

Aatma Nirbhar Bharat Abhiyan and The Role of Women Entrepreneurs in India

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Abstract : Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. A woman entrepreneur is therefore a confident, creative and innovative woman desiring economic independence individually and simultaneously creating employment opportunities for others. The share of male entrepreneurs in India from the year 2015 to 2019 was 78.4%, whereas women entrepreneurs in India on the same period was 21.6%. Women entrepreneurs share in Micro enterprise was 90.33%, small enterprise 9.45% and Medium enterprise 0.22% in the last five years. Micro and Small enterprise registration has been increasing from the year 2015-16 to 2018-19. Women entrepreneur in Maharashtra has highest contribution in Micro, Small and Medium size enterprise established in the year 2019-20. It is found that, total number of agricultural establishments were 2.76 million constituting 34.3% of the total establishments owned by women, whereas, about 5.29 million establishments (65.7%) were involved in non-agricultural activities of Women entrepreneurs. It has been found that 89.4% of the workers work in perennial establishments and 8.95% work in seasonal establishments and remaining 1.6% works in casual establishments. Almost 79% of the women establishments were self-financed. The second important source i.e. donation or transfer from other agencies contributed 14.65%. The next important sources were Assistance from Government and Borrowing from financial institutions with contributions of 3.4% and 1.1% respectively. It is found that 65.6% of the establishments were owned by Hindu entrepreneurs, 12.8% by the followers of Islam. Christians owned 5.2%, Sikhs 0.9%, Jains owned 0.5%, Buddhist 0.5% of the establishments and rest were owned by other religious communities. Different Government Schemes and natives for women empowerment has been given to promote the economic development in post Covid activities.

Key Words: Entrepreneurs, Confident, Innovative, Employment, Self-financed, Establishments

INTRODUCTION:

Prime Minister Narendra Modi has been actively campaigning for an AatmaNirbhar Bharat (ANB), or a self-reliant India. The Indian government has also announced a Rs.20 lakh crore (approx. US 265 billion) relief and recovery package that includes several reform measures which are likely to have a more medium-term impact. Several suggestions are already being made on how to take this ANB campaign forward, what it should stand for and what it should not. It is hoped that it is a long term goal and guiding vision to strive for and not every implementation

measure will be vetted with a “self-reliant” filter. Equally important will be actual implementation measures in enhancing ease of doing business and reducing transaction costs. India has improved its overall ease of doing business. Women entrepreneur has a self-role or personal role like a parent, wife, daughter, etc. Their main role tends to focus on improving the living standards for women on education and personnel development. Many women entrepreneurs work on empowering women and solving their specific issues. Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. A woman entrepreneur is therefore a confident, creative and innovative woman desiring economic independence individually and simultaneously creating employment opportunities for others. Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. A woman entrepreneur is therefore a confident, creative and innovative woman desiring economic independence individually and simultaneously creating employment opportunities for others. Present study deals with the present status of Women entrepreneurs in India and different government initiatives, schemes present for establishment of new MSMES. During covid 19 situations, development of MSMEs from women entrepreneurs and continuation of business are an integral part to come back the economic development of India in the right track.

OBJECTIVE OF STUDY:

The objective of the study are stated below

- To study the present status of Women Entrepreneurs in India.
- To observe the various socio economic status of the Women entrepreneurs ,
- To observe the Men and women distribution of Entrepreneurship in India ,
- To study the different initiatives and schemes offered by Government for women empowerment.

RESERCH METHODOLOGY:

Various research papers, journals; articles are observed and studied in Google search drive. The study involves women entrepreneurs’ related article, government websites for observing the present data of features of women entrepreneurship states in India. The data from various government sites are tabulated, and analysed to get the useful information. Based on the secondary data from various government sites, conclusions have been taken. To link up the development of MSMEs of women entrepreneurship in India , different government initiatives for

women empowerment are studied and included in this study which help the further development of women entrepreneurs in this Covid 19 situation .

LITERATURE REVIEW:

HemamaliniA [1] explained in her research studies that the village and MSME units account for about 45% of the total industrial production, 30% of the country exports and estimated to employ 96 millions person in over 26 million units throughout the country. It was identified that entrepreneurship is integrally related to variables of environment, structure, strategy and leader personality, and that these relationships vary systematically and logically from one type of firm to another. The scientific interest, expertise and desire for learning and career development among the entrepreneurs may lead them to reverie and wish to implement ideas for innovation and organization renewal. In India, at the end of the ninth Five Year Plan, the overall unemployment rate was estimated to be 7.32%. The female unemployment rate was 8.50%. The rate of growth of women unemployment in the rural areas was 9.80%. This is because of the low growth of new and productivity employment. At the end of the ninth Five year Plan, the rate of growth of employment was only 2.47%. With the new emphasis now given to the role and impact of micro enterprises as well as small and medium sized businesses for growth and job creation, all considered essential factors for achieving social and economic development; micro enterprise has become very fashionable and is attracting increased attention.

