

This highlights the significance of encouraging and educating Telangana's female residents about their options.

OBJECTIVES

- Exploring what factors would encourage more women to pursue entrepreneurial endeavors.
- To gain a better understanding of the obstacles women confront in the economic world.
- We need to conduct research to learn more about the opportunities that exist for women company owners.

2. REVIEW OF LITERATURE EMPOWERMENT OF WOMAN

Professor Dastgir Alam wrote in 2008 on "Women in the Labor Market an Aspect of Social Justice," noting that women have traditionally made up a smaller share of the labor force participation rate (LFPR). He defines social justice as the consensus that all members of society should have a voice in determining the form that economic, political, and social institutions take. By giving women a stable economic foundation and the self-assurance to stand on their own two feet financially, LFPR delivers a powerful message that aids in the creation of a more equitable society. The study's findings, however, are not encouraging for sex equality. Because men predominate in the labor force, a disproportionate percentage of women are employed in low-paying service industries. Women make up a smaller proportion of the workforce compared to men in both rural and urban areas, indicating a gender gap in the labor force participation rate (LFPR). Education is just one area where the current situation falls short of expectations. For a long time now, women with lower levels of education have made up the majority of the workforce in this country. Women could be winners or losers depending on the percentage change in the typical status of women's labor force participation by age. The declining involvement of women in the LFPR has exceeded that of men, which is a worrying trend.

Dr. B. Suguna's (2002) research sheds light on

numerous approaches to enhancing the status of rural women. She claims that empowerment is a new concept that emerged in the 1990s, and she defines it as "giving power to creating power within and enabling." The author divides empowerment into three major categories: political empowerment, social empowerment, and economic empowerment. The author underlines the significance of women having autonomy in their daily life. Equality is not being treated differently, receiving the same opportunities, receiving the same respect, receiving the same recognition, and having the same standing in society. She goes on to explain that "empowerment" refers to women's growing independence and prosperity. She claims that despite making up 75% of the country's female population, rural women have lower levels of education and income. Women in remote areas need education and a community of allies to reach their full potential. The findings demonstrate that fundamental issues, such as low levels of education, employment, mobility, and self-determination, persist despite government efforts in these areas.

Recent investigation by Ch. A partnership between Srilatha Vani and P. Micro-businesses are crucial to the economies of developing countries, and women run a disproportionate share of them. They're working toward financial freedom while aiding others in their employment searches. The household, community, and city all profited from women's economic independence and entrepreneurialism. In addition to boosting national output and creating new job possibilities, micro-enterprises provide rural women with an avenue to strengthen their economic security and social standing.

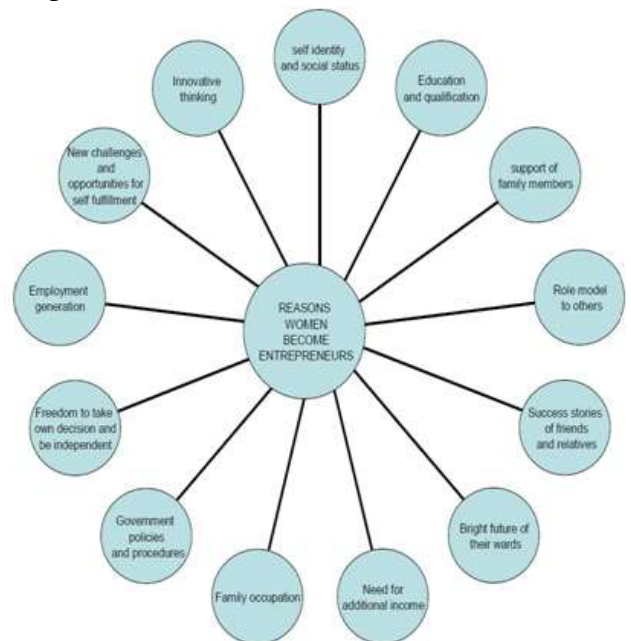
According to "The Impact of Lending to Women on Household Vulnerability and Women's Empowerment: Evidence from India," conducted by Supriya Garikipati in 2007, lending to women has a beneficial effect on the families they head. However, some of them are concerned that the women in issue may not feel empowered by this.

Her study, which focuses on a loan program in rural India, provides support for the seemingly contradictory conclusion. They considered both statistical information and anecdotal accounts of loan recipients to draw conclusions about the service's efficacy. This led them to conclude that female borrowers are more likely to use their loan proceeds to boost their families' standard of living. They drew the conclusion that this imbalance damages women's status in society because of this and the fact that women are not equal owners in their families' economic assets.

