Entrepreneurship in Building Career of Women: An India Perspectives case study

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Abstract: Women in any society plays the most important role in shaping family, cultivator of ethics on children and take all other hurdles in home making. But the enormous potentialities of women endowed with are not properly utilized in economic contribution. In a country like India where women constitute almost 48% of total population and if major portion of this workforce are not actively involved in economic activities then it is impossible to grow at par with the developed nations. With passage of time and impact of globalization compelled the society to change their orthodox mindset. Entrepreneurship among all folks of people is growing and women are also undertaking entrepreneurship to involve in economic processes. Time has proved that women are successful entrepreneurs. This study is mainly based on entrepreneurship as career of women and challenges faced by women in various work environments. Successful cases of enterprising women form the main crux of this study.

Index Terms: Cultivator of ethics, Entrepreneurship, Career Women

I. INTRODUCTION

The 11th President of India APJ Abdul Kalam quoted "When women are empowered society with stability is assured".

The concept of career is used differently in daily language and academia. According to Oxford English Dictionary, career is "a person's course or progress through life". In everyday language, career is more or less viewed as the occupations that encompasses a series of hierarchical positions that person can climb up in order to gain power and rewards. In this sense it actually denotes managerial or professional career. In academic research career is a much broader concept. It refers to anyone who works and not confined to professionals only, and includes all who works outside the formal organizational system including homemakers. [1]

Definitions of career vary greatly among different disciplines. For example different conceptualizations of career in psychology, sociology, anthropology, economics, political science, history and geography, with each disciplines centering on different aspects of career. In political science, the study of career focuses on individual's pursuit of power, social status and wealth within a political context. In the field of economics, it focuses on labour market situation, employment opportunity and individuals' creation of human capital. Likewise different disciplines focus on their respective area of concerned [2].

The women involvement in varied economic activities is a recent phenomenon. Still recently women are not allowed to involve in professional and entrepreneurial venture, involvement of women in these activities are considered as a path breaking examples. Not only the developing and orthodox but also the advanced and developed countries also had similar issues. The participation of women in economic activities varies greatly across countries, reflecting differences in economic development, education levels, fertility rates, access to child care services and other relevant services in work place and most importantly the social norms prevailed in a society. Globally women workforce constitute 40% of total workforce and as per the ILOs report on Global Employment Trends 2013, out of 131 countries with available data India ranked 11th from the bottom in the female labour force participation (ILO, 2013). For the growth employability among women the Government of India initiated a scheme called Support to Training and Employment Programme (STEP) for Women: The Ministry of Women and Child Development have been administering 'Support to Training and Employment Programme (STEP) for Women' since 1986-87 as a 'Central Sector Scheme'. The STEP Scheme aims to provide skills that give employability to women and to provide competencies and skill that enable women to become self-employed/ entrepreneurs. The Scheme is intended to benefit women who are in the age group of 16 years and above across the country. Assistance under STEP Scheme is provided in any sector for imparting skills related to employability and entrepreneurship as identified by the Ministry of Skill Development & Entrepreneurship (MSDE)

In India career of women in diverse economic activity is a complex one as many of these women are not involved in organized system and there is no standard way to measure their household activities like looking after and educating children, looking after older family members, caring for the sick, preparing food, cleaning and collecting water and fuel etc. these are the unpaid care activities without calculating its impact on economy and also societal value. Traditionally Indian women prime focus is to look after different aspects of house and the life of a woman moves through different stages and they through marriage change their home also as India is a patriarch society. But with changes of time and norms of societies women are started to participate in different economic activities. Many women are challenging the norms of patriarch society system and they are highly successful in their respective areas. The women folk participation in any filed are not same with male folk. The Indian society is progressing with passage of time and women folk are also playing an active role in this regard. Since globalization of our economy more and more women are coming out due to spread of education and more importantly a liberal outlook is slowly developing in our male dominated society. The liberal attitude towards women from all corners of society will helped to grow women in different aspects of society and different examples from time it is proved that if equal opportunity is given then women prove to be a good leader in all segments of fields like politics, business and entrepreneurship, society, education, defence, medical or any other field and maximum of them performed these role by taking care of their respective houses. Women goes through different challenges of life cycle and in some cases it is seen that women use to take career break due to

