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**EMPOWERMENT OF WOMEN ENTREPRENEURSBY FACILITATING ACCESS TO
FINANCIALSERVICES 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 purp of starting a new enterprise would be to achieve an objective, against all odds. In such sphere of produc efforts men and women equally submit to the prerequisites of much need atmosphere to carry on activ related to one's business. Again, Women are generally relegated to the background; hence both social as as economic development is slower. An entrepreneurial activity among women is a positive symbol for t overall development. Many women start business out of their own will, accepts challenging and well defi role to meet her personal needs and become independent. Women entrepreneur are mainly hospitality, cater educational services, consultation, public relations, beauty parlour, tutoring, nursing. As of now there are pl of schemes of Government both at the Central as well at the state level, which provide financial assistance the women by encouraging setting up business enterprise and becoming economically independ Similarly, Small Industries Development Bank of India (SIDBI) has implemented special schemes for won entrepreneurs. There are numerous facilities provided by the Government of Karnataka to empower won start-ups by providing financial assistance, training facilities, marketing and trading assistance which constituted for this purpose. 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 5ye evaluated and analyzed. Suitable conclusions are drawn on the researches which will help researchers future.

INTRODUCTION

Business is about doing right type of profitable work to ensemble the requirement of the society and that of individual. Over the years entrepreneurs have sprung up who take the concept to another platform, devel design, structures, and process, bring in technology, set up a concrete business and make a name in associated sector. The Government of India as well as commercial banks has introduced certain schemes women entrepreneurs. Such as Annapurna Scheme, Stree 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 bea 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 ten being followed by the commercial banks in India. The following schedule depicts the details of loan facil offered by few banks

MUDRA LOAN BANK	INTEREST RATE	TENURE
HDFC bank	12.75% to 20%	1-5 years
HDBFS	15.95% to 18.95%	1-3 years
Tata Capital	13.49% to 19.50%	1-5 years
Kotak Mahindra Bank	11.5% to 18%	1-5 years

Source: bankbazaar.com

REVIEW OF LITERATURE

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

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