Dr. Ajay Sharma, Ms. Sapna Dua, and Mr. Vinod Hatwal studied female entrepreneurs in 2012. It has been established that women business owners have a significant effect on their communities' economies, and the vast majority of micro-businesses in developing nations are run by women. In rural areas, women often serve as primary caregivers for their children and integral family members. In developing countries like India, where the economic condition of women is particularly grim, especially in rural sections, and where opportunities to generate money are extremely constrained, Self-Help Groups (SHGs) are credited for leading the road toward the economic independence of rural women. In their analysis, they review previous research on the topic and focus in on the unique difficulties and opportunities that face women business owners in rural locations. This study looked at how the popularity of micro businesses and SHGs has impacted women's financial autonomy.

A woman's socioeconomic level is a major factor that inspires her to start her own business, according to the research conducted by Dr. S. Tarakeswara Rao, Prof. G. Tulasi Rao, and Mr. M.P. Suri Ganesh. As they found out, financial gain is just one of many motivating factors for women business entrepreneurs. It has been shown by studies of rural women business owners that networking with and joining like-minded groups might boost confidence. More than half of the 1,600 women business owners in DWCRA's sample had never owned a business before. This is

despite the fact that developing entrepreneurs requires more resources, such as working capital and credit, training, management skills, etc. The vast majority of them were effective leaders, knowledgeable about risk assessment, ardent users of media like newspapers and television, and focused on achieving their goals. Over half of business owners are women, and they tend to be strong-willed, innovative, and sociable. Many of those who participated in the survey said they had the most success with ads they saw in satiable and pamphlets. Seventy-five percent of women business owners were extremely competitive and have great bargaining power. Women business owners were most influenced by their proximity to the market, the experiences of other women business owners, and the advice of friends and neighbors. Some of the following have been identified as motivations for women to embark in entrepreneurial ventures.



3. CHALLENGES FACED BY WOMEN ENTREPRENEURS

A lack of technical expertise and talents, as well as the inability to successfully manage work and family responsibilities, are two of the biggest obstacles women face in the commercial world. Below are just a few of the obstacles that female business owners must contend with.

Dual Role of women overlapping of responsibility of business and family

Women in leadership positions in family enterprises face unique difficulties in areas such as self-identity, role-conflict, loyalty, family connections, and authority. Women in these roles confront unique challenges as a result of the blurring lines between their personal and professional lives. Women-led family enterprises face unique financial challenges and are often forced to rely on internal rather than external funding.

Problem of Finance

There are a number of gaps and obstacles that women must cross before they have equal access to financial resources. The many groups working on this issue do not coordinate with one another, and there is no central database listing all the programs. Customers who only shop at one location will miss out on advice regarding the best course of action for their needs.

Illiteracy

The literacy rate for women in India is significantly lower than that of men. There is often a dearth of resources for rural women seeking knowledge or instruction in cutting-edge technologies. They are usually unable to acquire the requisite knowledge and skills. Sometimes, unschooled rural women lack the skills necessary to measure and handle basic financial records.

Less Risk Bearing Capacity

In India, women are safe inside the confines of their homes and family. Since men traditionally have played a larger role in driving economic growth and cultural norms, women have less of a voice in these areas.

Lack of Visibility as Strategic Leaders

Assumptions regarding women-owned firms' chances of success need to be corrected, and this can only happen if more women are seen as role models in the corporate world. Analysis of the number of women who hold positions as CEOs or Directors in large corporations suggests that the departure of women entrepreneurs from growth firms may be attributable to the belief that women

have a better chance of obtaining strategic leadership roles in privately-held or family-owned businesses.

Lack of Information and Assistance

Many women in business today are interested in learning more about how to take their company to the next level of success and where they can find the resources they need to get there. According to a poll that sought to identify the information requirements of female business owners, new female entrepreneurs are seeking guidance and education in three key areas: putting their business ideas into action, finding early sources of financing, and advertising and marketing. The owners, who were well-known in their sector, made several unexpected requests, such as seeking funding for expansion and boosting revenue. Businesses that experience rapid expansion may need the following.

