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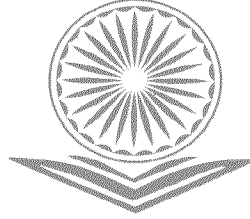
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23. Women Entrepreneurs in Maharashtra

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Abstract

Women entrepreneurs plays a very important role in the economic development because it leads to capital formation and support to business, trade and industrial development. This paper attempt to study the status of women entrepreneurship in Maharashtra, to understand the women work participation in Maharashtra and to understand the challenges faced by women entrepreneurs in Maharashtra. The main findings of the study reveal that the total number of establishments owned by women entrepreneurs was 8,050,819 out of which 83.19 % of the total establishments were without Hired Workers (16.81%) were with at least One Hired Worker. Almost 82.98 % of the women establishments were self-financed in Maharashtra. It shows most of women entrepreneurs face difficulties in getting loan or finance from banks and other financial institutions. There are many challenges faced by women entrepreneurs therefore certain measures need to take by the Government, family, financial institutions, NGOs, and regulatory agencies, that will increase the women entrepreneurs in Maharashtra.

Keywords: Women Entrepreneurs, Finance, Challenges, Labour Force Participation etc.

Introduction

Women entrepreneurs plays a very important role in the economic development because it leads to capital formation and support to business, trade and industrial development. Women constitute around half percent of population in India but there participation in the economic activity is less as compared to their potential. The role of women in the society has always been traditional and bound by oppression of the patriarchal ideology. They were treated unfairly across various parameters, including economic participation and opportunity, educational attainment, health and survival and political empowerment. In modern society, women come out of four walls and participating in every economic activity, they are in to politics, administration, medical and engineering, technical and technological, social, educational services and entrepreneurship. Women entrepreneur can be defined as a woman or group of women who start

a business with innovative idea, organize the factors of production, take a risk and run a business enterprise. So this paper makes an attempt to analyse status of women entrepreneurs, their work participation and challenges faced by women entrepreneurs in Maharashtra..

Objectives of the Paper

1. To study the status of women entrepreneurship in Maharashtra.
2. To understand the women work participation in Maharashtra.
3. To understand the challenges faced by women entrepreneurs in Maharashtra.

Data Collection

The present study aims to understand the present status of women entrepreneurship in Maharashtra and challenges faced by them. The Secondary data collected from various journals, articles and all India Report of Sixth Economic Census, March 2016.

Women Entrepreneurs in Maharashtra

Maharashtra state has been established on 1st May 1960. There are 35 districts and 355 talukas in Maharashtra in 2019-20. As there are a drastic change in the Economy of Maharashtra since independence of the country. According to 2011 census, female population was around 54,131,27 and male population was 58,243,056 but still most of the business, enterprises are dominated by men in Maharashtra. Women are so strong and they can compete with in any economic activities and they can make their entrepreneur successful by exploiting their full potential.

Table No 1.1 Number of Establishments under Women Entrepreneurship by Type and Number of Person Employed in 2013-14

States	Number of Establishments by type				Total Number of Persons Employed			% share in total
	Without Hired Workers	With at least One Hired Worker	Total	% share of establishments	Without Hired Workers	With at least One Hired Worker	Total	
Maharashtra	580337 (87.36)	83,963 (12.64)	664300 (100)	8.25	704021 (64.12)	393855 (35.87)	1097876 (100)	8.16
West Bengal	762247 (91.68)	69,090 (8.31)	831337 (100)	10.33	1043926 (76.04)	328804 (23.95)	1372730 (100)	10.21
Andhra Pradesh	736146 (86.61)	113,766 (13.39)	849912 (100)	10.56	958505 (72.33)	366504 (27.66)	1325009 (100)	9.85
Kerala	863797 (94.51)	50,120 (5.48)	913917 (100)	11.35	962144 (83.88)	184881 (16.11)	1147025 (100)	8.53

Tamil Nadu	793646 (72.97)	293,963 (27.03)	1087609 (100)	13.51	1051776 (56.64)	804910 (43.35)	1856686	13.81
India	6697354 (83.19)	1353465 (16.81)	8050819 (100)	100	8673957 (64.49)	4774225 (35.50)	13448182 (100)	100

Source: All India Sixth Economic Census (2016) , Ministry of Statistics & Programme Implementation

Above table 1.1 shows that Number of Establishments under women entrepreneurship by type of establishment and number of person employed in top five states in 2013-14. It is observed that, five top states in terms of percentage share in total number of women owned establishments in the country are Tamil Nadu (13.51%), Kerala (11.35%), Andhra Pradesh (10.56%), West Bengal (10.33%) and Maharashtra (8.25 %). The total number of establishments owned by women entrepreneurs was 8,050,819 out of which 6697354 constituting about 83.19 % of the total establishments were Without Hired Workers and the remaining 1353465 (16.81%) were With at least One Hired Worker. It is also observed from above table most of the number of establishment under women entrepreneurs were run by without hired worker.

