



Assesment of the Learning Needs Among Women Entrepreneurs in India With Special Reference to Maharashtra State

Navnath B. Tupe

Assistant Professor, Department of Lifelong Learning and Extension, Savitribai Phule Pune University, India

Abstract

The main purpose of this research paper is to explore learning needs of women entrepreneurs in Pune District. For this purpose the survey research paradigm has been adopted. Women Entrepreneurs (SMEs) were the population in the present study. Since the population was not easily identifiable, the researcher used snow-ball sampling method to identify and to select sample. Those women entrepreneurs were selected in this study that runs a small scale business and whose annual income approximately was around 100000/- rupees per year. 100 women entrepreneurs were selected from urban and rural region respectively. Total 200 women entrepreneurs were selected as a sample. The concern of researcher was to find out the gaps between rural and urban area with special reference to learning needs of women entrepreneurs. Learning needs are categorized into three segments like Knowledge, Motivation and Approach to problem solving. These are considered learning needs of women entrepreneurs which were measured by structured interview schedules.

Keywords: Women entrepreneurs, Learning needs, Approach to solving problems.

1. Introduction

In developing economies, the small savings of rural areas are contributing more in establishing the small and micro enterprises in India. In the light of demise of rural artisanship, entrepreneurship has been given much importance as well as empowerment too. The women empowerment has been important role of Governments and other non-governmental organizations. The women are endowed with innate power that can make them successful entrepreneurs. Women entrepreneurship is inherent and also a natural process. Entrepreneurship is considered as one of the most important factors contributing to the economic development of the society. In India, women constitute around 48 percent of the population but their participation in the economic activities is only 34 percent. As per the Human Development Report (2007), India ranks 96th on the gender related development index of 137 nations. The gender empowerment measures, which estimate the extent of women participation in the country's economic and political activities, rank India as 110th of the 166 nations. In the emerging complex social scenario, women have a pivotal role to play. Now women have taken up entrepreneurial role in order to create a meaning for themselves. The traditional roles of housewives are gradually changing into women entrepreneurs. Some of the factors responsible for these changes are better education, changing socio cultural values and need for supplementary income. When proper exposure, education and knowledge are imparted to them, Indian women will prove themselves to be highly potential productive force for the development of the nation. Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. The Government of India has defined women entrepreneurs as —an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women. Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and stands on their own legs. A sense towards independent decision-making on their life and career is the motivational factor behind this urge. Saddled with household chores and domestic responsibilities women want to get independence. Under the influence of these factors the women entrepreneurs choose a profession as a challenge and as an urge to do something new. Such a situation is described as pull factors. While in push factors women engaged in business activities due to family compulsion and the responsibility is thrust upon them. The present paper is structured to highlight the important learning issues and needs of rural and urban women entrepreneur in Pune district.

2. Review of the Literature

Rani (1996) found that the availability of leisure time motivated women entrepreneurs from higher income classes. Contrary to the above, women entrepreneurs are forced to take entrepreneurship in the absence of any other means of contributing to family income. The study also found that, family support and encouragements are the highest facilitating factor which helped women to aspire entrepreneurship (Pillai, 1990). Women's reasons for starting business are not always often driven by positive factors but also due to negative circumstances such as low family income, lack of employment opportunities, dissatisfaction with a current job or the need for flexible work (Robinson, 2001). These factors tend to be most predominant among women within developing economies

(Dhaliwal, 1998). A previous study also observed that the primary concern of women NGO founders in India is pursuing the NGO's mission than the earnings (Handy *et al.*, 2003).

Singh (2008) identifies the reasons & influencing factors behind entry of women in entrepreneurship. He explained the characteristics of their businesses in Indian context and also obstacles & challenges. He mentioned the obstacles in the growth of women entrepreneurship are mainly lack of interaction with successful entrepreneurs, social un-acceptance as women entrepreneurs, family responsibility, gender discrimination, missing network, low priority given by bankers to provide loan to women entrepreneurs. He suggested the remedial measures like promoting micro enterprises, unlocking institutional frame work, projecting & pulling to grow & support the winners. Muhammad Nawaz Tunio and others have endeavored to highlight self-employment in developing countries with its observed outcomes on poverty. Even they explained that the majority of self-employed people are engaged in small and smallest firms which are run as women-firms without further employees, only a few self-employed business men serve as employers who have further employees in their firms (Tunio *et al.*, 2017).

3. Objectives of the Study

Following objectives have been formulated for the present study;

1. To assess the Learning needs of the rural and urban women entrepreneur in the Pune district.
2. To classify the Learning needs of women entrepreneurs in Pune District.
3. To suggest the policy outcomes for fulfilling learning needs of women entrepreneur.