Nagaraju C.[2], explained in his research studies that Indian economy is to a great extent characterized by large number of people working in unorganized sector as unorganized worker; transitional nature of the Indian economy, disparity in education, skill and training some of the major factors abetting such a large concentration of workers in an area where workers are more vulnerable. the Indian economy is largely characterized by huge numbers of people employed informally in the unorganized sector. Unrecognized sector has a pivotal role in the Indian economy in terms of its contribution to GDP and employment, but the role of this sector is fully ignored. It is in his regard there an urgent need to study the working conditions, safety and security wage and salary administration of unorganized sectors with special reference to stone crushing units of Mandya district. There is a disparity between organized and unorganized working as regards the compensation concerned. 2. The wages paid in stone crushing industries is less than the wages of workers working under MGNAREGA scheme of GOI (Mahatma Gandhi National rural employment guarantees Act.

Kumar R,[3] explained in his research findings that Micro, Small and Medium Enterprises (MSMEs) is backbone of the Indian economy. MSMEs have been playing important role in the economic development of the India where unemployment and poverty are major problem. This

study highlights the contribution of MSMEs in the economic growth of India regarding GDP, Employment, Production and export in Indian economy. the MSMEs sector during the period 1992-93 to 2010-11 is recorded a tremendous growth. The result indicated that the Compound Annual Growth Rate (CAGR) of Employment, production, market value of fixed assets and export in period of 19992-93 to 2010-11 is respectively 9.58%, 14.96%, 14.56%, and 18.62% which is more than the GDP rate of India in this period.

RESULTS AND DISCUSSIONS:

A female entrepreneur as a woman who has created a business in which she has a majority shareholding and who takes an active interest in the decision-making, risk-taking and day-today management. In modern days, women entrepreneurs are playing a very important role in business, trade or industry. Their entry into business is of recent origin. Women have already shown their vital role in other spheres like politics, administration, medical and engineering, technical and technological, social and educational services. This is true in advanced countries and now in recent years, they have been entering into these fields in our country. Their entry into business is a recent phenomenon in India. The role or importance of women entrepreneurs may be ascertained from the study of the functions they perform.

These functions are as under:

- a) Exploring the prospects of starting new enterprises.
- b) Undertaking risks and handling economic uncertainties.
- c) Introducing innovations.
- d) Co-coordinating administration and control.
- e) Routine supervision.

Table 1 explained the male and female entrepreneurs of various year for establishment of new MSMEs. It is found that from figure 1, the share of male entrepreneurs in India from the year 2015 to 2019 was 78.4 % , whereas women entrepreneurs in India on the same period was 21.6% .

Share of women entrepreneurs in MSMEs sectors was nearly 21.6 % of the total in the last five years.. Contribution of women entrepreneurs were comparatively lowers than male entrepreneurs.

Table 1 :Gender wise registration of MSMEs over various year(October 2015 to 31st march 16 and 1st April 2019 to 31st December 2020)

year	Micro			Small			Medium			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
2019-20	1,271,296	361,348	1,632,644	185,267	36959	222,226	7,442	1,064	8,506	1464005	399,371	1,863,376
2018-19	1,467,932	403,000	1,870,932	198,578	42609	1241,187	8,461	965	9,426	1674971	446,574	2,121,545
2017-18	1,034,028	310,584	1,344,612	136439	29820	166,259	5,970	614	6,584	1176437	341,018	1,517,455
2016-17	140,721	41,786	182,507	37,432	6741	44,173	1,938	138	2,076	180091	48,665	228,756
2015-16	10,576	1,767	12,343	6,360	999	7,359	399	28	427	17335	2,794	20,129
Total	39,24,553	11,18,485	50,43,038	5,64,076	1,17,128	16,81,204	24,210	2,809	27,019	45,12,839	12,38,422	57,51,261
Max	14,67,932	4,03,000	18,70,932	1,98,578	42,609	12,41,187	8,461	1,064	9,426	16,74,971	4,46,574	21,21,545
Min	10,576	1,767	12,343	6,360	999	7,359	399	28	427	17,335	2,794	20,129

Source:www.msme.gov.in

Figure 2 explained that women entrepreneurs share in Micro enterprise was 90.33 %, small enterprise 9.45 % and Medium enterprise 0.22 % .Large amount of finance is involved in Medium enterprise. As a result, its share was comparatively lower than the other two types of enterprises. Figure 3 indicates that Micro and Small enterprise registration has been increasing from the year 2015-16 to 2018-19. The data in the year 2019-20 was taken up to 31st December 2020. As a result , slight decreasing trend has been observed in the figure 3.

