

2017

✓ (2)

Sl.No.	Title of the Paper	Page No.
72.	Women Entrepreneurs' Problems: Empowerment of Women in the Globalised era - <i>N. Veknata Krishnaiah</i>	275
73.	Women Entrepreneurship - <i>Dr. K. Chitti Kalavathi & Dr. G. Sreenivasulu</i>	278
74.	Health Issues: Empowerment of Women in the Globalized era - <i>Dr. K. Nagaraja Setty</i>	281
75.	Women Empowerment Through Education - <i>M. Venkatesh</i>	284
76.	Women Entrepreneurship in India: Challenges & Milestones <i>Mallappa. Sidaram</i>	287
77.	Full Paper for National Seminar on Poverty alleviation - <i>J. E. Padmja</i>	290
78.	Empowerment of Women Through Tourism Industry in Andhra Pradesh - <i>D. Ramanjulu</i>	294
79.	Sustainable Livelihood Promotion And Empowerment of Rural Women Through Microfinance - <i>Nalika Rohini</i>	298
80.	Impact of Globalization on Women Empowerment in India: Problems & Possibilities - <i>Bandameedi Nagaraju</i>	300
81.	Poverty in Andra Pradesh: A Study on Socio-Religious Groups of NSS Region - <i>Niranjan. R & Shivakumar</i>	307
82.	Self Help Groups and Women Empowerment - <i>B. Indira Nainadevi</i>	310
83.	Sustainable livelihood promotion for rural women through microfinance for Empowerment - <i>Nalika Rohini</i>	313
84.	The Projection of Women in Visual Media and its Adverse Impact - A Study - <i>Dr. M. Shanawaz Begum, Dr. S. A. khader</i>	316
85.	Women Empowerment is a requisite to the growth of the society - A perspicuity - <i>Dr. C. S. Sukumar Reddy & V. Vasavi</i>	319
86.	Self-help Groups in the Handicraft Industry in Purkalgaon- A Socioeconomic Analysis - <i>Jemimah Newton</i>	321
87.	Problems Faced by the Differently-Abled Women- A case study on Viruksham-Disabled Self Help Group in Chennai - <i>Easterly G. & SumiGayathri J.V.</i>	328
88.	Women and Ecology - <i>Gadmur Jayaraj Komal</i>	334
89.	Women and Ecology - <i>Gadmur Jayaraj Komal</i>	337

Women Entrepreneurship

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INTRODUCTION

Women were the first humans to taste bondage. On the contrary, the overall growth of women remained stunted". Women were denied the benefit of education. Economically women became completely dependent upon men. Entrepreneurship has emerged. Women entrepreneurs in India have to cope with various socio-economic problems. Women become entrepreneurs due to several factors which may be grouped under "Pull factors" and "Push factors".

In the Indian context, participation of women as entrepreneurs commenced from 1970s onwards. In urban India, women entrepreneurs are found in 4 E's- Electricity, Electronics, Energy and Engineering. However, women in rural India have confined themselves to petty business and tiny cottage industries. Majorities of rural women entrepreneurs are concentrated in low-paid, low-skilled, low-technology and low-productivity jobs. Government of India (1984) has defined woman entrepreneur as "an enterprise owned and controlled by a woman having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of employment generated in the enterprise to women". This definition does not suit to rural women entrepreneurs in India. Any rural woman or a group of rural women which innovates, imitates or adapts an economic activity may be referred as a rural woman entrepreneur. Secondly, rural woman entrepreneur could be defined as "an adult rural woman who creates, owns, and runs an enterprise in rural area.

"Women Entrepreneurship" means an act of business ownership and business creation that empowers women economically increases their economic strength as well as position in society. Women Entrepreneurs have been making a significant impact in all segments of economy of the world. The concept of women entrepreneurship is becoming a global phenomenon playing a vital role in the business community. Women entrepreneurs also contribute to India's economic prosperity. In terms of skill development, women are impeded by their lack of mobility, low literacy levels and prejudiced attitudes towards women. Skilled women must therefore become more attracted to entrepreneurship. Woman constitutes the family, which leads to society and Nation. Social and economic development of women is necessary for overall economic development of any society or a country. Social and

economic development of women is necessary for overall economic development of any society or a country. The basic qualities required for entrepreneurs and the basic characters of Indian women, reveal that, much potential is available among the Indian women on their entrepreneurial ability. Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise.