4. Research Question

The overarching research question for this survey study was, "What are the Learning Needs of Women Entrepreneurs?" within this larger question, the researcher tried to give his own classification for classifying the Learning needs of the women entrepreneurs. To explore the question of the learning needs of the women entrepreneur in rural community and urban as well, the researcher explores the following sub-questions;

- What are the Learning Needs for rural and urban women entrepreneurs?
- How a structured classification can be given to the Learning needs of the women entrepreneur?
- What policy implications are required for becoming effective women entrepreneurs?

5. Research Method

Research design: The present study is descriptive in nature.

Scope of the study: The scope of the study is restricted to Pune District. The whole district is divided into 15 Talukas and the sample of women entrepreneurs have been selected from each of them.

Research approach: Survey method and Primary data is collected through survey method with the help of structured interview schedule. The respondents were asked to fill in the interview schedule. Both open ended and closed ended questions were contained in the schedule and it was in a structured format which was clear and simple to the respondents. Both the Quantitative and Qualitative Data was collected and analyzed in the present study.

Sample Size: Sample size taken in this study was a total of 200 respondents. 100 women entrepreneurs were selected from rural and urban area of Pune district respectively.

Sampling Technique: Multi sampling technique was being used for conducting the research. As with the help of purposive sampling technique, few women entrepreneur were selected from different Block (Talukas) and then with the help of Snowball sampling technique information regarding other entrepreneurs was taken out.

Research Instrument: A standard structured interview schedule was prepared for the collection of data from various respondents.

6. Findings and Discussion

Data has been collected from 200 (SMEs) women entrepreneurs, which includes 100 rural and 100 urban women. The major section of the paper is the assessment of the learning needs among women (SMEs). At the same time those needs have been classified into a structured classification. The statistical analysis has been described in the section ahead.

6.1. Entrepreneurship of the Women

Mostly women are working in unorganized sector of work force in India. It may happened because of lack of resources belong to them like –Finance, real estate, education, skill based training etc. But women are deprived from these resources due to the cultural, social and gender barriers. Women cannot access the facilities of development for their personal wellbeing. Till now the emerging imbalance between supply and demand of highly qualified manpower has already become a serious problem in Indian workforce especially with respect to women workforce. Women required skill based training to do self-employment or run the small scale industries/ entrepreneurs or to do any jobs; but it is not provided to them in time. In this context, this study collected data about women entrepreneurship which is presented in the table no.1.

Table-1. List of Entrepreneurship of Women

S. N.	Occupations(Related to food Processing/items)	S. N.	Occupations (Related to products selling/ Shop)	S. N.	Occupations (Skill based work)
1	Amla/ Pickle/ Papad/ Bel Business	1	Bangal Shop	1	Stitching
2	Chocolate making/chocolate bouquet	2	Herbal, handicrafts, decoration, washing powder selling	2	Farming/ Farm work
3	Bhaji-Wadapav Gada	3	Stationary shop	3	Beauty Parlour
4	Fruits and vegetables stall	4	Grocery shops /General stores	4	Aasha work
5	Food canteen/ Snack centre/Tea stall	5	Cloth center	5	Nursing Work/Hospital work
6	Bakery Work	6	Saree and dress materials shop	6	House Work (Unpaid)
7	Dry Fish Business/ fish selling	7	Footwear shop	7	Interior designing
8	Dairy	8	Bag Shop	8	Crosha Work
9	Bhandara	9	Purse Making	9	Help husband in his business
10	Tobacco stall/Mouth-freshener/chuna selling	10	Imitation Jewelry	10	Politics
11	Flour mill	11	Toys shop	11	Courier work
12	Mess	12	Flower shop	12	Bigari work
13	Hotel / Restaurant	13	Medical shop	13	Bhikshuki
14	Catering business	14	Hardware shop	14	RCM
15	Masala dank	15	Ladies items shop	15	Prerika
	Work in marriages	16	Gift items shop	16	Light bill distribution
	Diwali Faral	17	Amway/ Oriflamme products selling	17	Arranging the events/programs

Table 1 is clearly depicting the major entrepreneurial work to which women of Pune district are likely to engage them. If the whole table is looked upon than one can easily assess that women engage almost in those work which they are aware of, since their childhood out of tradition. This may include work related to House hold, food processing or other skill-based work. They engage as a subsidiary worker in a part time work with considerable domestic duties. It is gender discrimination that the women face in terms of the sexual division of labor and low valuation of her skills. Small percentage only have engaged themselves in the work of marketing and selling business because they do not have full of confidence to take the risks of big and prestigious business.

6.2. Learning Needs Encountered By the Women Entrepreneurs

Knowledge, Motivation and Approach to Solving problems are the main resources of creativity and innovation (Amabile, 2013) which are an important ability to run any entrepreneurship. Karlyn Adams has raised the issue about the sources of creativity and innovation in individual in the paper commissioned by the National Center on Education and Economy for the New Commission on the Skills of the American Workforce which is published in September 2005. (Adams, 2005; Tupe, 2018). Therefore researcher has considered the over all learning issue into three major categories which include as;

- a) Knowledge
- b) Motivation
- c) Approach to problem solving

All these three categories of learning have been discussed along with their sub-categories in the section ahead.