Figure 1 ; Share of gender distribution in registration of MSMEs from 2015 to 2020

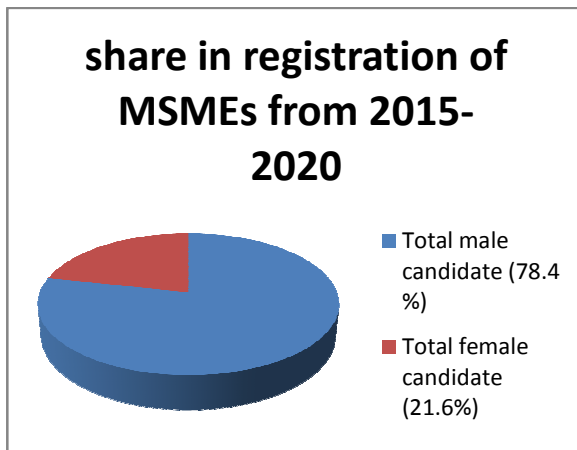


Figure 2 : Share of Micro, Small and Medium enterprise registration of Women Entrepreneurs from the year 2015-2020

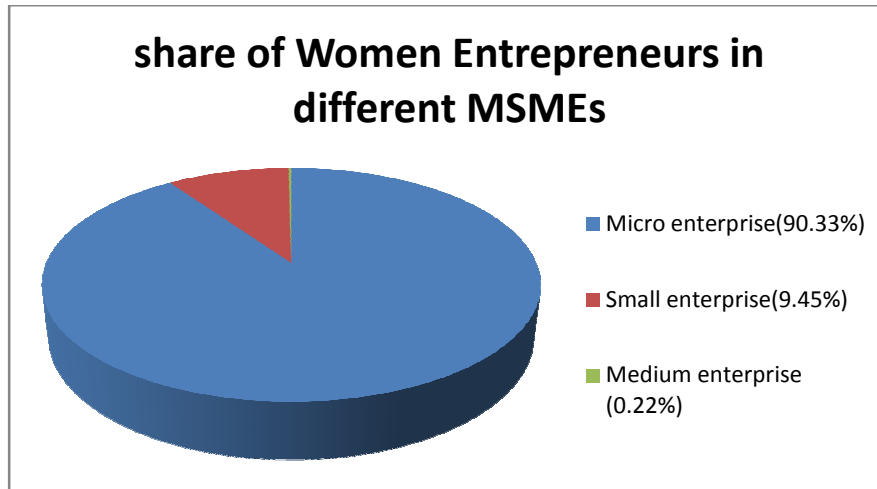


Figure 3 : Trend of registration of Different MSMEs of Women entrepreneurs in various years

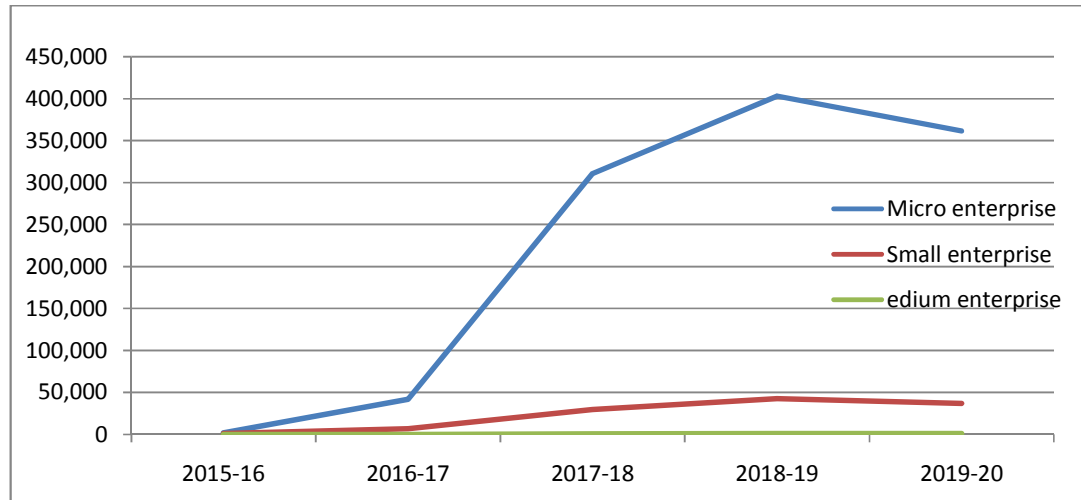


Table 2 Registration of Women Entrepreneurs in various MSMEs of various states of India in the year of 2019-2020 (from 1st April 2019 to 31st December 2020)