birth of child, transfer of husband's job or in case of any other family related issue always women need to sacrifice her career and this is very common in case of corporate field. In Assam also women hesitate to take up economic activities for reasons like crèche facilities at working place though Government of India in its National Policy for Women 2016(Draft) made it necessary to have crèche facilities at working places and lack of crèche facility is a major hindrance for women to take up career in their preferred field and it is happening due to growth of nuclear family system, double income group. Women generally take up entrepreneurial career after last child attaining the school. So in modern life style crèche facility is necessary and it can be a new career for women mainly in urban areas as naturally women are better care taker in every aspects of our day to day life.

In some part of North Eastern region of India matriarchic tradition is followed, Khasi community of Meghalaya is a purely matrilineal tradition where women used to be the main owner of the house and property and in this custom after marriage the man used to leave his house and lives at his wife's place. This particular community is a unique exception in a male dominated country like India.

Since the starting of 21st century the economically backward societies of Assam like Adivasi women, Muslim women of alluvial soil area are growing due to government policies on socio economic aspects of women. This particular study is conducted in the sixth schedule area of Assam where many tribal communities used to live and these tribal societies are growing through a transformation stage and some sophisticated businesses are taken up like beauty parlour, commercial vehicle business like taxi, preparation of packaged foods like pickle, jam etc and they are also engaging in different jobs also like nursing is one of their preferred field and the youth are engaging in different service oriented jobs in the fields of travel and tourism, hotel industry etc. and this particular changes are taking place as now-a-days these communities are not confined to their people only and globalization and inter caste marriage is also playing a vital role in social mixed up among different caste and communities. In the entire North Eastern region all the indigenous societies don't practice dowry system, child marriage, female feticide and other forms of gender based biased system. Apart from doing household chores, the women of this region have shared the work on the fields and helped in generating income along with their male counter parts. This has decreased their level of dependency on the men. Among the tea tribe of Assam it is the women folk who are considered the perfect tea leaf pluckers and hence are the primary bread earners of their families.

II. RESEARCH METHODOLOGY

This particular study is based on secondary source of data. Various reports of Government of India regarding policies of women empowerment are studied in detail. Apart from reports various newspaper articles, life history of successful women entrepreneurs studied thoroughly and more importantly various research work on women were reviewed properly to make the study reliable and proper. Formation and style of functioning of various micro enterprises also considered for the study.

III. LITERATURE REVIEW

Different articles, Books and thesis of different times are reviewed before making the study.

Mukherjee S, (2010) stated women entrepreneurship is growing day by day as has women started to involve in entrepreneurial activity. They are expecting to play an even greater role when informal sectors are considered. Over the last two decades, womenowned businesses in the MSME sector appear to have gaining momentum in most large cities of our country [16].

Soundrapandian (1999) studied the role of Voluntary Organisations in women entrepreneurship development. She found positive impact of Voluntary Organisations.

She reported that empowering women through the employment and income generating activities under Arivoli Mahatir lyyakam of Madurai District was successful in reducing the gender gap and development of women after getting education through the mass literacy campaign. The Government and the public could encourage such type of Voluntary Organizations for women employment [17]

Kazmi A, in his study (1999) "Second Generation Business Entrepreneurs, made a comparison between first and second-generation entrepreneurs." First generation entrepreneurs exhibit a high level of intelligence, confidence, creativity and amiability [18].

Baruah and Borkakati (1998) in their study "Women entrepreneurship in the North East India" reported that constant endeavour to bring in hidden talents of North East region are worth mentioning. But the women entrepreneurship needs special attention. Because, very few trained women entrepreneurs start their business. The monitoring and follow up should be done constantly 19].