- Optimum use of capital to make operational decisions
- Financing growth
- Increasing the value of the business
- compensation for self and associates
- Hiring, training and motivating for growth
- Succeeding in a rapidly changing world
- Successful selling
- Sales force management
- Management success
- Scanning of business environment

Lack of Training and Development

In addition, the majority of today's professional counselors received their education in business institutions, where the male model of business is still taught by an overwhelming majority of male academics. It is extremely rare for a woman to serve as the subject of study or an example that is cited in a textbook. Students, both female and male, aren't being taught the qualities and abilities that have made successful modern businesswomen what they are. Unfortunately, progress will be painfully slow until significant adjustments are made by educators.

Male Dominated Society

Another barrier to women's advancement in

business management is the natural competitiveness between male and female business owners. When compared to their male colleagues, who often have greater levels of organizational abilities, women business owners have a harder time maintaining on-time services and deliveries. Because of this, they are more likely to buckle under competition's pressures. Women business owners are less likely to feel comfortable making late-night or out-of-state trips than their male colleagues. This demonstrates the limitations placed on the freedom of expression and movement experienced by women company owners.

Lack of Infrastructure and Widespread Corruption

These are some additional challenges that women entrepreneurs face. All administrative and operational duties, especially those associated with marketing and sales, fall on the shoulders of office workers and intermediaries. As a result, there is a higher chance that the individual may commit an economic fallacy, such as putting too much stock in the opinions of experts or giving in to the demands of middlemen for a piece of the profits. Lacking the management and technical talents developed through education and consulting, women in rural areas may be handicapped in their efforts to solve industrial difficulties. It is especially problematic in the context of global online transactions that more than 70% of businesses in this area are micro or small businesses, but their growth is hampered by a lack of business management, marketing, and technical expertise as well as an insufficient business infrastructure and complex legal frameworks.

Mobility Constraints

Traditional Indian culture places restrictions on women's freedom of movement. The only place for women to truly "pull their weight" is in the kitchen. The women were doting on their families, their knitting, and their crocheting. It's highly unlikely that someone will be able to break through this wall. The ubiquitous

availability of information technology and communication infrastructure has helped alleviate the mobility problem.

4. OPPORTUNITIES FOR WOMEN ENTREPRENEURS

In an effort to spur industrialization, the state of Telangana provides a wide range of incentives to business owners. The distribution of these subsidies will also take place in a climate that is devoid of corruption and supportive of business, as the Telangana State Government has pledged. The bonuses will be deposited directly into a bank account on the due day, as promised by the Telangana State Government. The open and clear online application process will have minimum human intervention.

Entrepreneurs who self-identify as members of the marginalized groups of Scheduled Castes, Scheduled Tribes, People with Disabilities, and Women will be eligible for enhanced incentive packages. In addition to the regular incentives for industries in the big category, those mega-projects that invest over Rs. 200 core s in equipment and machinery or hire over 1000 personnel would be eligible for additional incentives. T-IDEA (Telangana State Industrial Development and Entrepreneur Advancement Act) provides incentives in the following areas:

- Stamp duty reimbursement
- Land cost rebate
- Land conversion cost
- Power cost reimbursement
- Investment subsidy
- VAT reimbursement
- Interest subsidy
- Seed capital for 1st generation entrepreneur
- Training and skill development cost reimbursement
- Quality/patent support
- clean production measures
- Reimbursement of infrastructure development costs

Special Assistance to Women Entrepreneurs

The percentage of women who own manufacturing companies is similarly low as that of SC/ST business owners. The Telangana State government is dedicated to encouraging female business owners. There would be women-only business parks in all but one of the state's nine areas (Hyderabad being the exception). The government will partner with organizations like COWE, ALEAP, and FICCI- FLO to find and educate prospective female business owners, help them craft project ideas, introduce them to potential funding sources, and track their firms' progress. Increasing the number of women and members of other underrepresented groups who start their own enterprises is a priority for the government.

Special Support for Sc/St Entrepreneurs

The percentage of factories owned by people of SC and ST ethnicity is extremely low. It may be extremely challenging for business entrepreneurs of SC/ST origins to overcome the systemic obstacles they face. The new Telangana State Industrial Policy will prioritize many initiatives aimed at increasing the number of SC/ST entrepreneurs in the state. The Telangana State Program for the Rapid Incubation of Dalit Entrepreneurs (TSPRIDE) would act as the umbrella organization for all of these efforts.

Each Sub-Plan's budget allocation will be pooled together and used to create a direct funding scheme that will specifically benefit businesses owned by SC or ST participants.