State/UT	Micro	Small	Medium	State/UT	Micro	Small	Medium	State/UT	Micro	Small	Medium
ANDHRA PRADESH	25103	2966	47	MAHARASHTRA	97468	7822	226	UTTARAKHAND	4344	211	16
ARUNACHAL PRADESH	68	17	2	MANIPUR	2709	383	0	WEST BENGAL	5590	655	35
ASSAM	1605	142	5	MEGHALAYA	140	11	0	ANDAMAN AND	280	50	1
BIHAR	7255	749	9	MIZORAM	374	59	0	NICOBAR ISLANDS			1
CHHATTISGARH	3253	308	15	NAGALAND	156	21	0	CHANDIGARH	486	83	3
GOA	393	99	4	ODISHA	2747	561	17	DADAR AND NAGAR	150	46	2
GUJARAT	23658	2716	111	PUNJAB	10400	882	20	HAVELI			71

HARYANA	7554	1063	41	RAJASTHAN	18044	1966	49	DAMAN AND DIU	104	22	0
HIMACHAL PRADESH	630	177	8	SIKKIM	30	15	0	DELHI	6438	958	0
JHARKHAND	3491	350	13	TAMIL NADU	44774	4482	135	JAMMU AND KASHMIR	246	57	0
KARNATAKA	15018	2426	68	TELANGANA	11161	3096	46	LADAKH	0	0	5
KERALA	6811	717	23	TRIPURA	240	16	1	LAKSHADWEEP	2	0	0
MADHYA PRADESH	41215	1804	35	UTTAR PRADESH	18882	1930	55	PUDUCHERRY	529	99	0

Source :www.msme.gov.in

Table 2 explained the strength of women entrepreneurs of the year 2019-20 at various states of India on various MSMEs sectors. Figure 4 explained that, Maharashtra has highest contribution in Medium size enterprise established in the year 2019-20. So far 226 women entrepreneurs has been registered in Maharashtra, followed by Tamil Nadu , where 135 women entrepreneurs has been registered. Gujarat occupied in 3rd position .Other states in top ten lists are Haveli, Karnataka, UP, Rajasthan, AP, Telangana and Haryana.

Figure 5 indicates the top ten states of Micro enterprises of women entrepreneurs where Maharashtra is the top of the list in the year 2019-20 having 97468 number of women entrepreneurs under registration. Other states in the top ten list are Tamil Nadu, Maharashtra, Gujarat, UP, Rajasthan, Karnataka, Telangana and Punjab.

Figure 5, indicates the top ten list of states of small enterprise of women entrepreneurs of the year 20149-20. Here Maharashtra was the top of the list having 7822 registered women entrepreneurs was recorded. Other states in top ten list are Tamil Nadu ,Telangana , AP, Gujarat, Karnataka , Rajasthan , UP , MP , Haryana and Delhi.

Figure :4 Top Ten Medium Enterprise registration states of women in the year 2019-20

