

**GROWTH AND PERFORMANCE OF WOMEN**  
**ENTREPRENEURSHIP IN INDIA**

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**Abstract:**

In the present context, women expect equal status from the government, organizations and the society. They seem to be right in their attitude because the model of women entrepreneurial leaders and professional executives are plenty. From managing tiny petty shop to level of chairing the position of Prime Minister of a country, one could single out substantial number of successful and entrepreneurial women. The prime purpose of this paper is to focus such women in right perspective. The success stories of these stalwarts would enable the aspiring women, to take up entrepreneurship as potential tool for their betterment. The women are trying to come out of routine orthodox career rather than aiming to become receptionist, typist, clerk etc. The present study makes an attempt to examine the growth and performance of the women empowerment, analyse the performance of women entrepreneur and to know the recent trends in development of women entrepreneur. The study is based on both primary and secondary data were revealed and considerable data, especially from the source collected and presented in this paper, Descriptive is considered to be the most appropriate approach to the present study. Entrepreneurship elevates the socio-economic status of women. The basic requirement is, a sense of clear entrepreneurial attitude. Present Women are more willing to take up entire activities that were once considered the preserve of men, and have proved that they are second to no one with

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respect to contribution to the growth of the economy. Women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.

### **Introduction:**

“Women is the companion of man, gifted with equal mental capacities, she has the right to participate in minutes at details of the activities of man and she has the same right of freedom and liberty as he / she is entitled to a supreme place in her own place in her own sphere of activity as many as in his”. --**Mahatma Gandhi**

During three decades in past many countries of the world has experienced the emergence of Entrepreneurship. It is one of the most important avenues of development and socio-economic change. A number of studies have proposed that there is a positive linkage between entrepreneurship and societal development. Off-late contribution of women has been noteworthy in spinning the positive changes towards the upliftment of society and their contribution in economy has become significant in almost all parts of the world.

In the present context, women expect equal status from the government, organizations and the society. They seem to be right in their attitude because the model of women entrepreneurial leaders and professional executives are plenty. From managing tiny petty shop to level of chairing the position of Prime Minister of a country, one could single out substantial number of successful and entrepreneurial women.

The prime purpose of this paper is to focus such women in right perspective. The success stories of these stalwarts would enable the aspiring women, to take up entrepreneurship as potential tool for their betterment. The women are trying to come out of routine orthodox career rather than aiming to become receptionist, typist, clerk etc.

### **Objectives of the Study:**

1. To Examine the Growth and Performance of the Women Empowerment
1. To Analyse the performance of women entrepreneur.
2. To know the recent trends in development of women entrepreneur

### **Methodology:**

Based on both primary and secondary data were revealed and considerable data, especially from the source collected and presented in this paper, Descriptive is considered to be the most appropriate approach to the present study.

The study has depending on the secondary as well as primary data regarding the functions, growth, Recent Trends and Development of women Entrepreneur in India. The secondary data were further collected from standard text books of related topics, journals and internet.

### **Women Entrepreneur:**

A women Entrepreneur may be defined as a women or group of women who initiate, organize and run a business enterprise. According to a Government of India definition women entrepreneurs based on women participation in equity and employment of a business enterprise.

### **Functions of women Entrepreneur:**

- Exploration of the prospects of starting a new business enterprise.
- Undertaking of risks and the handling of economic uncertainties involved in business.
- Introduction of innovations or imitation of innovations.
- Coordination, administration and control.
- Supervision and leadership.

