

GENDER EQUALITY: INDISPENSIBLE ELEMENT OF ENTREPRENEURSHIP

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Abstract: Mainstream economic analysis assumes that economic opportunity and outcome are equally and evenly distributed across social segments, including the gender. The reality is, however, not so. There are various factors which inhibit equality oriented outcomes e.g. patriarchy and masculinity engender gender discrimination and injustice and, thereby, inhibit growth of women capacity building and empowerment, including entrepreneurship. Gender inequality, in turn, remains a serious limitation of economic growth and development and keeps women powerless and backward. Women own only a little of economic assets, have less consumption entitlements, lack access to economic opportunities, and lag far behind in social and political arena. The issue of gender equality can be solved to a great extent through considerate policy regimes favouring women empowerment and entrepreneurship. The paper, while discussing the issue from various angles like entrepreneurship, empowerment, and feminism, ends with policy suggestions aimed at development of mass level women entrepreneurship in the developing societies like ours.

Introduction: Indian Women have proven their great potential as successful entrepreneur. Some Indian women entrepreneurs today lead the biggest shipping companies, trading and export houses, brewing plants, plastic factories and electronic establishments. Garment and handicrafts export are primarily in the hands of women entrepreneurs. The 6th Economic census gave out the figures pertaining to total number of establishments owned by women entrepreneurs was 8.05 million (13.76%). These establishments provided employment to 13.45 million persons (10.24%), out of which 83.19% were without hired workers. About 88.8% of the workers were employed in the establishments hiring less than 10 workers. Total number of Self Help Groups (SHGs) were 0.19 million out of which all women Own Account Establishments were 89%.

Certain barriers to understanding why there are lesser number of women entrepreneur in india are to be understood at three basic levels. These levels being as follows:

1. Process, Practices & Policies of Entrepreneurship Development in India
2. Gender status in the contemporary scenario and the way it hinders the entrepreneurship emergence, functioning and its growth
3. Policy and public intervention for reduction of barriers to equality in entrepreneurship

Process, Practices & Policies of Entrepreneurship Development in India: Process, Practices and Policies of Entrepreneurship development in India has a national movement in the early 1970 the integration of internship development approach you want come pricing in mechanism

1. Simulator
2. Support
3. Staining activities

Through experimentation the entrepreneurship development programme commonly known as the EDP programme aims to facilitate the individuals

with both aspects of Post training and pre training of various kinds of work. Each year approximately 1 million prospective entrepreneurs, business persons and individuals train to grasp and understand the delicacies of being an entrepreneur for the past 30 years both my government organisations, thousands of NGO and VO for all categories that included women, educated, unemployed, rural, poor, ex-service men, students and artisan.

Main purpose of such entrepreneurship development programme was too widen the base of entrepreneurship by developing, achieving motivation and entrepreneur skills among the less privileged sections of the society. According to JP Singh(1985) "Enterpreneurship development is designed to help an individual in strengthening his entrepreneurial motives and acquiring skills and capabilities necessary for playing his entrepreneurial role effectively. It is necessary to promote this understanding of motives and their impact on entrepreneur real values and behaviour for this purpose now we can easily define it as a planned effort to identify, inculcate and develop abilities and skills as a pre requisites of a person to become and behave as an entrepreneur"

Gender status in the contemporary scenario and the way it hinders the entrepreneurship emergence, functioning and its growth: The contemporary discourse has created the modern world, with improving the status of women but in India 2000 years ago women have enjoyed a high status, Gargi, Maitri and other woman of Vedic Lore illustrated the high status of Indian women enjoyed in ancient times. Feminist Scholars abroad not Indians have recently come studying how the traditions have enabled women in India to participate in the public domain contrary to the country traditions in the West where women are only limited to household and livestock.

Jane Friedman an English author has described in her book as to the reason why Indian women have not been as successful as men in entrepreneurship roles. According to the figures in 1990-93 only 9% of the households in India were held by females and approximately 35% of those households for below poverty line.

The three reasons for the same are Education, Workforce and Lawful inheritance.

Education: The literacy rate for females in India is gradually increasing, however it is not on par with the Male Literacy rate. Primarily being due to women being considered "Paraya Dhan".