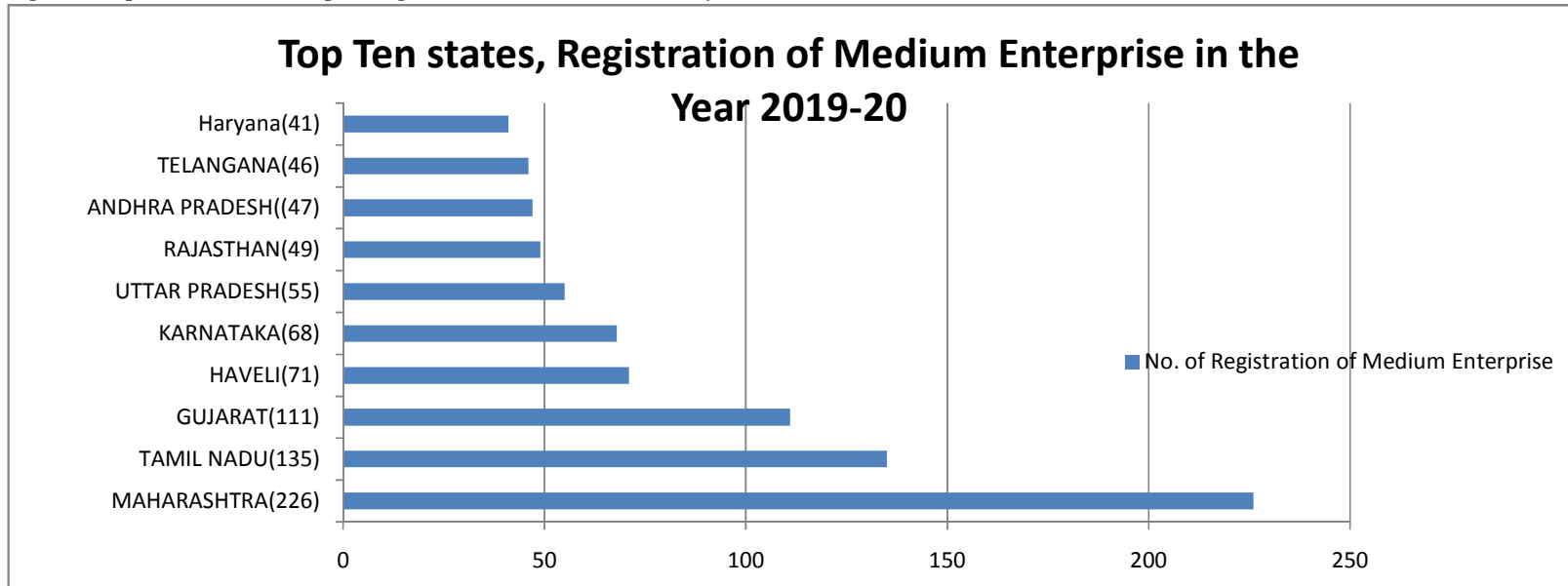


Figure 5 :Top Ten Micro Enterprise registration states of women in the year 2019-20

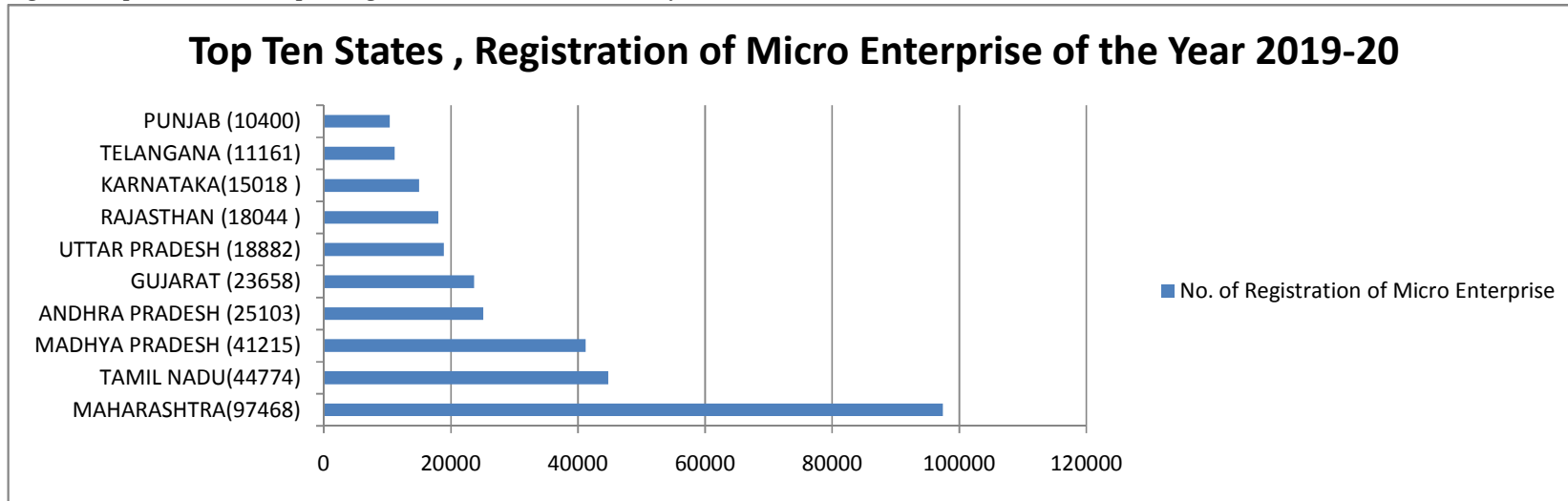


Figure 5 : Top Ten Small Enterprise registration states of women in the year 2019-20