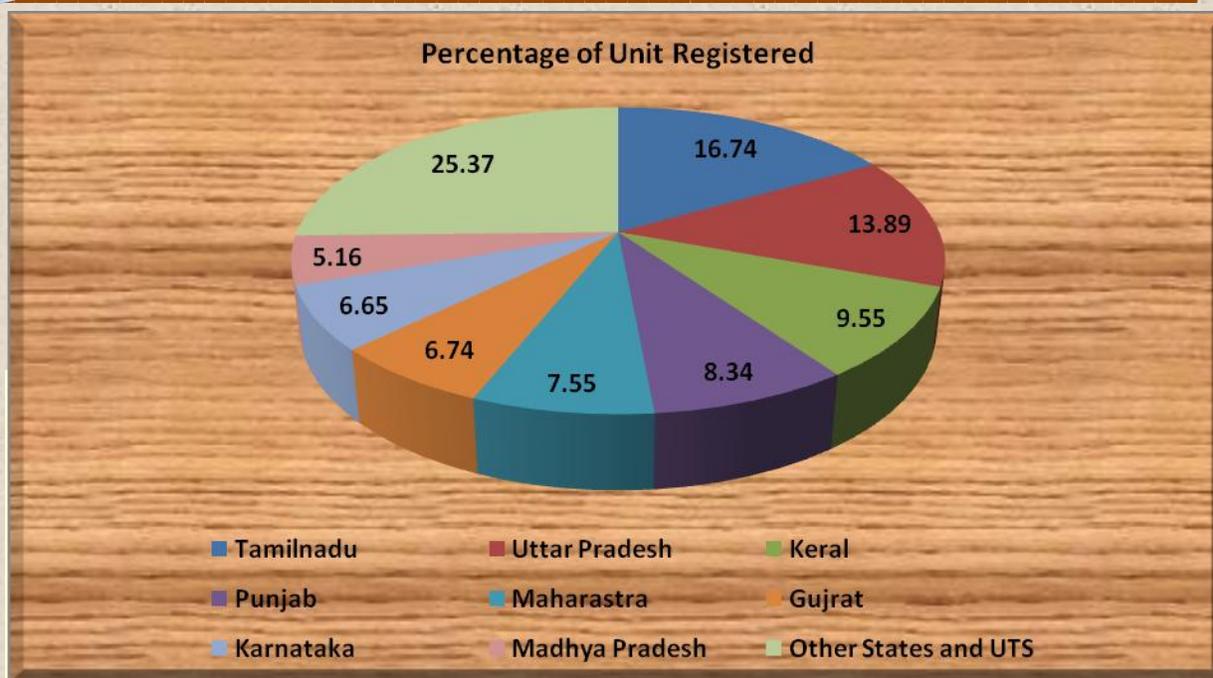
### **Table 1 Growth of Number of Units Registered in India**

States	Number of Units Registered	Percentage
Tamilnadu	9618	16.74
Uttar Pradesh	7980	13.89
Kerala	5487	9.55
Punjab	4791	8.34
Maharashtra	4339	7.55
Gujrat	3872	6.74
Karnataka	3822	6.65
Madhya Pradesh	2967	5.16
Other States and UTS	14576	25.37
<b>Total</b>	<b>57,452</b>	<b>100.00</b>

**Source: NABARD Annual Report 2011.**

One of the important factor which reflects the progress of women empowerment growth in respect of number of units registered. Table 1 shows the state wise number of units registered in India for the period of 2010. The growth of number of units registered by women empowerment shows greater variation across the country. In the case of Tamilnadu highest per cent could be observed, it registered 16.74 per cent. Second place occupied in the case of Uttar Pradesh State, it registered 13.89 per cent out of 100 per cent. Third place occupied in the case of Kerala, it registered 9.55 per cent out of 100 per cent. In the case of Punjab and Maharashtra States registered moderately around 8 per cent out of 100 per cent. But in the case of Gujrat and Karnataka States low per cent could be observed, its registered around 7 per cent. Only 5 per cent could be observed in the case of Madhya Pradesh State, when compared to other states Madhya Pradesh State lesser percentage could be observed.