Women are to be considered as equal partners in the process of development. Women in India have been the neglected lot. Women Entrepreneur" is a person who accepts challenging role to meet her personal needs and become economically independent.

Current Scenario of Women Entrepreneurs in India

The word entrepreneur is derived from the French word "entrepreneur" which means a person who carries out the task of bringing together various resources and manages them to accomplish desired results and take some portion. Women Entrepreneurs may be defined as the women or a group of women who initiate, consolidate and run a business enterprise. Women Entrepreneurship in India symbolizes a group of women who are discovering new opportunities of economic participation. Entrepreneurship amongst women is a fairly recent phenomenon. Women Entrepreneurship plays a crucial role in Industrial development. Women Entrepreneurs also have many functions to perform as performed by male entrepreneurs. They should discover the visions of opening new enterprise, undertake risks, introduction of new inventions, manage administration and control of business and provide active leadership in all aspects of business. Women entrepreneurs are influenced by both push and pull factors. Pull factors comprise of aspirations for autonomy and independence, personal satisfaction and achievement, or search for a challenge, challenging/rejecting gender stereotypes, gap in the market, etc. Push factors comprise of dissatisfaction with the labour market, need for greater income, unemployment, desire for a better life or higher earnings, financial incentive and motivation from government/schemes for assistance, attraction of high profit margins, etc.

Women play a vital role in reducing poverty through productive work that they are involved in outside their home. Women's contribution in micro, small and medium enterprises

is growing so that developmental goals and aims to lessen poverty, to improve family health and empower women's economic status can be accomplished. Women Entrepreneurship deals with both the condition of women and role of entrepreneurship in the society. Therefore, it can be said women are considered as the better half of the society. In the traditional societies they were restrained to the four walls of the houses carrying out only household activities. But the situation has changed now. In the modern society, they have arisen out of the four walls to contribute in all kinds of activities. The Indian women are no more treated as beautiful showpieces. They are taking pleasure and relishing the fruit of globalization by making an impact on the domestic and international domains.

Women Entrepreneurship in India : Problems and Challenges

Though, in practice, the same entrepreneurial process is followed for both men and women but there are many problems and challenges which are being faced by women entrepreneurs in India. These problems and challenges are:-

Male Dominated Society: - The utmost constraint to women entrepreneurs is that they are women. A male dominant social order is the biggest hurdle to them in their way towards business success. Male members consider it to be a big risk funding the ventures run by women.

Distrust in the Entrepreneurial abilities of Women: - The financial institutions do not trust the entrepreneurial abilities of women. The bankers put impracticable and absurd securities to get loan to women entrepreneurs. According to the report by the United Nations Industrial Development Organization (UNIDO), "despite evidence that women's loan repayment rates are higher than men's, women still face more difficulties in obtaining credit," often due to biased attitudes of banks and informal lending groups.

Inadequate Financial Resources and Working Capital: - Entrepreneurs generally need financial assistance of some kind to take-off their ventures- be it a formal bank loan or money from a savings account. The women entrepreneurs are suffering from inadequate financial resources and working capital. They do not have access to external funds due to their incapability to provide tangible security. Very few women have tangible property in hand.

Family Obligations: - Women's family obligations also restrict them from becoming effective entrepreneurs in both developed and developing nations. "Having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business." The financial institutions dishearten women entrepreneurs on the belief that they can at any time leave their business and become housewives again. The

consequence is that they are compelled to depend on their own savings, and loan from relatives and family friends.

More Importance to Family Ties and Relationship: - Indian women give more importance to family ties and relationships. Married women have to make a reasonable equilibrium between business and home. Moreover, the success of a business depends on the support of the family members to married women who are engaged in the business process and management.

