

“Problems and Opportunities of non-governmental organization Women Entrepreneurs in India”

Research Guide

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Abstract

Today women entrepreneurship become tool for women empowerment. Women entrepreneurs need to enhance their living standard into a comfortable level along with their family which in turn help in development of the country. Generally entrepreneurs are strength of any successful economy in the world. This paper focus toward the problems new challenges and opportunities of women for self-fulfillment.

Keywords: NGOs, Entrepreneurship, Empowerment, Problems, opportunities, Challenges.

INTRODUCTION

The entrepreneur is an economic man who tries to maximum his profit by innovation. innovation involve problem solving & entrepreneurs get satisfaction from using capabilities in at lacking problem. Women owned businesses are highly increasing in the economies of almost all countries. The hidden entrepreneurial potentials of women have gradually been changing with the growing Sensitivity to the role and economic status in the society. Women entrepreneur is a person who accept challenging role to meet her personal needs and become economically independent. a strong desire to do something positive is an inbuilt quality of entrepreneurial women, who capable of contributing values in both family and social life. This paper focuses toward the problems new challenges and opportunities of women entrepreneurs in India.

NGO PROBLEMS OF INDIAN WOMEN ENTREPRENEUR

1. Lack of confidence

In general, women lack confidence in their strength and competence .the family members and society are reluctant to stand beside their

entrepreneurial growth. This situation is changing among Indian women and yet to face a tremendous change to increase the rate of growth in entrepreneurship.

2. Socio-cultural barriers

Women family and personal obligations is sometimes a great barrier for succeeding in business career. Only few women are able to manage both home and business efficiently, devoting enough time to perform all their responsibilities in priority.

3. Market-oriented risks

Stiff competition in the market and lack of mobility of women make the dependence of women entrepreneurs on middleman indispensable. They are not fully aware of the changing market conditions and hence can effectively utilize the services of media and internet.

4. Motivational factors

Self motivation can be realized through a mind set for a successful business,

attitude to take up risk and behavior towards the business society by shouldering the social responsibilities..

5. Knowledge in Business Administration

Women must be educated and trained constantly to acquire the skills and knowledge in all the functional areas of business management. This can facilitate women to excel in decision making process and develop a good business network.

6. Awareness about the financial assistance

Various institutions in the financial sector extend their maximum support in the form of incentives, loan, schemes etc. even then every women entrepreneur may not be aware of all the assistance provided by the institution.

7. Exposed to the training programs

Training programs and workshop for every type of entrepreneur is available through the social and welfare associations based on duration, skill and the purpose of the training program.

8. Identifying the available resources

Women are hesitant to find out the access to cater their needs in the financial and marketing areas. in spite of the mushrooming growth of association, institution, and the schemes from the government side, women are not enterprising and dynamic to optimize the resource in the form of reserves, assets mankind or business volunteers.

9. Lack of Funds

Most of the NGOs in India are suffering from paucity of funds. Government does not give percent grants in aid or make delay in sanctions of grants for numerous programmes. Now a day's charity is not so strong in

the minds and hearts of the people as it was in the ancient society. This was another region for languish of funds for NGOs.

10. Lack of Dedicated Leadership

Leadership qualities of the leaders in NGOs determine the quality and condition of the services rendered by any organization. Especially dedicated leadership 'Leadership for the sake of leadership' is a most important governing factor in this regard.

11. Inadequate Trained Personnel

It is believed that the personnel working in NGOs may be of personnel working in such organizations is a sense of dedication and commitment and interest in the social services. NGOs earlier were assumed to be served by unpaid social workers imbued with the spirit of service and did not require any special education or training NGOs. Their vision has been changed and are interested to work in urban areas only. They very difficult to get trained persons who are either willing or trained to work in the where most of NGOs work.

12. Misuse of Funds

It is the matter of fact that some unscrupulous elements have made fortunes by floating NGOs for their personnel's gains and managing grants from the government. it is a common experience that there have been serious charges of misuse and misappropriation of funds received as grant-in-aid from the government, foreign donors and raised through their own resources by the most of the NGOs.

13. Monopolization of leadership

It has been observed that there is a growing tendency towards monopolization and interlocking of leadership at the top level of voluntary

action groups and organizations as is reflected in the same person being the presidents in one organizations, secretary in the other, treasurer in the third and a member of the executive in the fourth. But the greatest disadvantage of such leadership is that fresh blood is not allowed to flow into the organization and leadership.

14. Lack of Public Participation

NGOs are meant to provide opportunities to the citizens for democratic participation but they have not been able to fulfill this obligation due to the method and manner in which they function and failed to attract people, interested in construction work and develop channels for people's enthusiastic participation. some of the factors responsible for such a state of affairs are general backwardness of the people, absence of adequate number of dedicated persons, over emphasis on targets and time bound programmes, political interference and vested interests, easy availability of funds without proper planning and assessment of felt needs and safeguards for the community, distrust of agencies and workers who do not have a base in the community.

