

# **Focus on Socio-Economic Background of Women Entrepreneurs in Minority Community**

A Collection Of Selected Papers



**Dr.Jubily Navaprabha & Prof.Priya R**



# **FOCUS ON SOCIO-ECONOMIC BACKGROUND OF WOMEN ENTREPRENEURS IN MINORITY COMMUNITY**

Collection of selected papers

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**Published by:**

The Post Graduate Department of Commerce & Research Centre

Sanatana Dharma College, Alappuzha, Kerala.

**Printed at:**

The District Co-operative Press, Alappuzha

Second Edition: December 2016

ISBN:978-93-5254-018-1



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# MICRO FINANCE AND WOMEN ENTREPRENEURS

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## ABSTRACT

Entrepreneurs play a key role in any economy. Entrepreneur is a person who organizes and manages any enterprise especially a business, usually with considerable initiative and risk. A women entrepreneur is a person who denies the role of personal needs to participate and be accepted economically independent. The government and other financial institutions give great support to entrepreneurs for developing entrepreneurial activities. Micro finance programmes are targeted to assist poor, especially poor women to tackle poverty and support self employment projects that can generate income. This also substantially contributes towards the social capital formation of the world. Recently Narendra Modi Government introduced MUDRA BANK aiming to provide finance to micro and small business which have the potential to create 25 crore jobs. The bank is targeted towards mainstreaming young, educated or skilled entrepreneurs including women entrepreneurs. The present study is an attempt to examine the role of micro finance in the development of women entrepreneurs in Kerala and to identify the special benefits provided by Government.

MUDRA – Micro Units Development and Refinance Agency.

## INTRODUCTION.

Women play a crucial role in a country as economic supporters to their families. Women entrepreneur is a person who denies the role of personal needs to participate and be accepted economically independent. Strong desire to do something positive is a high quality women entrepreneur who contributes to the positive values of family and social life. "A women entrepreneur is a confident, innovative and creative women capable of achieving economic independence individually or in collaboration generates employment opportunities for others through initiating, establishing and running an enterprise by keeping pace with her personal, family and social life"- (kamala Singh). A significant factor that may play a role in the disparity between men and women entrepreneurs can be attributed to the fact that women from low income group often seek an additional means of income to support themselves and their families. Many women owned businesses continue to be home based operations. Women enterprises have emerged as a dynamic sector of the economy. Alleviation of poverty is a very complex and critical concern of all developing countries.

Hence the present study aims at analyzing the extent of influence of micro finance in the growth of women micro units and also study the special benefits provided by Government.

## OBJECTIVES OF THE STUDY

The study aims at the following objectives.

1. To study the role of microfinance in empowering women entrepreneurs in Kerala.
2. To study the special benefits provided by government for promoting women entrepreneurs in Kerala.

## Methodology.

The present study is only descriptive in nature. Secondary data will be used for the study. Secondary data will be collected from the various books, journals, research articles and internet websites.