Workforce: Due to poor economic conditions, most kids are forced to enter the industrial world as child labour, so as to maintain their family. However female kids are paid less than males for the same amount of work due to a sense of Gender Inequality.

Lawful Inheritance: Most legal heirs are Sons, whereas daughters share is disregarded. Even though the Succession Act Amendment in 2005, gave way to a vested right for daughters in not just ancestral property but self acquired property as well. Even though the law, says so it has not yet been fully implemented. If such law was implemented diligently the females would have a solid ground for backing up their loans and becoming successful entrepreneurs.

Policy and public intervention for reduction of barriers to equality in entrepreneurship

Gender Inequality Preventing Women Performing Entrepreneurial Functions

ENTREPRENEURIAL FUNCTIONS	HINDERING GENDER ISSUES
1. Taking up entrepreneurship as career	1 Stereotyped women's Role –household work
2. Sensing & Selecting Entrepreneurial Opportunity	2. Number of gender generated self –perception such as lack of self –confidence, low Risk capacity, lack of initiative, low literacy & education, restricted exposure .
3. Enterprise Creation by planning, assessing and mobilizing Resources including (finance)	3 a) Low literacy & education, not attending training, not permitted to interact freely to outsiders, low exposure . b) Asset less, nothing to mortgage / collaterals c) Support agencies do not easily trust, Even their parent does not feel encouraged to invest particularly on behalf of unmarried girl
4. Management Functions –Production	4. Lack of technical / vocational education, worker not easily accept women as master.
5. Management Functions - Marketing	5 Comparatively low mobility. Not permitted to freely interact with outsider for purchase and sale. Networking with others particularly male prohibited for women

In India, the Micro, Small & Medium Enterprises development organisations, various State Small Industries Development Corporations, the Nationalised banks and even NGOs are conducting various programmes including Entrepreneurship Development Programmes (EDPs) to cater to the needs of potential women entrepreneurs, who may not have adequate educational background and skills. The Office of DC (MSME) has also opened a Women Cell to provide coordination and assistance to women entrepreneurs facing specific problems.

There are also several other schemes of the government at central and state level, which provide assistance for setting up training-cum-income generating activities for needy women to make them economically independent. Small Industries

Development Bank of India (SIDBI) has also been implementing special schemes for women entrepreneurs.

In addition to the special schemes for women entrepreneurs, various government schemes for MSMEs also provide certain special incentives and concessions for women entrepreneurs. For instance, under Prime Minister's Rozgar Yojana (PMRY), preference is given to women beneficiaries. The government has also made several relaxations for women to facilitate the participation of women beneficiaries in this scheme. Similarly, under the MSE Cluster Development Programme by Ministry of MSME, the contribution from the Ministry of MSME varies between 30-80% of the total project in case of hard intervention, but in the case of clusters owned

and managed by women entrepreneurs, contribution of the M/o MSME could be upto 90% of the project cost. Similarly, under the Credit Guarantee Fund Scheme for Micro and Small Enterprises, the guarantee cover is generally available upto 75% of the loans extended; however the extent of guarantee cover is 80% for MSEs operated and/ or owned by women. Some of the special schemes for women entrepreneurs implemented by the government bodies and allied institutions are provided below.

- Schemes of Ministry of MSME
- Schemes of Ministry of Women and Child Development
- Schemes of Kerala State Women's Development Corporation
- Kerala Government's Women Industries Programme
- Delhi Government's Stree Shakti Project
- Schemes of Delhi Commission for Women (Related to Skill development and training)

- Incentives to Women Entrepreneurs Scheme, 2008, Government of Goa
- Magalir Udavi Scheme, Pudhucherry Government
- Financing Schemes by Banks/ Financial Institution's

Summary & Conclusion: Studies on the topic of gender inequality in entrepreneurship including EDP studies that have examined the rate of entrepreneurship in the past 30 years have revealed a consistent result, the rates of women entrepreneur are lower than the men. In a country like India where only 13.86 percent of the entrepreneurship population is consistent of women which are even engaged in small scale businesses are more than enough to prove that the woman in India dislike in entrepreneurship rules these findings have been Force the explanation for women's entrepreneur really inferiority as a result arising out of social and economic exclusion and the lack of equality whose influence tends to grow stronger in times of economic crisis.

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