Lack of Managerial Skills: - Another dispute is that women entrepreneurs have low-level management skills. They have to rest on office staffs and intermediaries, to get things done, especially, the marketing and sales side of business.

Hard Competition between male and female: - The male-female competition is another reason which develops hurdles in the path of women entrepreneurs in the business management process. In spite of the fact that women entrepreneurs are good in keeping their services prompt and delivery in time, due to lack of organizational skills compared to male entrepreneurs women have to face constraints from competition.

Low Mobility: - The confidence to travel across day and night and even different regions and states are less found in women as compared to male entrepreneurs. This shows the low level of freedom of expression and freedom of mobility of women entrepreneurs

Lack of Knowledge of Availability of Raw-materials: - Information of different sources of raw-materials availability and high negotiation skills are the basic prerequisites to run a business. Receiving the raw materials from different sources with discount prices is the factor that defines the profit margin. Lack of knowledge of availability of the raw-materials and low-level negotiation and bargaining skills are the factors, which affect women entrepreneurs' business adventures.

Lack of Education: - Knowledge of modern technological changes, know how, and education level of the person are the major factors that affect business. The literacy rate of women in India is found at low level compared to male population. Many women in developing nations lack the education required to build up successful entrepreneurship. They are unaware of new technologies or inexpert in their use, and often incapable to do research and gain necessary training.

Government Initiatives for Women Entrepreneurs in India

The government of India and the various state governments have come up with policies and programmes to assist women entrepreneurs and help in solving the above stated challenges and problems which they face. A brief account of these policies and programmes are given below.

Policy Initiatives: Government of India is committed to develop MSMEs in general and women entrepreneurship in particular. In a broad manner the government has implemented the MSME Development Act 2006 which has already come into effect. There is a provision to reserve items exclusively for the MSMEs. At present 20 items are reserved for these sectors. However depending on the factors such as economies of scale, level of employment, prevention of concentration of economic power etc. there are possibilities of de-reservation also. The govt. has also launched National Manufacturing Competitiveness Programme (NMCP) to encourage competitiveness in this sector. Women entrepreneurship has been benefiting from these policy initiatives.

Role of the Ministry of MSME: The Ministry of MSME is primarily set up to assist various states and Union Territories in the effort to promote growth and development of MSME in general. The two specific schemes to assist the women entrepreneur (a) The Scheme of Trade Related Entrepreneurship Assistant and Development TREAD and (b) Mahila Coir Yojana. TREAD is linked with NGOs wherein the Govt. provide the grant up to 30% of the total project cost and also provide separate grant for research and development. Mahila Coir Yojana is a self-employment programme for women aimed to provide training and ratts for carrying out spinning activities in a subsidized manner.

Entrepreneurship Development Programme (EDP): The Government also announce from time to time Entrepreneurship Development Programme (EDP) especially for the first generation of women who desire to be entrepreneur. For the purpose of training and skill development there are three important institutions namely National Institute of MSME, Hyderabad, National Institute of Entrepreneurship and Small Business Development (NISESBUD, Noida and Indian Institute of Entrepreneurship (IIE), Guwahati and NISC, Delhi.

Prime Minister's Employment Generation Programme (PMEGP) launched in 2008-09 also gives special attention to urban and rural women by providing them subsidy at the rate of 25 to 35 per cent of the project cost in urban and rural areas respectively. Bank finance in the form of loan is 95% of the project cost for women.

The Ministry of Women and Child Development of Government of India does play an important role for all round development of women and provides support to women to empower themselves. It has launched the National Mission for Empowerment of Women (NMEW) in March, 2010. The mission has the network of various State Mission Authority (SMAs) at state level. Besides that there are two important schemes of the ministry which can act as complement to the process of development of women entrepreneurship. These schemes are named as Rajiv Gandhi Scheme for Empowerment of Adolescent Girls-Sabla and Support to Training and Employment Programme (STEP) for women. 'Sabla' was

launched in 2010 with one of the objectives to provide vocational training to girls aged 16 and above under National Skill Development Programme.'