Rajkonwar, AB, in her article "Technology Transfer and Women Transfer" expressed the importance of women to be involved in the field of entrepreneurship. The women are now getting more experienced in owning business and the number of women business owners has increased significantly not only in India but also throughout the world. She stated that technology transfer in women entrepreneurship has also important to bring a change in the application of method and techniques in entrepreneurship (p-61). She also stated that women remain ignorant of improved farm technologies; extremely difficult market outlets for own products; Educational and vocational training opportunities remain limited; inadequate access to proper health care facilities; lead a very hard life style due to lack of facilities and work environment [20].

IV. OBJECTIVES OF THE STUDY

The study was undertaken with a motive of gaining experience of women empowerment processes and also to study the schemes taken by the government of India to promote women to take up economic activities. Another significant objective of the study was to analyse the journey of famous and lesser known women entrepreneurs who through their extra ordinary achievement motivated others to take up career in their area of interest.

V. GOVERNMENT SCHEMES FOR WOMEN EMPOWERMENT

The Government of India also realised the importance of women participation in variety of economic activities hence; they are also formulating policies to empower women in areas like education, economy and health etc. following are the some of the important schemes formulated by Government of India for economic empowerment of Women –

• Swa-Shakti

The project was founded by IFAD, World Bank and the Government of India was launched in October, 1999 and culminated on 30th June, 2005. The objective of the program was to bring out socio-economic development and empowerment of women through promotion of women SHGs, micro credit and income generating activities. The project was conceived as a Pilot Project implemented in 335 blocks of 57 districts in 9 states.

• Swayamsiddha

This was an integrated scheme for women empowerment through formation of Self Help Groups (SHGs) launched in February, 2001. The long term objective of the programme was holistic empowerment of women through a sustained process of mobilization and convergence of all the ongoing sectoral programmes by improving access of women to micro-credit, economic resources, etc. This is a Centrally Sponsored Scheme. The Scheme had been able to provide a forum for women empowerment, collective reflection and united action. The scheme was culminated in March, 2007. The programme was implemented in 650 blocks of the country and 67971 women SHGs have been formed benefiting 9, 89,485 beneficiaries. The scheme came to an end in March 2007.

• Swawlamban Programme

Swawlamban Programme, previously known as NORAD/Women's Economic Programme, was launched in 1982-83 with assistance from the Norwegian Agency for Development Corporation (NORAD). NORAD assistance was availed till 1996 – 97 after which the programme is being run with Government of India funds. The objective of the programme is to provide training and skills to women to facilitate them to obtain employment or self employment on sustained basis. The target groups under the scheme are the poor and needy women, women from weaker sections of the society such as Scheduled Castes and Scheduled Tribes etc. In order to ensure more effective implementation and for better monitoring/evaluation of the scheme, it has been transferred to the State governments from 1st April 2006 with the approval of Planning Commission.

Support to Training and Employment Programme (STEP)

This programme seeks to provide skills and new knowledge to poor and assetless women in the traditional sectors. Under this project, women beneficiaries are organized into viable and cohesive groups or cooperatives. A comprehensive package of services such as health care, elementary education, crèche facility, market linkages, etc. are provided besides access to credit. Skill development is provided in ten traditional skills amongst women. This is a Central Scheme launched in 1987.