Sources of Finance for Women Entrepreneurs

Finance is observed as “life-blood” for any enterprise. Finance allows entrepreneur to exploit the resources and grow the business. It is observed from the following Table 1.2 almost 82.98 % of the women establishments were self-financed in Maharashtra and 79.70 % in India . It shows most of women entrepreneurs face difficulties in getting loan or finance from banks and other financial institutions.

Table No 1.2 Sources of Finance for Women Entrepreneurs

State / Country	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
Maharashtra	551300 (82.98)	19440 (2.92)	10940 (1.64)	2997 (0.45)	3752 (0.56)	75871 (11.42)	664300 (100)
India	6365447 (79.70)	270978 (3.37)	86789 (1.08)	67525 (0.84)	80660 (01)	1179420 (14.65)	8050819 (100)

Source: All India report of Sixth economic census, 2016

Labour Force Participation Rate of Women

The economy of Maharashtra is the largest in India. It is one of the most urbanized of Indian States. Maharashtra is India's leading industrial state contributing 13% of national industrial output. Although Maharashtra is a highly industrialized state of India, agriculture continues to be the main occupation in the state. There are six administrative divisions in Maharashtra, they are Nasik, Amravati, Nagpur, Kokan, Pune and Aurangabad. The workforce participation rate of women is very less as compared to men in Maharashtra. Labour force participation rate of men and women in rural and urban area is shown in the following table 1.4

Table No 1.3 : Division wise Average Labour Force Participation Rate (per 1000) above 15 years according to Usual Principal Status Approach in 2013-14

Name of the Division/Region	Rural		Urban	
	Male	Female	Male	Female
Nasik Division	807	510	758	203
Amravati Division	775	477	716	236
Nagpur Division	833	627	709	253
Kokan	789	333	682	168
Pune Division	768	431	740	233
Aurangabad Division	803	570	741	226
Overall in Maharashtra	794	480	724	195

Source: Calculated from report of district level estimates for the state of Maharashtra 2013-14 p. 69

It is observed from above table average Labour Force Participation Rate of men and women is 794 and 480 in rural area respectively and average Labour Force Participation Rate of men and women is 724 and 195 in urban area respectively. Thus it shows that average Labour Force Participation Rate for men and women is more in rural than urban area.

Average Labour force participation of women more in rural area as compared to urban area and work participation of women in rural villages is limited to agriculture activities, small petty manufacturing, trade, home based work and so on. It is also observed that average Labour Force Participation Rate of men is more than women in rural as well as in urban areas.

It is also observed that average Labour Force Participation Rate of women was more with 627 (Rural) and 253 (Urban) in Nagpur division and less average Labour Force Participation Rate of women was in Kokan division with 333 (Rural) and 168 (Urban). Less work

participation of women is attributed due to reasons like i) increased the attendance and higher participation of women in the education. ii) increased household incomes, which, in turn, may have reduced female labour force participation. iii) increase in the number of women engaged in domestic duties iv) infrastructure bottlenecks These mentioned factors discourage women to participate in labour market. To increase the labour force participation of women Govt. have implemented various scheme, training program association like MCED, MGNREGS, SHGs, Mahila Coir Yojana, Prime Minister's Rozgar Yojana, Credit Guarantee Fund Scheme For Micro and Small enterprises, Mudra Yojana Scheme, Mahila Udyam Nidhi Scheme, Udyogini Scheme etc

Challenges faced by Women Entrepreneurs

1. Lack of Finance: it is observed from in the table no 1.3, almost 80 % of women entrepreneurs are self-finance. Financial institutions hesitate to finance women because they do not have property on their name.
2. Family and business: It is a big challenge before women to balance in between family and business. Marriage and family life are given more importance than career in Indian society. To run a business women need support form husband and family members.
3. Competition: Women face big cut-throat competition form men. Most of the men do not accept women as a boss and due to less mobility women find difficult to compete with men.
4. Education: As par 2011 census, literacy rate in Maharashtra for men is (88.38%) and for women is (75.87). It shows that literacy rate is less in women as compare to men. Due to illiteracy and lack of information women do not get the benefit of different scheme and incentives like subsidies, Training provided by the government.
5. Women entrepreneurs continuously face the problems in marketing their products. For marketing the products women entrepreneurs have to be at the mercy of middlemen who pocket the chunk of profit. Although the middlemen exploit the women entrepreneurs, the elimination of middlemen is difficult
6. Other challenge faced by women are Low risk taking ability, lack of information and scarcity of raw material.

Conclusion

Women entrepreneurs play a very important role in industrial development and economic development. The main findings of the study reveal that women entrepreneurs face difficulties in getting loan or finance from banks and other financial institutions. and average Labour Force Participation Rate of men is more than women in rural as well as in urban areas. Women entrepreneurs are highly empowered in urban area as compared to rural areas in Maharashtra. By considering challenges faced by women, certain measures need to be taken by the Government, family, financial institutions, NGOs, and regulatory agencies, that will increase the women entrepreneurs. There are many schemes, training centers and policies introduced by the government but these should be effectively implemented and there is a need to increase the awareness of such programs in the society.

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