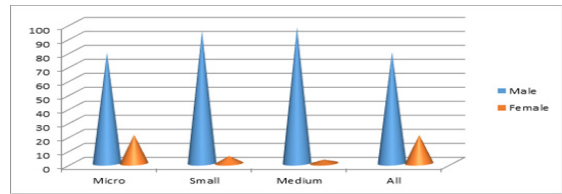
A woman entrepreneur likes to take realistic risks because she wants to be a successful entrepreneur — the most critical skill required for family friends. Most of the women entrepreneurs fail due to lack of proper financing facilities because finance is the life blood of every business activity. Obtaining the support of bankers, managing the working capital, lack of credit resources are the problems that remain in the male’s domain. Women are yet to make significant marks in quantitative terms. Marketing and financial problems are such obstacles where even training doesn’t significantly help women. Some problems are structural and beyond the control of entrepreneurs.

### The Role of Women Entrepreneur in MSME Sector

Micro, small, and medium enterprises sector plays a significant role in fostering entrepreneurial talent and distribution of income and wealth at the gross root level. It contributes immensely to manufacturing output; export entrepreneurs cannot be ignored in these sectors, especially in rural areas where they have strengthened the rural economy lay generating employment in microenterprises.

**Table 1 Distribution of Types of Enterprises by Male and Female**

S. No.	Category	Male	Female
1	Micro	79.56	20.44
2	Small	94.74	5.26
3	Medium	97.33	2.67
	All	79.63	20.37

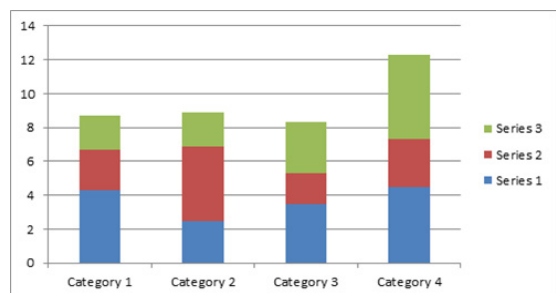


Source: Annual Report MSME 2017-18.

On the above Table and Chart reveals that the share of female owners is decreasing with the increase in the size of the enterprise. The share of female owners is highest in micro-enterprises, i.e., 20.44, which just 5.26 in the small sector, and it further reduced to 2.67 in the medium sector. So it Asian confirms the male dominance in ownership of MSME.

**Table 2 Performance of Women’s Entrepreneurship in India**

State	No. of Women Entrepreneur	% of Women Entrepreneur
Tamilnadu	2930	30.36
UP	3180	39.84
Kerala	2135	38.91
Maharashtra	1394	32.12
Gujrat	1538	39.72
Karnataka	1026	26.84



Source: CMIE report 2011

On the above table and chart showing the states and number of women entrepreneurship and their percentages. In the UP state are a large proportion of women’s entrepreneurship and less proportion of the Karnataka 26.84%. If the emphasis on Maharashtra, there is 32.12%. But the least proportion than it Tamilnadu 30.36.

## Contribution of Women Entrepreneurs in Economy

Women tend to target business that is a continuation of their domestic role, such as the service sector. The potential for the expansion of women enterprises is said to be low and is driven less by an entrepreneurial drive than the necessity for survival. Women comprise 74% of these employees within the micro-enterprise sector. Quite 65% of all women in cottage industries were engaged in processing food products and beverages.

## The Government of India Provides Many Schemes

Women entrepreneurs in India are playing a vital role in generating employment, both directly and indirectly, are followings.

1. Rajiv Gandhi Mahila Vikas Pariyojna (RGMVP)
2. Udyogini Scheme
3. Mahila vikas Nidhi
4. Entrepreneurial Development (EDPS)
5. Micro and Small enterprises cluster development programmes.
6. Priyadarshini Projects
7. Trade-related entrepreneurship assistant and development (TREAD)
8. Working women's forum
9. Rashtriya Mahila Kosh
10. Women development corporation (WDC)

## Challenges Faced by Women Entrepreneurs

Women entrepreneurs' performance is not much progressive as a desire due to the various challenges faced by them.

- **Personal challenges:** personal challenges are lack of confidence, education, communication skill, provision of amenities, knowledge of business administration, etc.
- **Social challenges:** social challenges are changing in attitudes, male-dominated society, traditions, customs, socio-culture values, ethics, gender-based violence, self-recognition, etc.
- **Economic challenges:** in financial challenges are lack of working capital, awareness about financial assistance, income derived is inadequate, lack of tangible security to access funds, etc.

## Recommendation for Uplifting Women's Entrepreneurship

1. Women should understand and implement a new way to balance work and life.
2. Women should make adequate preparation to face the challenges before starting a business.
3. Women should attend training programs, seminars, workshops; this may help to reduce the challenges they face in business.
4. Women should start their business from micro and small level and allow it to grow gradually.
5. Women should take the assistance of other women entrepreneurs who are already successful in their business.

## Conclusion

Based on the above discussion, it is observed that women enterprises are facing a lot of problems in India. Women entrepreneurs are facing social, financial, personal, marketing, technological, educational, competition, managerial, etc. challenges. The country's economic policy environment must be favorable for organizations to achieve efficiencies in today's global market.

India is a developing country, which makes it very important for the government to promote entrepreneurship more. The government today is providing a lot of useful schemes for women as well, then job-seeking youth. All we need to day is include a feeling of entrepreneurship in the youth today.

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