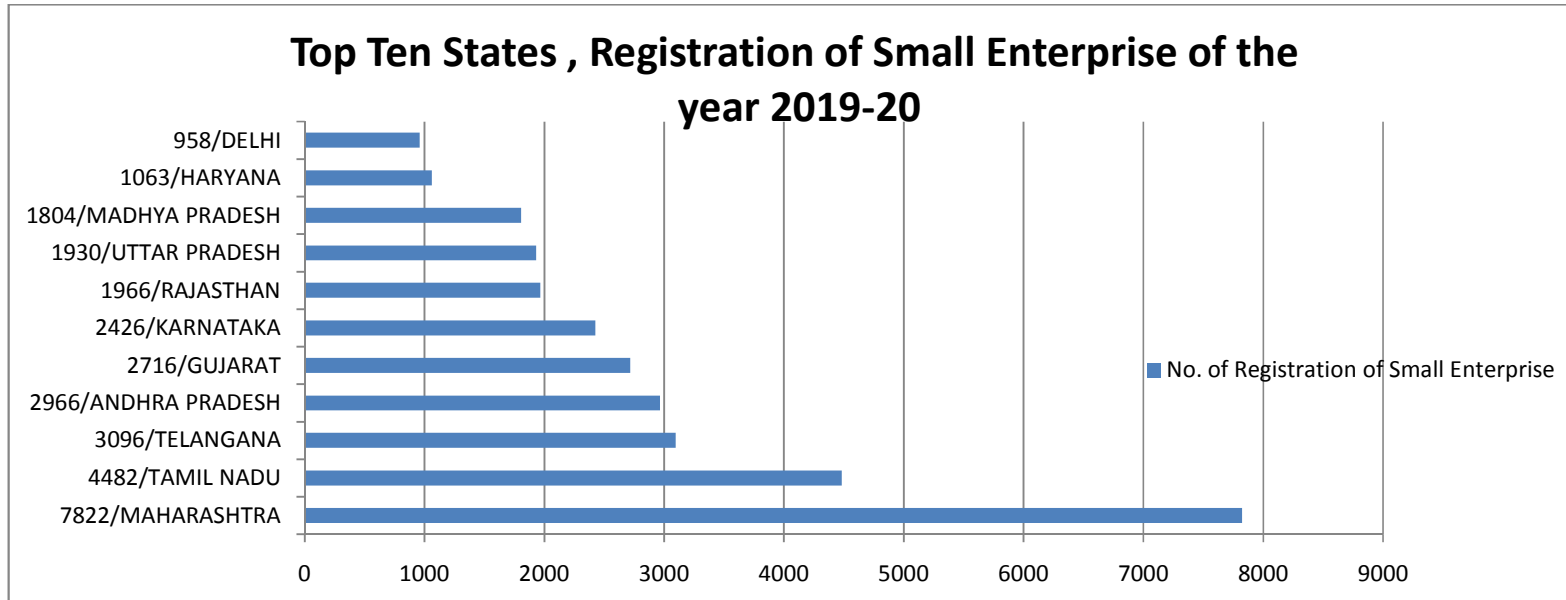


Table 3: State/UT wise share Of Establishments under women entrepreneurship by type of establishment

SI No.	Name of States	% of Share of Total establishment by Women entrepreneurs	SI No.	Name of States	% of Share of Total establishment by Women entrepreneurs	SI No.	Name of States	% of Share of Total establishment by Women entrepreneurs
01	Jammu & Kashmir	0.39	13	Nagaland	0.17	25	Daman & Diu	0.01
02	Himachal Pradesh	0.61	14	Manipur	1.1	26	D & N Haveli	0.02

03	Punjab	1.38	15	Mizoram	0.2	27	Maharashtra	8.25
04	Chandigarh	0.07	16	Tripura	0.18	28	Karnataka	6.78
05	Uttarakhand	0.39	17	Meghalaya	0.37	29	Goa	0.21
06	Haryana	1.55	18	Assam	1.91	30	Lakshadweep	0.01
07	Delhi	0.87	19	West Bengal	10.33	31	Kerala	11.35
08	Rajasthan	3.08	20	Jharkhand	0.68	32	Tamil Nadu	13.51
09	Uttar Pradesh	5.99	21	Odisha	3.1	33	Puducherry	0.13
10	Bihar	1.91	22	Chhattisgarh	0.97	34	A & N islands	0.03
11	Sikkim	0.07	23	Madhya Pradesh	2.77	35	Telangana	4.43
12	Arunachal Pradesh	0.08	24	Gujarat	6.57	36	Andhra Pradesh	10.56

SOURCE : www.mospi.gov.in

From table 3 , it is found that ,the state wise total number of establishments under women entrepreneurship and type of establishments. The details of five top states in terms of percentage share in total number of women owned establishments in the country are: i) Tamil Nadu (13.51%) ii) Kerala (11.35%), iii) Andhra Pradesh (10.56%), iv) West Bengal (10.33%) and v) Maharashtra (8.25 %).

