



SKILL INDIA AND DEVELOPMENT: EMERGING DEBATES

DINESHA P.T.



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Edited by

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**Centre for Study of Social Exclusion and Inclusive Policy
University of Mysore, Mysore, Karnataka**

Skill India and Development: Emerging Debates
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Development of Women Entrepreneurship through Skill Development

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Introduction:

In this dynamic world, women entrepreneurs are an important part of the global quest for sustained economic development and social progress. In India, though women have played a key role in the society, their entrepreneurial ability has not been properly tapped due to the lower status of women in the society. It is only from the Fifth Five Year Plan (1974-78) onwards that their role has been explicitly recognized with a marked shift in the approach from women welfare to women development and empowerment. The development of women entrepreneurship has become an important aspect of our plan priorities. Several policies and programmes are being implemented for the development of women entrepreneurship in India.

There is a need for changing the mindset towards women so as to give equal rights as enshrined in the constitution. The progress towards gender equality is slow and is partly due to the failure to attach money to policy commitments. In the words of president APJ Abdul Kalam "empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment

of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation."

The Indian economy has been witnessing a drastic change since mid-1991, with new policies of economic liberalization, globalization and privatization initiated by the Indian government. India has great entrepreneurial potential. At present, women involvement in economic activities is marked by a low work participation rate, excessive concentration in the unorganized sector and employment in less skilled jobs.

Any strategy aimed at economic development will be lop-sided without involving women who constitute half of the world population. Evidence has unequivocally established that entrepreneurial spirit is not a male prerogative. Women entrepreneurship has gained momentum in the last three decades with the increase in the number of women enterprises and their substantive contribution to economic growth. The industrial performance of Asia-Pacific region propelled by Foreign Direct Investment, technological innovations and manufactured exports has brought a wide range of economic and social opportunities to women entrepreneurs.

Review of Past Studies

The available relevant literatures are briefly summarized as follows: Piore and Sable (1984), in their book, "The Second Industrial Divide", provided a policy framework for small business development which states that economic development will be more successful if it takes place within a political context, where local communities actively support small-scale enterprises.

Petrin (1994) in another article concluded that rural development is now being largely linked to entrepreneurship. It acts as a vehicle to improve the quality of life for individuals, families and communities in order to sustain a healthy economy and environment.

Smallbone and North (1997) revealed that firms with highest level of innovative behaviour were growing in terms of sales and employment, although the relationship between innovation and growth is an inter-dependent and mutually reinforcing one, rather than a simple cause and effect relationship.

Lu Rongsen (1998) in a study in the area of western Sichuan highlighted the important factors that were responsible for rapid development of enterprises. The factors include local natural resources, development of infrastructure, strong and integrated policy support from Government, well planned marketing strategy and linkage with larger companies and organizations for nationwide marketing and abroad. Giannetti and Simonov (2003) found that apart from the role of individual characteristics, access to capital and institutions, social factors may also play in the decision to become an entrepreneur. Social interactions affect the payoffs from a variety of economic decisions.

Sherief (2005) attempted to understand the determinants of rural entrepreneurship and the environment conducive to its development. The study concluded that to accelerate economic development in rural areas, it is necessary to promote entrepreneurship. Sharma, Swati, Vyas and Divya (2011) indicated that various social, economic, political and ecological problems in rural areas in developing countries like India create challenges in employment, decreasing agricultural production and increasing food shortage. This has resulted a huge impact on the domestic production, employment etc. To a certain extent, these problems can be solved by developing entrepreneurship in rural India.

From the review of literature as mentioned above, we found few studies in the context of rural development in India. Hence, the present study is just another attempt to contribute to the existing literature and provide a clear picture of the women entrepreneurship in the development process of the economy.

Objectives of The Study

The specific objectives of the study are:

- To review the available literatures relating to entrepreneurship development
- To state the approach and strategies of promoting women entrepreneurship in India
- To analyze problems faced by the women entrepreneurs
- To suggest practical suggestions for development of women entrepreneurs

Research Methodology

The research paper is conceptual in nature. In order to develop basic insight regarding the concept, the researcher has made use of secondary data. The researcher has referred books, journals, magazines, reports and newspapers in addition to visits to various websites. The earlier researchers study in the area of Entrepreneurship has led to the conceptualization of this research. This research paper is supported by case studies mainly highlighting the optimistic picture of women entrepreneurship in India and fostering their skill.