### Chart 1 Trends in Number of Units Registered in India



**Table 2 Growth of Number of Women Entrepreneurs in India**

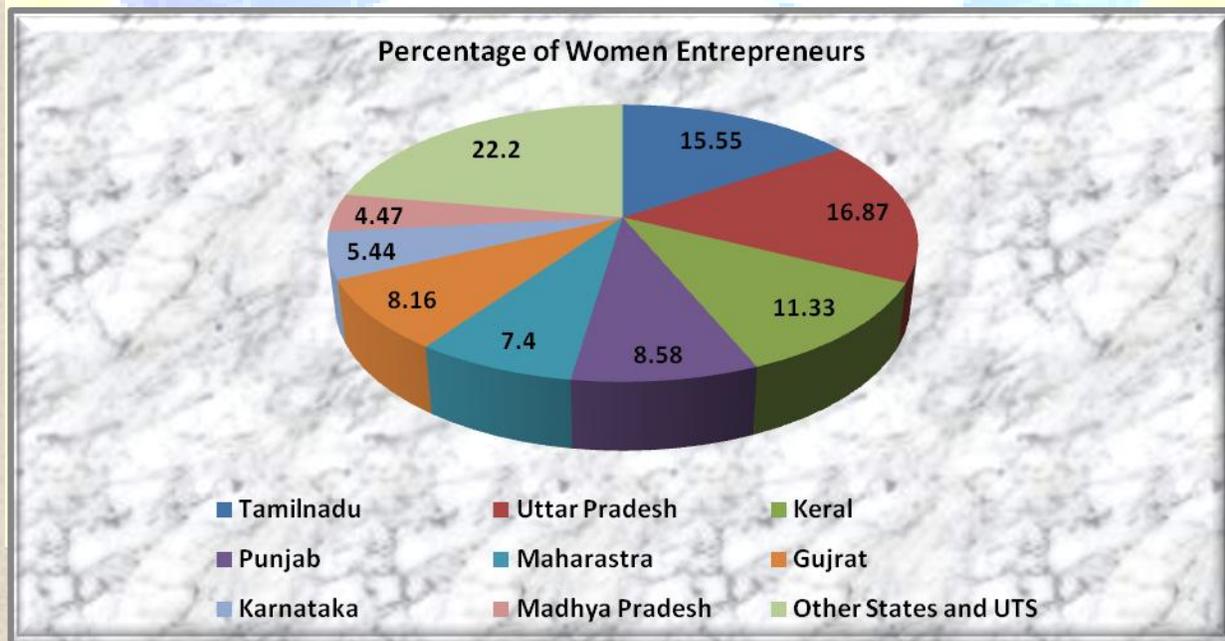
States	No. of Women Entrepreneurs	Percentage
Tamilnadu	2930	15.55
Uttar Pradesh	3180	16.87
Kerala	2135	11.33
Punjab	1618	8.58
Maharashtra	1394	7.40
Gujrat	1538	8.16
Karnataka	1026	5.44
Madhya Pradesh	842	4.47
Other States and UTS	4185	22.20
<b>Total</b>	<b>18,848</b>	<b>100.00</b>

Source: NABARD Annual Report 2011.

Another important factor which is reflects the progress of number of women empowerment growth in respect of number of women entrepreneurs. Table 2 shows the state

wise number women entrepreneurs functioning in India for the year 2010. Growth of number women entrepreneurs by women empowerment shows greater variation across the country. In the case of Tamilnadu highest per cent could be observed, it registered 15.55 per cent. One interesting observation made in the result almost women registered unit and total number of women entrepreneurship occupied Tamilnadu, Uttar Pradesh and Kerala states. Second place occupied in the case of Uttar Pradesh State, it registered 16.87 per cent out of 100 per cent. Third place occupied in the case of Kerala, it registered 11.33 per cent out of 100 per cent. In the case of Punjab and Gujarat States registered 8.58 per cent and 8.16 per cent respectively, but in the case of Maharashtra and Karnataka States here also registered low percentages, its registered around 7.40 and 5.44 per cent respectively. Only 4.47 per cent could be observed in the case of Madhya Pradesh State, when compared to other states Madhya Pradesh State lesser percentage could be observed.

**Chart 2 Trends in Number of Women Entrepreneurs in India**



### Growth of Women Entrepreneur

In India, women's entry into business is a new phenomenon and entrepreneurship is traced out as an extension of their kitchen activities mainly the three ps viz, pickles, powder and pappad. In India women enter into baseness for both pull and push factors.