15. Centralization in Urban Areas

NGOs are more developed in urban areas as compared to rural areas. the backwardness and ignorance of the rural people and lack of enthusiasm among social workers among them in the absence of availability of minimum comforts are the two important reasons for the backwardness of the NGOs in rural areas.

16. Lack of Coordination

The absence of coordination between NGOs existing at local, state and

national level has laid to the common problems such as overlapping, duplication non coordination etc, The absence of such a common forum also incapacitates NGOs to offer united stand against the government when it humiliates them by extraneous considerations at the behest of politicians and egoistic government officers.

17. Lack of Volunteerism/Social work among Youth

The basic characteristic of NGO is volunteerism. In early days, youth are making their career in volunteerism but that enthusiasm seems to have faded these days. The extent of volunteerism is declining day by day and turning it into professionalization. This leads to lack of efficient volunteers in NGOS.

18. Modernization

Because of modernization, professionalization and introduction of management techniques, the traditional NGOs need certain minimum, infrastructure and administrative expenses.

OPPORTUNITIES OF INDIAN WOMEN ENTREPRENEUR

Women entrepreneurs believe good enough to contribute for the society well-being in order to tap the opportunities in entrepreneurship. They have many responsibilities towards society betterment. In recent days women entrepreneurs are performing extremely fantastic. •Eco-friendly technology • Bio-technology • IT enabled enterprises • Event Management • Tourism industry • Telecommunication • Plastic materials • Mineral water • Sericulture • Floriculture • Herbal & health care • Food, fruits & vegetable processing

WOMEN EMPOWERMENT THROUGH ENTREPRENEURSHIP

- Consider women as specific target group for all developmental programmes.
- Better educational facilities and schemes should be extended to women folk from government part. 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.
- Skill development to be done in women's polytechnics and industrial training institutes. Skills are put to work in training-cum-production workshops.
- Training on professional competence and leadership skill to be extended to women entrepreneurs.
- 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 programmes.
- 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 organized 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.
- A Women Entrepreneur's Guidance Cell set up to handle the various problems of women entrepreneurs all over the state.
- District Industries Centers and Single Window Agencies should make use of assisting women in their trade and business guidance.
- Programmes for encouraging entrepreneurship among women are to be extended at local level. Training in entrepreneurial attitudes should start at the high school level through well-designed courses, which build confidence through behavioral games.
- More governmental schemes to motivate women entrepreneurs to engage in small scale and large-scale business ventures.
- Involvement of Non-Governmental Organizations in women entrepreneurial training programmes and counseling.

REMEDIES

1. The government of India has to liberalize the rules and regulations of grants-in-aid and to sanction more grants to NGOs. at the same time, the government should appoint commissions of enquiry or committees to cross check the misuse of funds by NGOs.
2. Young graduates from universities, colleges and schools has to conduct the public seminars, meetings, symposiums etc. and use the local media to advertise the importance of volunteerism, success stories of NGOs and encourage people to participate in voluntarism.
3. The government of India has to introduce the success stories of great leaders and their style of leadership qualities, voluntarism, dedication and commitment towards social work in the curriculum of social work departments and in the school syllabus to build leadership qualities in the coming generation.
4. There must be coordinating organization like association of voluntary association for rural development (AVARD), coordination council of voluntary association (CCVA) etc. to solve the problem of NGOs.
5. In India, 65% of populations belong to rural areas. NGOs, therefore, need to operate in rural areas on a bigger scale to enlist the cooperation of village people in making their lives better.at the same time, these NGOs have to encourage the educated young graduates of rural areas to participate in voluntarism.
6. NGOs being a welfare organization have to maintain high standard of quality in service. The government has to recognize those NGOs, by giving awards or rewards with additional grants.
7. Monopolization of leadership should be avoided. NGOs should recruit young and efficient people as leaders and retire the persons who are nominated members for very long tenures in any group or agency.
8. The government should revise the pay scales and allowances to the personnel of NGOs. at the same time some special funds to be allotted for the NGOs to train the personnel at the grass root level.
9. The NGOs should use of latest technologies like internet, websites etc. for rising of their funds, to have mutual associations, to advertise their products and for the selection of efficient personals.
10. The government or donor while sanctioning the grants for particular programme has to considered the interest of that particular NGO. According to NGOs interest of programme, the funds to be sanctioned.

CONCLUSION

NGOs are the ones who really intend to care the uncared sections and the people at the bottom of the social stratum. Ours is developing country which requires these types of committed, devoted and dedicated organizations for the development of the country.Challenges and opportunities provided to the women in this digital era are growing rapidly fantastic rather job seeker. they are flourishing as designers, interior decorators, exporters, publishers ,garment manufactures and still exploring new avenues of economic participation .independence brought promise of equality of opportunity in all sphere to the Indian women and laws guaranteeing for their

equal right of participation in political process and equal opportunities and rights in education and employment were enacted. The large majority of them are still unaffected by change and development activities have benefited only a small section of women the

urban middle class women. women entrepreneurs can contribute largely to the wealth of society in a most efficient manner.

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