Concept of Entrepreneur: The word 'entrepreneur' derives from the French word "Entreprendre" (to undertake). In the early 16th Century it was applied to persons engaged in military expeditions, and extend to cover construction and civil engineering activities in the 17th century, but during the 18th century, the word 'entrepreneur' was used to refer to economic activities. Many authors have defined 'entrepreneur' differently. Generally, an entrepreneur is a person who combines capital and labour for production. According to Cantillion "entrepreneur is the agent who buys means of production at certain prices, in order to sell at prices that are certain at the moment at which he commits himself to his cost". According to P.F Drucker "he is one who always (1) searches for change (2) responds to it (3) exploits it as an opportunity."

Concept of women Entrepreneur Enterprise: A small scale industrial unit or industry -related service or business enterprise, managed by one or more women entrepreneurs in a concern, in which they will individually or jointly have a share capital of not less than 51% as shareholders of the private limited company, members of co-operative society".

Problems of Women Entrepreneurs in India

Women in India face many problems to get ahead their life in business. Women entrepreneurs face many problems in their efforts to develop their enterprise. There are certain problems faced by women at various stages beginning from their initial commencement of enterprise, in running their enterprise. The main problems faced by the women entrepreneurs in India are as follows:

- 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.
- The financial institutions are skeptical about the entrepreneurial abilities of women. The bankers consider women loans as higher risk than men loans. The bankers put unrealistic and unreasonable securities to get loan to women entrepreneurs. According to a report by the United Nations Industrial Development Organization (UNIDO), "despite evidence those women's loan repayment rates are higher than men's, women still face more difficulties in obtaining credit," often due to discriminatory attitudes of banks and informal lending groups (UNIDO, 1995b).
- Entrepreneurs usually require financial assistance of some kind to launch their ventures - be it a formal bank loan or money from a savings account. Women in developing nations have little access to funds, due to the fact that they are concentrated in poor rural communities with few opportunities to borrow money (Starcher, 1996; UNIDO, 1995a). The women entrepreneurs are suffering from inadequate financial resources and working capital. The women entrepreneurs lack access to external funds due to their inability to provide tangible security. Very few women have the tangible property in hand.
- Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations. "Having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business" (Starcher, 1996, .The financial institutions discourage women entrepreneurs on the belief that they can at any time leave their business and become housewives again. The result is that they are forced to rely on their own savings, and loan from relatives and family friends.
- Indian women give more emphasis to family ties and relationships. Married women have to make a fine balance between business and home. More over the business success is depends on the support the family members extended to women in the business process and

management. The interest of the family members is a determinant factor in the realization of women folk business aspirations.

- Another argument is that women entrepreneurs have low-level management skills. They have to depend on office staffs and intermediaries, to get things done, especially, the marketing and sales side of business. Here there is more probability for business fallacies like the intermediaries take major part of the surplus or profit. Marketing means mobility and confidence in dealing with the external world, both of which women have been discouraged from developing by social conditioning. Even when they are otherwise in control of an enterprise, they often depend on males of the family in this area.
- 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.
- Knowledge of alternative source of raw materials availability and high negotiation skills are the basic requirement to run a business. Getting the raw materials from different source with discount prices is the factor that determines the profit margin. Lack of knowledge of availability of the raw materials and low-level negotiation and bargaining skills are the factors, which affect women entrepreneur's business adventures.
- Knowledge of latest technological changes, know how, and education level of the person are significant factor that affect business. The literacy rate of women in India is found at low level compared to male population. Many women in developing nations lack the education needed to spur successful entrepreneurship. They are ignorant of new technologies or unskilled in their use, and often unable to do research and gain the necessary training (UNIDO, 1995b, p.1). Although great advances are being made in

technology, many women's illiteracy, structural difficulties, and lack of access to technical training prevent the technology from being beneficial or even available to females ("Women Entrepreneurs in Poorest Countries," 2001). According to The Economist, this lack of knowledge and the continuing treatment of women as second-class citizens keep them in a pervasive cycle of poverty ("The Female Poverty Trap," 2001). The study indicates that uneducated women don't have the knowledge of measurement and basic accounting.

- Low-level risk taking attitude is another factor affecting women folk decision to get into business. Low-level education provides low-level self-confidence and self-reliance to the women folk to engage in business, which is continuous risk taking and strategic cession making profession. Investing money, maintaining the operations and ploughing back money for surplus generation requires high risk taking attitude, courage and confidence. Though the risk tolerance ability of the women folk in day-to-day life is high compared to male members, while in business it is found opposite to that.