- Pull Factors

It implies the factors which encourage women to start an occupation with an urge to do something independently.

- Push factors

It refers to those factors which compel women to take up their own business to tide over their economic difficulties and responsibilities with growing awareness about business and spread of education among women over the period, women have started shifting from 3ps to 3 modern Es.viz, engineering and energy. They have excelled in these activities.

### **Recent trends in development of women entrepreneur**

The general consensus is that promotion of women entrepreneurs should form an integral part of all development efforts. The government of India has been giving increasing importance to the development of women entrepreneurs in the country in recent years. The sixth five year plan, proposed promoting female Employment in women owned industries. The government moved a step forward in the seventh five year plan by including specific points. Development programmes. To devise and diversify vocational training facilities for women to suit their varied needs and skills.

- To promote appropriate technologies to improve their efficiency and productivity.
- To provide assistance for marketing their products.
- To involve women in decision making process.

There are several institutional arrangement both at the centre and the state levels like nationalized bank, state financial corporations, state industrial corporations, district industry centres and voluntary agencies like FICCI's ladies organizations, national alliance of young entrepreneurs which have been engaged in protecting and developing women entrepreneurs in the country. Added to these are national and international women associations' setups with a

purpose to create a congenial environment for developing women entrepreneurship in rural and urban areas.

### **How to Develop Women Entrepreneurs**

Presently the women efforts on from all areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. Following efforts can be taken into account for effective development of women entrepreneurs.

- Consider women as specific target group for all developmental programmers.
- Better educational facilities and schemes should be extended to women folk from government part.
- Adequate training programme on management skills to be provided to women community.
- Encourage women's participation in decision-making.
- Vocational training to be extended to women community that enables them to understand the production process and production management.
- Skill development to be done in women's polytechnics and industrial training institutes. Skills are put to work in training-cum-production workshops.
- Training on professional competence and leadership skill to be extended to women entrepreneurs.
- Training and counselling on a large scale of existing women entrepreneurs to remove psychological causes like lack of self-confidence and fear of success.

### **Entrepreneurship as tool of empowerment**

Entrepreneurship is used as a tool of empowerment in modern society. Women as an entrepreneur contribute most importantly to the empowerment not only for themselves but also for the country as whole. Given below is the list of most powerful and emerging women's in India.

**Jessie Paul**

With many awards and recognitions in her kitty, such as Chairman's Award, Infosys-1998, Data Quest's list of most powerful women in IT in India, 2005, Business Today's List of Women Achievers in India, 2007, IT People's Award for Women in Leadership-2008, Jessie Paul is currently the CEO of Paul Writer Strategic Advisory, which is a marketing advisory firm and the author of the book No Money Marketing. She has been part of Wipro for four and half years where she created the shared-marketing unit for Wipro Technologies and Wipro InfoTech. Her own company, Paul Writer Strategic Advisory, is a marketing platform for B2B early-stage companies in the traditional and new media space like social blogging. She is considered as an expert in brand globalization.

### **Indra Nooyi**

Indra holds a Bachelor's degree in Science from Madras Christian College and a PG Diploma in Management from Indian Institute of Management, Calcutta. Her career rolled on as a product manager position at Johnson & Johnson and textile firm Mettur Beardsell. In 1978, she enrolled in Yale School of Management and earned a Master's degree in Public and Private Management. She joined PepsiCo in 1994 and was named president and CFO in 2001. She directed the company's global strategy and led the company's restructuring. In 2007, she became the fifth CEO in PepsiCo. She was named on Wall Street Journal's list of 50 women to watch in 2007 and 2008 and also listed among Time's 100 Most Influential People in The World in 2007 and 2008

### **Kiran Mazumdar-Shaw**

The founder of Biocon, the biotechnology company based in Bangalore, Kiran also held as Chairperson of Syngene International and Clinigene International. Her revolutionary work in the sector has earned her several awards, including the prestigious PadmaShri and the Padma Bhushan from the government of India. She was recently named among TIME magazine's 100 most influential people in the world. She also has carved her place in the Forbes list of the world's 100 most powerful women.