SCHEMES FOR THE DEVELOPMENT AND PROMOTION OF WOMEN ENTREPRENEURS

- Trade related entrepreneurship assistance and development scheme for women (TREAD)
- Micro & small enterprises cluster development programme (MSE-CDP)
- Credit guarantee fund scheme
- National bank for agriculture and rural development (NABARD)
- The rural small business development centre (RSBDC)
- National small industries corporation (NSIC)
- Small industries development bank of india (SIDBI)
- Rural and women entrepreneurship development (RWED)
- Uttar pradesh state industrial development corporation (UPSIDC)
- Uttar pradesh small industries corporation (UPSIC)

CONCLUSION

The problems and constraints experienced by women entrepreneurs have resulted in restricting the expansion of women entrepreneurship. The greatest challenge to women entrepreneurs is that they are women. Male members think it a big risk financing the ventures run by women. Women in India lead a protected life. Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations. Indian women give more emphasis to family ties and relationships. Married women have to make a fine balance between business and family.

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“Role of Women Self Help Groups on Poverty Alleviation and Empowerment of Women in the Globalised Era”

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PARAMOUNT
PUBLISHING HOUSE

₹.975.00

ISBN No. 978-93-85101-01-4



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Proceedings of UGC Sponsored National Seminar on Challenges and Opportunities of Indian Tourism

Editor

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Proceedings of UGC Sponsored National Seminar on Challenges and Opportunities of Indian Tourism

First Edition - 2017

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ISBN : 978-93-85101-89-2

Paramount Publishing House

A-531, H.No. 4-32-521, Phase-1, Allwyn Colony, Kukatpally, Hyderabad - 500 072.

Ph. : 040-23161070, 040-64554822

Sales Offices :

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Published by Manu Alluri for Paramount Publishing House and printed by him at Sai Thirumala Printers.

✓ (3)

Contents

Foreword	v	
Acknowledgement	vii	
VC Message	ix	
Sl.No.	Title of the Paper	Page No.
1.	Risk & Return analysis of Tourism companies: Evidence from National Stock Exchange Index in India - <i>Dr Sanjay Joshi, MR. Chinmay Modi & MR. Krunal Soni</i>	1
2.	Indian Tourism an Incessant towards Inclusive Growth - <i>Dr. B. N.Vonod Rao</i>	9
3.	Ecotourism In Sustainable Development - <i>Mrs. A. Devaki & Dr. A. Malleswari devi</i>	14
4.	Rising of Tourism in Andhra Pradesh & its Problems - <i>P.V. Nageshwa Reddy</i>	17
5.	Indian Tourism Industry - A Growth Trajectory - <i>Dr Kankipati Srinivasa Rao</i>	21
6.	Growth & Performance of Tourism ✓ - <i>Dr. G. Sreenivasulu</i>	25
7.	A Study on The Contribution of Travel and Tourism Industry in Economic Development of the India - <i>Dr. Parul Mathur, Dr. K. Lalitha & Devadas Badarla</i>	28
8.	Tourism Nexus between India & Srilanka A Diagnostic approach - <i>Dr. P. Malyadri</i>	35
9.	Principles and Practice of Sustainable Tourism Planning - <i>Dr. K.Venkateswarlu</i>	39
10.	Tourism Industry An Impetus to income generation activity in India - <i>J Vidydhar Rao</i>	42
11.	Challenges and Opportunitieof Indian Tourism - <i>M.V. Rama Mohan Rao</i>	47
12.	Tourism & Hospitality industry in Indian Economy Some Insights - <i>Palle Mahender</i>	50

Growth & Performance of Tourism

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Abstract

Tourism is the activities of persons traveling to and staying in places outside their usual environment for not more than one consecutive year for leisure, business and other purposes not related to the exercise of an activity remunerated from within the place visited. Tourism is travel for recreational or leisure purposes. The World Tourism Organization defines tourists as people who "travel to and stay in places outside their usual environment for not more than one consecutive year for leisure, business and other purposes not related to the exercise of an activity remunerated from within the place visited". Tourism has become a popular global leisure activity.

