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EMPOWERMENT OF WOMEN ENTREPRENEURS BY FACILITATING ACCESS TO FINANCIAL SERVICES WITH REFERENCE TO KARNATAKA STATE

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RECENT TRENDS IN BLOCKCHAIN TECHNOLOGY: A STUDY

Dr. K. Satish
EMPOWERMENT OF WOMEN ENTREPRENEURS BY FACILITATING ACCESS TO FINANCIAL SERVICES WITH REFERENCE TO KARNATAKA STATE

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ABSTRACT

Business is seen as a strong realistic and attainable aim when it is set up by an individual. The whole purpose of starting a new enterprise would be to achieve an objective, against all odds. In such sphere of productive efforts men and women equally submit to the prerequisites of much needed atmosphere to carry on activities related to one’s business. Again, Women are generally relegated to the background; hence both social and economic development is slower. An entrepreneurial activity among women is a positive symbol for overall development. Many women start business out of their own will, accepts challenging and well defined role to meet her personal needs and become independent. Women entrepreneurs are mainly hospitality, catering, educational services, consultation, public relations, beauty parlour, tutoring, nursing. As of now there are plethora of schemes of Government both at the Central as well as at the state level, which provide financial assistance to the women by encouraging setting up business enterprise and becoming economically independent. Similarly, Small Industries Development Bank of India (SIDBI) has implemented special schemes for women entrepreneurs. There are numerous facilities provided by the Government of Karnataka to empower women entrepreneurs. There are numerous facilities provided by the Government of Karnataka to empower women entrepreneurs. There are numerous facilities provided by the Government of Karnataka to empower women entrepreneurs. The paper aims to understand the working of the various institutions set up entrepreneurial activity in Karnataka. The data of the financial support provided is collated for past 5 years and evaluated and analyzed. Suitable conclusions are drawn on the research which will help researchers in future.

INTRODUCTION

Business is about doing right type of profitable work to assemble the requirement of the society and that of individual. Over the years entrepreneurs have sprung up who take the concept to another platform, develop design, structures, and process, bring in technology, set up a concrete business and make a name in the associated sector. The Government of India as well as commercial banks has introduced certain schemes for women entrepreneurs. Such as Annapurna Scheme, Shree Shakti Package For Women Entrepreneurs, Bharat Mahila Bank Business Loan, Dena Shakti Scheme, Udyogini Scheme for women, Cent Kalyani Scheme, Mah Udyam Nidhi Scheme, Mudra Yojana Scheme For Women wanting to start small new enterprises like beauty parlors, tailoring units, tuition centres & Orient Mahila Vikas Yojana Scheme.

Presently we can see that the Mudra Yojana scheme the data shows that there is varied interest rate and tenure being followed by the commercial banks in India. The following schedule depicts the details of loan facilities offered by few banks

<table>
<thead>
<tr>
<th>MUDRA LOAN BANK</th>
<th>INTEREST RATE</th>
<th>TENURE</th>
</tr>
</thead>
<tbody>
<tr>
<td>HDFC bank</td>
<td>12.75% to 20%</td>
<td>1-5 years</td>
</tr>
<tr>
<td>HDBFS</td>
<td>15.95% to 18.95%</td>
<td>1-3 years</td>
</tr>
<tr>
<td>Tata Capital</td>
<td>13.49% to 19.50%</td>
<td>1-5 years</td>
</tr>
<tr>
<td>Kotak Mahindra Bank</td>
<td>11.5% to 18%</td>
<td>1-5 years</td>
</tr>
</tbody>
</table>

Source: bankbazaar.com

REVIEW OF LITERATURE

According to Dr. C. Eugine Franco & Sharmi Selvakumar (2016), there should be a continuous attempt to inspire, encourage, motivate and operate women entrepreneurs. An Awareness programme should be conducted on a mass scale with the intention of creating awareness among women about the various areas to conduct business.

According to Uma SN and Ramesh HN (2018), SHGs and individual entrepreneurs should be provided with more loans from the government and introduce extensive entrepreneurial development program. Finance should be made available to women entrepreneurs at a low rate of interest.