### **Chandra Kochhar**

Chandra Kochhar holds a Masters Degree in Management Studies from Jamnalal Bajaj Institute of Management Studies. She joined ICICI as a Management trainee after her Master in the year 1984. Later she was appointed as part of core team to set the ICICI bank. She became Deputy General Manager in 1996. In 2001, she was promoted as Executive Director, heading the retail business in ICICI Bank. In 2006, she was appointed as the Deputy Managing Director of ICICI bank. She holds many prestigious awards and honors to her credit. She won the Retail Banker of the Year 2004 by the Asian Banker, Business Women of the Year 2005 by The Economic Times and Rising Star Award for Global Awards 2006 by Retail Banker International. She is also been featured in Fortune's list of Most Powerful Women in Business.

### **Lalita Gupte**

Ms. Lalita Dileep Gupte served as Joint Managing Director and Chief Operating Officer of ICICI since April 1999. Ms. Gupte joined ICICI in 1971 and has acquired wide range of experience in the areas of project finance, leasing, resources and treasury, and credit operations. Ms. Gupte served as the Deputy Managing Director of ICICI Bank since 1996. Since July 2001, she served as Joint Managing Director and Chief Operating Officer - International Business of ICICI Bank Ltd. Ms. Gupte served as a Joint Managing Director of International Business of ICICI Bank Ltd. since May 3, 2002. She has been an Additional Director of Kirloskar Brothers Ltd., since January 18, 2007. Ms. Gupte is the Chairman of ICICI Venture. She served as a Director of ICICI Lombard General Insurance Company Limited, ICICI Securities and Finance Company Limited, subsidiaries of ICICI Bank. She serves as a Member of Advisory Board at RAND Center for Asia Pacific Policy. Ms. Gupte served as the Chairman of the Board and Director of ICICI Personal Financial Services Limited and a Director of ICICI Prudential Life Insurance Company Limited. She served as a Director of ICICI Bank Ltd. since September 12, 1994. Ms. Gupte has a Bachelor of Arts degree and also holds a Masters degree in Management Science from the Jamnalal Bajaj Institute of Management Studies, University of Mumbai. She is a Independent Director, Chairperson of Remuneration Committee and Member of Audit Committee of Godrej Properties Limited.

### **Revathi Kasturi**

An IIT-Bombay alumnus, Kasturi started her career at Wipro in 1983 and rose to become the CEO of the Finance Solutions division. After 17 years at Wipro, Kasturi has tried her hands at entrepreneurship like any male professional of her ilk. Founded Tarang Software along with some of her colleagues from Wipro and nurtured, created a stable venture. Revathi has over 27 years of experience in the IT Industry and has led businesses engaged in Enterprise Software Development, Systems Integration, Customer Support as well as IT hardware. She has intimate knowledge of the Finance Industry having built and implemented solutions for Securities, Banking and Insurance segments for well over 14 years. She received her Bachelor's degree in Electrical Engineering from Indian Institute of Technology (IIT) Bombay in 1980. Revathi has been a speaker on various subjects related to Technology, Leadership, & Entrepreneurship at both International as well as local events.

### **Neelam Dhawan**

The Managing Director of Hewlett-Packard India, Neelam Dhawan has been featured in Fortune's annual global list of '50 Most Powerful Women in Business'-2009 and was ranked No. 37. Like other B-school graduates, she wanted to join FMCG rather than joining IT. It all happened at Shiv Nadar-promoted HCL Technologies and spent 14 years learning the traits of sales and marketing

### **Padmasree Warrior**

Padmasree Warrior is the Chief Technology Officer (CTO) of Cisco Systems, and the former CTO of Motorola, Inc. Padmasree Warrior, was born a Telugu and raised in the city of Vijayawada in the southern state of Andhra Pradesh, India. Warrior received a bachelor's degree in chemical engineering from Indian Institute of Technology, Delhi in 1982. She holds masters in chemical engineering from Cornell University and serves as an advisory board member at both schools.

