

# **ABSTRACT**



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## **ABSTRACT (FINDINGS)**

The study on “Women Entrepreneurship among Minorities in NCR Delhi : A comparative study of Muslims, Sikhs and Christians” has been undertaken with a view to find out the entrepreneurial performance, activities and problems dealing with various dimensions of women entrepreneurship.

The motivation, availability of resources and finances was important to be an entrepreneur. The initial investment was owner-raised in the majority of the cases, leading to poor capital formation. The women entrepreneurs appeared to have successfully combined business and family life. The problem of sources of finance, marketing, administrative and human resource were found most important. Few organizations provide some form of special services, policies and/or institutional arrangements for women entrepreneurs. A wide range of problems and issues faced by women entrepreneurs that are greater than those faced by small businesses in general with most important being:

- Difficulties with access to start up and, to a lesser extent, development finance;
- Perceived discrimination on the part of finance providers;
- Limited management skills e.g. in marketing and/or the use of technology;
- Limited awareness of and/or access to appropriate business support.

The majority of women entrepreneurs felt that discrimination was evident during the implementation stage but became less severe once the units were established. Women coming from families in industrial and business activities could achieve success faster than most others. They easily assumed the role of independent decision-makers and had leadership qualities in the fullest measure. Young unmarried women were found least in number as the course of their future life was not in their hand. Compared to them, married women in the age of 30-45 were found to be more reliable as their responsibilities towards their family were clearly defined and were gradually lessening. Today, 80% working women forgo their careers for the sake of their families. It was observed that almost all successful women entrepreneurs had strong family support in the form of finance and business know-how, and enjoyed personal freedom. The family adjusted and rescheduled the normal house routine to suit them. Soft loans by government are necessary to encourage the women entrepreneurship. Security, incentives in terms of insurance, marketing, promotion and private - public – partnership initiatives are essential. Also, linking and networking between product of women entrepreneurs and the consumer.

The following efforts are required to be taken into account for effective development of women entrepreneurs.

- Consider women as specific target group for all developmental programmes.
- Better educational facilities and schemes should be extended to women folk from government part.
- Adequate training programme on management skills to be provided to women community.
- 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.
- Training and counseling on a large scale of existing women entrepreneurs to remove psychological causes like lack of self-confidence and fear of success.
- Counseling through the aid of committed NGOs, psychologists, managerial experts and technical personnel should be provided to existing and emerging women entrepreneurs.
- Making provision of marketing and sales assistance from government part.
- 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 counseling on 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 Centres 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.
- Involvement of NGO in women entrepreneurial training programmes and counseling.

The process of proper socialization is vital in empowering minority women. For this, girl child should be inspired, guided and encouraged to develop self confidence in her own ability to empower them. The existing welfare schemes and programmes should be made known to them. A successful women entrepreneur must possess the following qualities :

- Have an overall and detailed view of the entire organization and yet know how to delegate responsibilities.
- Must have the ability to judge people, their abilities and their talents.
- Should be well informed and should be creative and innovative.
- Should have the vision and be a step ahead of the organization.
- Should be a motivational force and show understanding, diplomacy and tact where necessary.
- May start in a small way but should think big, relentless determination, courage and the desire to excel.

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