Key Words: Cultural Tourism, Youth Tourism, Pilgrimage Tourism.

Introduction

Tourism in India has seen exponential growth in the recent years. India is one of the most preferred destinations for both overseas and domestic travelers. Tourism enables the international traveler to understand and experience India's cultural diversity first hand. According to official estimates the Indian tourism industry has out performed the global tourism industry in terms of growth in the volume of foreign tourists as well as in terms of revenue. The scope of travel and tourism is truly immense: in the last six years, it has created 11 million jobs and has the potential to create another 37 million jobs (estimated by the NSSO, Ministry of Tourism) of the 120 million projected requirements by 2020. Owing to its wide scope travel and tourism offers various career opportunities both in the public and private sector. In the public sector, there are opportunities in the Directorates and Departments of Tourism of the center and the state as Officers, information assistants, Tourist guides etc. In the private sector, qualified tourism personnel can work as travel agencies, tour operators, airlines, hotels, transport and cargo companies etc. The emerging tie-ups of private airlines with foreign airlines has removed barriers in the transport and communication network. This has led to increase in number of domestic and foreign tourists in the country.

- (i) Domestic tourism, which involves Residents of the given country traveling only within the country;
- (ii) Inbound Tourism, involving non-residents traveling in the given country; and
- (iii) Outbound Tourism, involving residents traveling in another country. The UN also derived different categories of

Tourism by combining the three Basic forms of tourism:

- (a) Internal tourism, which comprises domestic tourism and inbound Tourism;
- (b) National tourism, which comprises domestic tourism and outbound Tourism; and
- (c) International tourism, which consists of inbound tourism and outbound Tourism

Medical Tourism:

It is one of the fastest growing segments in India. India has been able to leverage on certain advantages it has over other countries like highly skilled doctors, cost effective treatment, improved quality of private healthcare etc. Some of the common treatments for which overseas patients come to India are heart surgery, knee transplant, cosmetic surgery and dental care. India's traditional rejuvenation therapy like yoga and ayurvedic therapy are also becoming popular. India's system of traditional medicine are a combination of Ayurveda, Siddha Yoga and meditation, it aims at curing ills and helping the patient to lead a healthy, balanced lifestyle. There are a number of health farms and nature spas in India that attract a number of foreigners looking for help in bringing about lifestyle changes and detoxification of the body. The Ministry of Tourism has recognized the scope of medical tourism and has initiated MDA (Market Development Assistance) Scheme to key players in the Medical Tourism space. Road shows are organized at regular intervals to promote India as a Medical Tourism destination.

Eco Tourism

It is relatively new segment in India. It involves visiting natural areas without disturbing the fragile ecosystem. Eco tourism generates wealth for the local people, who in turn take measures to conserve and protect the environment and natural resources. India with its natural diversity is one of the pristine places in the world for eco tourism. The Himalayan region, Kerala, Northeast, Andaman and Nicobar Islands and Lakshadweep islands the Western and Eastern Ghats are some of the hot spots for eco tourism in India. Evaluating environmental and cultural factors, initiatives by hospitality providers to promote recycling, energy efficiency, water reuse, and the creation of economic opportunities for local communities are an integral part of Eco-tourism.

Heritage Tourism

Heritage tourism is a very lucrative segment in India. It is widely believed it would emerge as the most important segment within tourism in terms of revenue generation by 2010. India has a rich cultural history and reflection of its glorious past is still visible in its numerous forts, monuments, palaces, places of worship etc. Heritage tourism itself can be further classified as colonial heritage, urban renewal, religious tourism, industrial heritage and ethnicity. The Indian government must show keen interest in preserving the heritage sites from a tourism perspective.

India's varied geographical and climatic conditions offer excellent opportunity for adventure sports.

Scope of Agri - Tourism

Agri-Tourism has great scope in the present context for the following reasons: 1. An inexpensive gateway - The cost of food, accommodation, recreation and Travel is least in Agri-Tourism. This