- The government will cover the shortfall of SC/ST business owners.
- Suitable allocation of land for manufacturing zones
- Possibilities for Vendor Expansion Diverse Participation in High-Impact Fields
- The Indian government's stance on small and medium-sized enterprises (20%) is consistent with state procurement legislation.
- Education and Training for the Business Profession
- CRISIL financing's eligibility for government aid Rated NBFCs

- Completely devoid of skeptics
- Assistance in securing financing for service-based businesses (other than those in the transportation sector).
- The government should provide a similar scheme like CGTMSE for SC/ST business owners.
- The Dalit India Chamber of Commerce and Industry (DICCI) is one organization that will help with the creation, implementation, and assessment of programs designed to help the SCs and STs.
- There must be a representative there from the relevant state and district committees.

Central Government Incentives

The Central Government must provide tax benefits to the successor States to encourage industrial and economic growth in both States, as required under Section 94 (1) of the Andhra Pradesh Reorganization Act, 2014.

- Gain access to a 100% decrease in central excise tax fees over the course of five years.
- Your income will be taxed at a reduced rate of 30% for the ensuing five years after a tax-free period of five years.
- When business owners qualify for Government of India aid, the government will let them know.

Female founders make up a sizable portion of India's thriving startup scene. More and more women in India are giving up secure employment and even their own homes to start their own businesses. To help female entrepreneurs get their businesses off the ground, several financial institutions provide loans with preferential terms and conditions, such as reduced interest rates and less collateral requirements. The following are some examples of programs and loans that are designed to make this process easier for women:

- ANNAPURNA SCHEME
- STREE SHAKTI PACKAGE FOR WOMEN ENTREPRENEURS
- BHARATIYA MAHILA BANK BUSINESS LOAN
- DENA SHAKTI SCHEME
- UDYOGINI SCHEME
- CENT KALYANI SCHEME
- MAHILA UDYAM NIDHI SCHEME
- MUDRA YOJANA SCHEME FOR WOMEN

The money can be withdrawn in one of three ways and there is no interest charged.

Under the Shishu lending initiative, startups can apply for a loan of up to \$50,000.

Kishor is a loan scheme that provides money for established businesses in the range of \$50,000 to \$5,000,000.

This loan is for 10 lakhs, and it's intended for successful companies who might utilize the money to grow. If your loan is approved, you will be given a Mudra card, which is identical to a credit card except that it has a spending restriction of only 10% of the loan amount.

Orient Mahila Vikas Yojana Scheme Schemes of MSMEs

1	Credit Guarantee Scheme for collateral free loan
2	Credit linked Capital Subsidy scheme for technology up gradation
3	ISO 9000/14000 expenses reimbursement scheme
4	Participation in International Trade Fairs
5	MSE-Cluster Development Scheme
6	National Awards

NMCP Schemes

1	Bar Coding Scheme
2	Lean Manufacturing
3	Quality Management Systems/ Quality Testing Tools
4	Design Clinic
5	Business Incubators
6	Mini Tool Room
7	Technology and Quality Upgradation
8	Marketing assistance and Technology upgradation
9	Intellectual Property Rights
10	Information & Communication Technology

SUGGESTIONS

- To encourage more women to start their own businesses, the government should ease the process of getting a loan. Whether it comes from the state or their own families, women should not be afraid to ask for what they need in order to thrive.
- Assist female company owners in feeling at ease while inquiring of government agencies.
- Spend a lot of money on education: Getting to Bangaru Telanagana is a must. All women in the state should have equal access to high-caliber business education, and the government should make it a top priority. ISB's Deepa Mani has advocated for making higher education accessible to everybody.
- Women need reliable internet and access to government records like the Registrar of Companies (ROC) to feel secure in their communities.
- Women business owners should receive more attention in the media about government grants, tax credits, and other forms of financial assistance.
- It is critical to foster an environment that encourages and helps women-owned businesses thrive.

5. CONCLUSION

Women's entrepreneurship has picked up steam in the past three decades, with more women starting businesses and contributing to economic growth, but women still don't participate nearly as much

as men in the workforce. Like in every state, women play a crucial part in the growth of Telangana's economy and society. Due to societal bias and the desire to establish one's worth in a traditionally male-dominated profession, women have had to overcome several obstacles. Although women only account for a small percentage of the workforce at present, their roles in driving economic growth are becoming increasingly crucial. Although small businesses are more common, organizations of any size can grow and prosper with the correct resources and encouragement. Some women have overcome these challenges and gone on to achieve remarkable achievement. They were successful because of their efforts and commitment.

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