> Rashtriya Mahila Kosh

Rastriya Mahila Kosh is a society, registered under the Societies Registration Act, 1860 and an apex micro-finance organization established in 1993. The main objective of RMK is to provide micro-credit to poor women through intermediary organizations (IMO), which includes Sec 25 Companies, NGOs among others for various livelihood support and income generating activities at concessional terms in a client-friendly procedure to bring about their socio-economic development. RMK has made a cumulative sanction of more than Rs.360.00 crore and disbursement of Rs.302.00 crore to more than 7.35 lacs poor women beneficiaries through a network of over 1500 NGOs/IMOs. The target beneficiaries are entrepreneurs from different economic activities ranging from traditional & modern handicraft to small business such as petty shop, etc. The loans are sanctioned through various schemes of RMK viz., Main Loan Scheme, Loan promotion scheme etc.[4]

Moreover, to strengthen inclusive development of women the Government of India launched a scheme called "Mahila Police Volunteers" in 2016 with advisory to make provision of 33% reservation for women in police department. All total 8 states and 6 union territories applied the scheme, Haryana being the first state to implement the scheme. The main objectives of this scheme are to prevent women from domestic violence, dowry system, and child marriage and also to protect against harassment of women in public spaces [5]

National Policy for Women, 2016

The Draft National Policy for Women, 2016, is in its last stages of finalization. The policy has been revised after 15 years and is expected to guide Government action on women's issues over the next 15-20 years. The draft policy prescribes the operational

strategies for implementation. These include, framing of Action Plans at the National, State and Local level; strengthening gender institutional architecture, enacting new legislations as well as reviewing and harmonizing existing legislations, engaging with stakeholders for advocacy and awareness generation, strengthening institutionalization of gender budgeting and creating an effective gender data base.

Salient features of the National policy for women empowerment:

- To create a society with women working as equal partners in all spheres of life
 - To develop a framework to ensure equal rights and opportunities for women
- To make cyber space a safe place for women and to address "redistribution of gender roles, for reducing unpaid care work, review of personal and customary laws in accordance with the Constitutional provisions and many more."
 - It also seeks to review the criminalisation of marital rape keeping women's rights in mind
 - Health and education of women have been kept a priority in the proposed draft
- The draft has proposed to "improve access to pre-primary education, enrolment and retention of adolescent girls."
 - To carry out skill development and provide equal employment opportunities
 - To provide suitable benefits related to maternity and child care services
- The draft plans to increase women's participation in the political, administration, civil services and corporate boardrooms arena
- To address all forms of violence against women
 - To improve child sex ratio (CSR)
 - To prevent trafficking at source, transit and destination areas for effective monitoring of the networks
- Operational strategies
- To enable safety and security of women with the help of "One Stop Centres, Women Helpline, Mahila Police Volunteers, Reservation of women in police force, Panic buttons in mobiles, Surveillance mechanisms in public places."
- To create eco-systems to encourage entrepreneurship amongst women. This has been proposed to be done through podiums like Mahila E-Haat etc
 - Aiding women in workplace through "flexi timings increased maternity leave, provision of child care/crèches at workplace, life cycle health care facilities. [6]

VI. CASES OF SUCCESSFUL WOMEN IN INDIA

The initiatives and schemes of Government and more importantly the changing outlook of society resulted in the growth of career of women. Following are the some cases of successful women in different fields -