Table 1: Women Entrepreneurship Development in Select Leading States

States	No. of Units Registered	No. of Women Entrepreneurs	Percentage
Tamil Nadu	9618	2930	30.36
UP	7980	3180	39.84
Kerala	5487	2135	38.91
Punjab	4791	1618	33.77
Maharashtra	4339	1394	32.12
Gujarat	3872	1538	39.72
Karnataka	3822	1026	26.84
MP	2967	842	28.38
Others States & UTS	21920	5308	24.22
Total	64796	19971	32.82

Source: CMIE Report 2011.

The data presented in Table 1 regarding women entrepreneurship development in terms of total number of units registered, number of women entrepreneurs and their percentage in Select Leading State in India

The analysis of data shows that UP has got the highest percentage of 39.84 in number of women entrepreneurs followed by Gujarat which secures 39.72%. The state of Karnataka has the lowest women entrepreneurs, i.e., 26.84% only.

Table 2: Women Work Participation of Select Leading Countries vis-a-vis India (2010-11)

Country	Percentage
India (1970-71)	14.2
India (1980-81)	19.7
India (1990-91)	22.3
India (2010-11)	31.6
USA	45.0
UK	43.0
Canada	42.0
Indonesia	40.0
France	38.0
Sri Lanka	35.0
Brazil	35.0

Source: World Bank Report 2010-11 and WAVE
Conference Report 2009-10.

The data presented in Table 2 shows that USA is at the top followed by UK in terms of women work participation. India's position of women work participation is the lowest comparing with other countries. Women work participation in India has got momentum recently as the percentage of work participation went up from 14.2% in 1970-71 to 31.6% in 2010-11. In 2010-11, women work participation in India is 31.6% whereas in USA it is 45%, UK 43%, Canada 42%, Indonesia 40%, France 38%, Sri Lanka & Brazil both 35%. From the above analysis it can be concluded that India has got the lowest development of women entrepreneurship in the Select Leading Countries.

Suggestions to Develop Women Entrepreneurs

Female entrepreneurship has been steadily climbing in recent years, but these new opportunities and growth are not without a unique set of challenges. Women entrepreneurs face many different "stumbling blocks,"

throughout their careers and the following efforts can be taken into account for effective development of women entrepreneurs.

- Skill development to be done in women's polytechnics and industrial training institutes. Skills are put to work in training-cum-production workshops.
- 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.
- 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.
- Counseling through the aid of committed NGOs, psychologists, managerial experts and technical personnel should be provided to existing and emerging women entrepreneurs.
- Continuous monitoring and improvement of training programmers.
- Activities in which women are trained should focus on their marketability and profitability.
- Making provision of marketing and sales assistance from government part.
- To encourage more passive women entrepreneurs the Women training programme should be organised that taught to recognize her own psychological needs and express them.
- State finance corporations and financing institutions should permit by statute to extend purely trade related finance to women entrepreneurs.
- Women's development corporations have to gain access to open-ended financing.
- The financial institutions should provide more working capital assistance both for small scale venture and large scale ventures.
- Making provision of micro credit system and enterprise credit system to the women entrepreneurs at local level.

- Repeated gender sensitization programmes should be held to train financiers to treat women with dignity and respect as persons in their own right.
- Infrastructure, in the form of industrial plots and sheds, to set up industries is to be provided by state run agencies.
- Industrial estates could also provide marketing outlets for the display and sale of products made by women.

Conclusion - Entrepreneurship among women, no doubt improves the wealth of the nation in general and of the family in particular. Women today are more willing to take up 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 moulded 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. Entrepreneurship is presently the most discussed and encouraged concept all over the world to overcome economic challenges. Women owned enterprises are an important component of the Indian Economy and play a strategic role in the growth and development of the nation.

However, as far as support for women entrepreneurs is considered there exists no reliable data on the public contracts which go to Women Owned Business (WOB). Efforts should be made to encourage women entrepreneurs through appropriate incentives for women owned businesses under the public procurement process. It should also be ensured that gender neutral incubation/ accelerator, network of mentors, industry, resource centres and credit institutes are developed to facilitate women entrepreneurs. Women being the vital gender of the overall population have great capacity and potential to be the contributor in the overall economic development of any nation. Therefore, programs and policies need to be customized to not just encourage entrepreneurship as well as implement strategies which can help support entrepreneurial culture among youth.

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