Table 4 :Broad Activity wise total number of Establishments under women entrepreneurship by type of establishment

Broad Activity	Without Hired Workers	With at least One Hired Worker	Total	Percentage share in total establishments	Remarks
Agricultural Activities	2531540	230227	2761767	34.3	- Activities relating to agriculture other than cropproduction & plantation, - Livestock,- Forestry and Logging,- Fishing and aqua culture.
Non-Agricultural Activities	4165814	1123238	5289052	65.7	- Mining and quarrying,- Manufacturing,- Electricity, gas, steam and air conditioning supply,- Water supply, sewerage, waste management and remediation activities,- Construction,- Whole sale trade, retail trade & repair of motor vehicles& motor ,- Whole sale trade ,- Retail trade - Transportation and storage,- Accommodation and Food service activities,- Information & Communication,- Financial and insurance activities,- Real estate activities - Professional, scientific & technical activities,- Administrative and support

					service activities,- Education,- Human health & social work activities,- Arts entertainment, sports & amusement and recreation,- Other service activities not elsewhere classified
Total	6697354	1353465	8050819	100.0	

SOURCE :www.mospi.gov.in

From Sixth Economic census of India , it is found that ,the top five economic activities as per establishments owned by women entrepreneurs were: i) Agriculture (34.3%), ii) Manufacturing (29.8 %), iii) Trade (18.23 %), iv) Other Services (5.38 %) and Accommodation & food services (2.77 %).

From table 4, it is found that total number of agricultural establishments were 2.76 million constituting 34.3% of the total establishments owned by women, whereas, about 5.29 million establishments (65.7%) were involved in non-agricultural activities. In agricultural sector majority of establishments i.e., 2.54 million establishments (92.20%) pertains to livestock, followed by forestry and logging (4.51%), agriculture other than crop production (1.89) and fisheries and aquaculture (1.4%).

In non-agricultural sector, about 2.4 million establishments (45.36%) were engaged in manufacturing activity. Other important activities were trading (28.57%), other services (8.18 %), accommodation and food services (4.22%) and education (4.1%).

Table 5 : Total number of establishments under women entrepreneurship by nature of operation.

Subject	Perennial	Seasonal	Casual	Total
All India	7166019	726435	158365	8050819
Percentage of total	89%	9.03 %	1.97 %	100 %

SOURCE :www.mospi.gov.in

From Table 5 , it is found that about 89% of the women owned establishments were perennial, 9% seasonal and remaining 2% casual It has been found that 89.4 % of the workers work in perennial establishments and 8.95% work in seasonal establishments and remaining 1.6% works in

casual establishments. From Sixth Economic census of India , it is found that ,Perennial establishments were 93.71% in urban areas whereas it was 86.5% in rural areas.

Table 6 : Total number of Establishments under women entrepreneur by Major Source of Finance

Subject	Self-finance	Financial Assistance From Govt. sources	Borrowing from financial institution	Borrowing from Non-institutions / Money Lenders	- Loan from Self Help Group	Donations/ Transfers from other agencies	Total
All India	6365447	270978	86789	67525	80660	1179420	8050819
% Distribution	79.07%	3.37%	1.08%	0.84%	1%	14.65%	100%

SOURCE : www.mospi.gov.in

From table 6 , it is found that , almost 79% of the women establishments were self-financed The second important source i.e. donation or transfer from other agencies contributed 14.65%. The next important sources were Assistance from Government and Borrowing from financial institutions with contributions of 3.4% and 1.1 % respectively.

Table 7 : Total number of Establishments under women entrepreneurship by religion of owner

Subject	Hindu	Islam	Christian	Sikh	Budhhist	Parsi	Jain	Others	Total
All India	5278560	1034000	420470	74055	39458	2150	39920	1162206	8050819
% Distribution	65.6	12.8	5.2	0.9	0.5	0.0	0.5	14.4	100

SOURCE : www.mospi.gov.in

From Table 7 it is found that ,65.6% of the establishments were owned by Hindu entrepreneurs, 12.8% by the followers of Islam. Christians owned 5.2%, Sikhs 0.9%, Jains owned 0.5%, Buddhist 0.5% of the establishments and rest were owned by other religious communities. From sixth economic census of India it is found that the percentage of establishments owned by Hindus was found less than the national average in Jammu & Kashmir, Lakshadweep, Jharkhand, Meghalaya, Nagaland etc. In some bigger States also, the percentage was found less due to high percentage reported for other religion. The percentage of establishments owned by followers of Islam, was found higher than national average in Jammu & Kashmir, Uttar Pradesh, Assam, West Bengal, Gujarat, Karnataka, Lakshadweep and Kerala. Establishments owned by Christians were prominently found in Nagaland, Mizoram, Meghalaya, Goa, Kerala, A&N Islands,

GOVERNMENT INITIATIVES:

India is infamous for its gender inequality. Government is leaving no stone unturned for the upliftment of women. There are many such schemes that have been introduced, and are well-intentioned, although the actual results would be seen based on the mode and efficiency of implementation.