- ➤ Kiran Mazumder Shaw is one of leading lady of India who progressed in the field of business motivates many more women to pursue career in the field of business and entrepreneurship. She founded Biotechnology enterprise called Biocon Ltd. In the year 1978 with a capital of 10000 INR. She transformed Biocon Ltd. From industrial enzyme manufacturing company to an integrated biopharmaceutical company and for her achievement in the field of business the Government of India honoured her with prestigious Padma Bhushan in the year 2005. [7]
- Ritu kumar is pioneer in the field designing and credited with transforming ancient traditions of craftsmanship with modern sensibilities. She was the first women to start Boutique culture in India. Her journey of entrepreneurship is very interesting and encouraging. She born in Amritsar of India in the year 1944 and after education in Delhi she moved to Kolkata due to marriage where she started her journey in a small village with a hand block printers in the field of traditional cottage industries. She during her initial stage realized that there are hardly any retailers and buyers of the end products and this problem initiated her to open a boutique in Delhi in 1966. She sold the products manufactured by villagers under her supervision. Ritu kumar in her entrepreneurial journey revitalize some fading traditional art of textile craft and design by harnessing the skills of artisans. With passage of time she opened 34 numbers of boutiques all over India and also opened boutique in cities like Paris, London and New York. For her extra ordinary success and motivation towards other the Government of India awarded prestigious Padmashri to her in the year 2013. [8]
- Another name who shaped a career in unconventional way is Tarla Dalal. She is the first woman to be awarded prestigious Padmashri in the year 2007 for achievement in the field of cooking. She started her career in the year 1966 through cookery classes from her home in Mumbai. She extended her activity from cookery classes to writing books cooking and she also took part in several cookery shows in and outside India. She was a celebrity in her field and shows a path to many other women that career is possible in any field and it can be undertaken from home and that is also after marriage. She was also awarded as Women of the Year in 2005 by Indian Merchant Chamber. Her book The Pleasure of Vegetarian Cooking released in 1974 sold more than 1500,000 copies worldwide [9]
- Ela Bhatt is one the famous women entrepreneur of India. She is the Founder of the Self-Employed Women's Association (SEWA), Bhatt is a renowned leader in the fields of microfinance and labour. She founded SEWA in 1972 along with the late Arvind Buch who was then the president of the Textile Labour Association (TLA). Thanks to an initiative by SEWA, villages in Bihar have become a base for rural women to earn their living by renting solar bulbs to other families. These women buy solar bulbs at subsidized rates with the help of loans from SEWA and then not only use some in their own homes but also rent them out to other families, thereby earning their living. [10]

- Thinlas Chorol is famous in the field of adventurous field. She is the only Ladakhi woman to be trained to work in the field of mountaineering. Having grown up in the mountains, Chorol went on trekking expeditions as a guide with "Around Ladakh with Students" (ALS), the travel agency owned by SECMOL, the Institute where she studied. She founded the Ladakhi Women's Travel Company in 2009 to bring more women into the field of travel and mountaineering, and also to promote ecotourism in Ladakh. [11]
- > Shri Mahila Griha Udyog Lijjat Papad (SMGULP) is household name in India for their phenomenal achievement. It is a cooperative organization started by seven semi literate women in Mumbai in the year 1959 with a seed capital of 80 INR on the terrace of a building and went to become a huge success. They demonstrate the empowerment that women can achieve through entrepreneurship. SMGULP now employing more than 45000 women and their sale crossed 829 crore INR and they are operating from 75 branch offices and 27 divisions with a head office in Mumbai. [12]
- Apart from the above mentioned women entrepreneur some other women namely Indra Nooyi of Pepsi, Naina lal Kidwai of HSBC Bank, Chanda Kochar of ICICI Bank, Arundhati Bhattacharjee of SBI are famous for their contribution to strengthening women empowerment and motivating others to follow their dream and aspirations.

Some women from Assam are also making their mark as entrepreneur through their hard work and creative nature. Following are the few examples of women who adopted entrepreneurship and became successful-

- Rakhi Saikia, owner of 99 hectare organic tea plantation in the Barpathar area of Golaghat districts of Assam proved to be an innovating entrepreneur as she started experimenting with making yellow tea after going through different Chinese literatures on the tea recipe and making some changes in technique to suit the local condition in the state. Pradip Baruah, Senior scientist of Tocklai Tea Research Institute in Jorhat, provided technical guidance to Rakhi for making yellow tea. "On October 23, her experiment yielded success. She got the light yellow colour, fruity flavor with an aroma of night jasmine and tinge of sweet taste of yellow tea. This is the quintessential characteristic of yellow tea. Initially there was some problem, but later she perfected it through regular monitoring and thorough handling of the necessary parameters needed to make yellow tea [3].
- Tanushree Hazarika, a business management graduates from Boston University, with experience in MNCs like Fidelity and Morgan Stanley in the US. She started her career in Assam with publication of popular English magazine, Eclectic Northeast in 2007. In a short period, she has also added interesting new ventures to the group and has hosted and promoted a variety of successful seminars, events and festivals across the Northeast. She started Tattva creations in 2010, which, provides brand and communication solutions to corporate houses and organizations. One of her initiatives is the Brahmaputra Valley Film Festival, which has become a landmark event in promoting Northeastern Cinema and budding talents. She has received the Young Communicator award from the Symbiosis Institute in 2010 and the Outstanding Woman Achiever award by FLO (ladies wing of FICCI) in 2013. [14]
- Ms. Leena Saikia, Chairperson cum Managing Director of Frontal Agritech Pvt. Ltd. which was started in 2004 in Jorhat, Assam. This enterprise is engaged in basically business of commercial agriculture. They marketed a special kind of chilly called 'bhut jolokia' (which was certified by Guinness Book of world record as the hottest chilies) to customers in countries including Japan, the UK, Sweden, Venezuela, Australia and France. This international market encouraged as many as 2000 farmers in Golaghat, Baksa and Nagaon of Assam to take up 'bhut jolokia' cultivation [15]

