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**EMPOWERMENT OF WOMEN ENTREPRENEURSBY FACILITATING ACCESS TO FINANCIALSERVICES WITH REFERENCE TO KARNATAKA STATE**

**Prof. Anitha B. M. D’silva<sup>1</sup> and Dr. E. V. Rigin<sup>2</sup>**

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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 need atmosphere to carry on activities related to one’s business. Again, Women are generally relegated to the background; hence both social as well as economic development is slower. An entrepreneurial activity among women is a positive symbol for their 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 entrepreneur are mainly hospitality, catering, educational services, consultation, public relations, beauty parlour, tutoring, nursing. As of now there are plenty of schemes of Government both at the Central as well at the state level, which provide financial assistance for 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 start-ups by providing financial assistance, training facilities, marketing and trading assistance which are constituted for this purpose. The paper aims to understand the working of the various institutions set up for entrepreneurial activity in Karnataka. The data of the financial support provided is collated for past 5years, evaluated and analyzed. Suitable conclusions are drawn on the researches which will help researchers in future.*

**INTRODUCTION**

Business is about doing right type of profitable work to ensemble the requirement of the society and that of an 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, Stree Shakti Package For Women Entrepreneurs, Bharatiya Mahila Bank Business Loan, Dena Shakti Scheme, Udyogini Scheme for women, Cent Kalyani Scheme, Mahila 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 facility offered by few banks

<b>MUDRA LOAN BANK</b>	<b>INTEREST RATE</b>	<b>TENURE</b>
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 to inspire, encourage, motivate and co-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







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