Fortune Magazine called her one of four rising stars on its Most Powerful Women list, placing her between the 10 "highest paid" and the "Young and Powerful" categories. In 2005, The Economic Times ranked Warrior as the 11th Most Influential Global Indian. In 2001 she was one

of six women nationwide selected to receive the "Women Elevating Science and Technology" award from Working Woman Magazine and her achievements were further recognized by American Immigration Law Foundation in 2003. In 2004, she was conferred with the Distinguished Alumni Award by Indian Institute of Technology, Delhi. During Warrior's tenure as CTO, Motorola was awarded the 2004 National Medal of Technology by President George W. Bush. In 2007 she was awarded an honorary doctorate by New York's Polytechnic University.

### **Women Entrepreneurs of Uttarakhand**

#### **Mrs Chinniswamy**

Successfully established Purkal Stree Shakti Samati, Mrs. Swamy started a small venture with teaching patchwork and quilting to local women at her house. Soon the business flourished and she started getting orders from friends and acquaintances. Gradually business grew and today Mrs. Swamy has more than approximately 90 women working with her. Primary aim of PSSS is generation of skill and women empowerment. Women in PSSS are trained for six months programme and later they are encouraged to form their own SHGs. Mrs. Swamy is an artist by education and originally comes from Tamil Nadu, She is settled in Uttarakhand and playing instrumental role in women empowerment. She also Runs Purkal Youth Development Society along with her husband.

#### **Ms. Surbhi Khosla**

Surbhi Khosla is alumna of IIFT, Dehradun. She works as designer under name 'Abani'. She previously worked as faculty in INIFD for five years and designer in Khadi Commission. She is also a visiting faculty in Indian Institute of Entrepreneurship, Dehradun. Surbhi Khosla's proprietor firm Abani, employs BPL women from ITI and embroiders.

### **Muskan SHG, Vikas khand, Raipur**

Mrs. Lata Nepali runs this SHG group which came into existence in 2009. Since then the organization grew from ten women to more than hundred today. Muskan SHG deals into variety of handicrafts. Their specialty is handmade woolen garments, jute handicrafts, soft toys processed and food products. Her purpose is to bring BPL women to APL category by empowering and enhancing their skill. Lata has won Best SHG award (2009-2010, 2011) in Uttaranchal and Himachal Pradesh Government. Sharing her experiences Lata says convincing women to form SHG group is most difficult task

### **Sugandha Gramodyaog**

Mrs. Sadhna specializes in manufacturing school uniforms. She is major supplier of school uniforms in almost all reputed schools of Uttarakhand. She also supplies as a wholesaler to other shops and establishment. Sadhna is into this business since eleven years. Her workforce consists of approx 20 women who are permanently employed in addition to fifty women who are on daily wages. She had an advantage as her husband was earlier in garment business and still is giving unending support to Sadhna.

### **Jaynanda Utthan samiti**

Jaynanda utthan samiti is run by Mrs. Maheshwari Khati. She is into the business of woolen garments and nettle grass shawls. She is running her business successfully since 22 years in district Chamoli and Sherpur. Her main buyer is Tribe India and she currently employs 30-40 women

### **Mahamaya**

Mahamaya SHG was started three years ago in Dunda, Uttarkashi. Mrs. Roshni Negi is also emerging as an entrepreneur facing difficult competition, as entire Dunda village is involved into sheep wool garments. One of the uphill tasks in this business, she says, is finding designers in the region. However she is surviving tough competition by innovating her products according to consumer demands.

**Conclusion:**

Entrepreneurship elevates the socio-economic status of women. The basic requirement is, a sense of clear entrepreneurial attitude. The information tips to choose an activity is a major boost for the development of women Entrepreneurship. Entrepreneurship among women, no doubt improves the performance and growth of the nation in general and of the family in particular. Present Women are more willing to take up entire activities that were once considered the preserve of men, and have proved that they are second to no one with respect to contribution to the growth of the economy. Women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena. The success stories of Women Entrepreneur role model will definitely stimulate the prospective women folk in the years ahead!

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