BetiBachao, BetiPadhao - BetiBachao, BetiPadhao, meant for uplifting women in the sphere of women's education

SukanyaSamridhi Account, meant to help families' save for their daughters. Launched in Jan 2015 this scheme is an extension on the first mentioned plan. The government is taking efforts not only to save more and more girls but is equally determined to provide them with better and economically secured future. India being a nation where although women are worshipped in every religion, society is keener on getting them married rather than educated. To bring about a turnaround, this plan concentrates on helping families financially for their daughters' education and wedding expenses.

One Stop Center scheme meant to offer easy access for women suffering from domestic abuse or violence, and needing support. All around us we witness women struggling from exploitation, torture and violence which needs to be checked. This violence could be in any form – physical, sexual, mental, economic or psychological abuse. It is the primary responsibility of any nation's government to give its citizens a fair and safe environment to blossom. In line with this goal of upliftment of women, One Stop Centre Scheme was introduced in April 2015.

PradhanMantriUjjwalaYojana meant to offer free LPG connections to women living below poverty line. Launched in March 2016 this is a step by the Government of India to keep every household fed and aims at providing free LPG connection to women below poverty line. It gained a lot of attention due to the social campaign and an appeal to the affluent class to give up LPG subsidy in favour of weaker classes.

MahilaHaat meant to support women entrepreneurs and women self-help groups. A shout out to the entire community of women entrepreneurs and aspiring leaders. This plan emphasizes on empowering women entrepreneurs, NGOs, self-help groups and small producers. Introduced in March 2016, this bilingual portal presents an online marketing platform for women all over our country to showcase products manufactured, and the services offered by them to attract customers. This portal shall act as a catalyst for their business and requires only a mobile number to be accessed from anywhere, anytime.

Rajiv Gandhi National Crèche Scheme for Children of Working Mothers meant to provide affordable daycare services to working women. As there has been a remarkable increase in number of work opportunities for women and also the need to support the family income due to increasing inflation, this is a welcome step for all. It will provide day-care facilities, improved nutrition, immunization facilities, sleeping facilities, and set the stage for better physical, mental and social growth of children of working women. All of us, whosoever needs and can, must try and avail the benefit of this thoughtful scheme.

Maternity Benefit Scheme meant for pregnant women and lactating mothers. This scheme is for the benefit of pregnant and lactating women in India and desires to provide proper care, practice and efficient utilization of government sponsored facilities.

Women's Helpline 1091 meant to provide emergency assistance to women in trouble, especially those facing violence of any kind. Implemented in April 2015, this Women's Helpline 1091 scheme is an initiative for upliftment of women who are in need of immediate emergency response facing violence. It provides 24 hour toll free telephonic assistance to any women or girl facing violence in the public or private sphere of life. It also spreads awareness about various plans and programs launched and run by the government and governmental agencies for their help. These helplines intervene in critical situations by referring to nearest hospital, ambulance facility, police station, fire department, and others.

CONCLUSIONS:

There are four motivating factors which influence a woman entrepreneur:

1. Recognition: A woman entrepreneur is motivated by recognition in respect of admiration, regard, esteem and celebrity. It is communication tools that reinforces and rewards the most important outcomes entrepreneurs create for the business.
2. Influence: It is the capacity or power of a person to be a compelling force on or produce effects on the actions, behavior, opinions, etc., of others.
3. Internal: It is the main factor which motivates businesswomen. It is the internal factors which are very much important for the motivation. It includes creativity, respect, and happiness of other people.
4. Profit: It is not the true motivation which influences an entrepreneur. Welfare of the employees, payment of tax to the government, is indirectly improving the living conditions of the entrepreneur. Thus the real motivation for Apple to create and sell popular products like ipod, iPhone and ipad is probably not money, but the interest.

Women are not only involved in business activities for their survival. They want to satisfy their inner urge of creativity and skill. For this purpose they have been formulating strategies and building a base. Their numbers in education, politics, self-employment, profession etc., are increasing at a greater speed also. Women education is the reason for social transformation. This will be seen from the entry of women into areas traditionally dominated by men. Women entrepreneurs explore the prospects of starting a new venture. They are willing to assume risk, introduce innovations, coordinate administration and control business by their skill and knowledge. Many women succeeded in their missions and emerged as successful entrepreneurs. According to Pandit Jawaharlal Nehru, "When women moves forward, the family moves, the village moves, and the nation moves". Women entrepreneurship has been recognized as an important, untapped source of economic growth during the last decade. With the spread of education and awareness, Indian women have shifted from the extended kitchen, handicrafts, and traditional cottage industries to non-traditional, higher level of activities.

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