Career of women in Assam in different sectors and their comparison with male counterpart is shown through the following tables. The following data gives an idea of women participation in economic activities in different sectors either through self employment or the other ways.

<u>Table 1-</u> Employment of Women in Organised Sector, Assam (*In thousand nos.*)

	Public sector		Private Sector		Public and Private Sector		Percentage
Year							share of
	Women	Total	Women	Total	Women	Total	Women in
							Organized
							Sector
2003	77.4	528.0	241.1	551.1	318.5	1079.2	30.0
2004	77.3	525.1	255.6	572.0	332.9	1097.2	30.0
2005	81.5	524.5	268.4	605.2	350.0	1140.0	30.7
2006	81.8	519.7	299.0	599.7	380.7	1119.4	34.0
2007	84.9	527.0	310.8	640.5	395.7	1167.5	33.9
2008	85.6	527.3	266.5	554.6	352.1	1081.9	32.5

2009	87.3	531.7	273.0	571.7	360.3	1103.4	32.7
2010	87.0	531.1	279.7	583.0	366.7	1114.1	32.9
2011	89.0	537.0	279.9	583.5	369.0	1120.6	32.9
2012	90.1	535.7	280.5	584.8	371.0	1120.5	33.1
2013	90.5	529.3	294.9	609.5	385.4	1138.8	33.8
2014	94.4	515.2	288.8	590.8	383.2	1106.0	34.6
2015	89.7	492.4	304.1	673.7	393.8	1166.2	33.8

Source – Economic Survey of Assam, 2016-17

Table 2- DISTRIBUTION OF WORKERS ACCORDING TO ACTIVITY:

The table given below shows per 1000 distribution of workers aged 15 years and above by broad activity according to Usual Principal and Subsidiary status approach for Assam and All India.

Category of Employee			Self Employed	Wage/ Salaried	Contact	Casual Labour
				Employee	Worker	
	Rural		535	170	14	282
Assam	Urban		490	361	38	111
		Male	549	196	15	240
	Total	Female	459	190	21	329
Rural		Rural	491	107	29	374
All India	Urban		412	343	57	187
		Male	486	174	38	302
	Total	Female	429	125	27	419

Source: Economic Survey of Assam 2016-17. P-228

VII. CONCLUSION

Empowerment of women is imperative for the growth of country. In a country like India women constitute almost 48% of total population so equitable growth they need to participate in economic activities. With the passage of time more and more women are interested to pursue career in their preferred area. In maximum states reservation for women is available and in Assam up to 33% of government jobs are reserved for women. It has given them a chance to take part in administrative system. This particular study emphasised on status of women in India mainly their involvement in economic areas more particularly in industrial sector and entrepreneur related career. It is observed that women take up career at a certain point of time of their life when they feel relaxed from all household responsibilities. Overall it is a knowledge enhancement study which familiarise the researcher regarding women empowerment processes of India and hopefully others will also be beneficial through this study.

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