6.2.1. Knowledge

Education is an end in itself as well as means of realizing other desirable ends. In our world of unpredictable social and technological changes, education has taken on a particular significance as a means of understanding and coping with such complexities. The knowledge explosion, supported by tools of information and communication technologies, is a driving force of the Indian economy, facilitating a better quality of life. (Banerjee, 2010). But the gender discrimination has been a major obstacle in granting equal opportunity for the women in taking education. The data present in this section is representing the knowledge and skill base of the women entrepreneurs in Pune District as below.

Table-2. Exhibiting Educational Qualification of the Women Entrepreneurs

S.N.	Qualification	Number of Women Entrepreneur	Percentage of Women Entrepreneur
1.	Primary Education (1-5)	11	5.5 %
2.	Higher Primary (6-8)	36	18.0 %
3.	Secondary (9-10)	64	32.0 %
4.	Higher Secondary (11-12)	31	15.5%
5.	Undergraduate (FY-TY)	13	6.5 %
6.	Graduate	24	12.0 %
7.	Post Graduate	6	3.0 %
8.	Illiterates	15	7.5%

Table 2 depicts that overall 47% Women Entrepreneurs have 10th to 12th qualified. The women entrepreneurs who have above graduates first years up to post graduate qualification constitute 22%. However there was no significant difference between rural and urban women’s educational qualification. Women entrepreneur who are illiterate constitute as 8%. Near about 15% entrepreneurs are found higher qualified (Graduates). This survey finds only 8% women are illiterate. It means, day by day illiteracy rate is going to be reduced. Another important observation may be noted here which can be mentioned as those women are higher qualified they find much more active. It means the qualification effects on productivity and active life of women. Majority of women entrepreneurs have secondary and higher secondary education, whether the women are from rural background or urban background. This proves that Government’s Right to Education policy was becoming helpful to attain the minimum level of education. However lot many efforts are required from the end of Government in order to improve the qualification level among the women entrepreneurs.

Table-3. Professional Qualification of Women Entrepreneur

Professional Qualification		Women Entrepreneurs
Certificate	Count	37
	% within Respondents	18.5%
Diploma	Count	9
	% within Respondents	4.5%
Degree	Count	5
	% within Respondents	2.5%
Post Graduate Degree	Count	1
	% within Respondents	0.5%
No Professional Qualification	Count	148
	% within Respondents	74.0%
	Count	200
	Total	100.0%

As shown in the Table 3 the relative share of different professional qualification in Indian education system. Majority of women entrepreneurs were not having any professional qualification i.e. around 74% women entrepreneurs were without any professional degree. At the same time very lesser percent of women hold post graduate, degree or diploma with 0.5%, 2.5% and 4.5% respectively. However certificate holders are quite large in number which constitutes around 18.5%. This may be due to the reason that the certificate courses are generally short term courses and may be due to lesser time input women were able to manage with completion of it. Women do not have professional qualifications; therefore they cannot able to take risk for doing business and even not getting loan from banks. Professional qualification is mostly required to increase the productivity and employability. Though the major hurdle which appears in the women’s life is to continue their education, no matter what type of education they are getting. Many of the women are unable to continue their education. As per the data collected in the present research out of 200 rural and urban women entrepreneurs, 98.5 % women had discontinued their education and only around 2% youngsters had continued their education. As soon as the fluency, accuracy, productivity, quality will be required in changing situation of practices; the need of continuing education is increased in the society. Below is the table showing the major reasons for discontinuing the education by women entrepreneurs in Pune District.

Table-4. Showing the reasons for discontinuing education

Reasons for discontinuing Education of Respondent	Women Entrepreneurs
Poverty	28 (15.3%)
Early Marriage	26 (14.2%)
Started Earning	5 (2.7%)
Lack of educational facility at village	13 (7.1%)
Family Responsibility	6 (3.3%)
Lack of Interest	8 (4.4%)
Not beneficial for employment purpose	6 (3.3%)
Low Performance in Learning	19 (10.4%)
Others	12 (6.6%)
Illness of Parents	2 (1.1%)
Not Permission From Family	3 (1.6%)

Table 4 reveals that the Poverty and Marriage are the main and strong reasons of discontinuation of women’s education. 14.2 % of women mentioned that due to marriage they could not keep continuation in their education and 15.3% mentioned that poverty or lack of financial resources was the main reason to discontinue education. Other important factors which were included for discontinuing education by women entrepreneurs includes low performance in learning (10.4%), inadequate situation (8.8%), Lack of educational facility at village (7.1%), others (6.6%). Non-permitted from family, Illness of parents, not beneficial for employment purpose, Lack of Interest, Family responsibility etc. includes in other reasons of discontinue education.

With the above data it can be said that it is very much important to spread awareness among the women as well as among their parents to let them know the importance of being independent or being entrepreneur. For this if marriage has to be postponed than it should be done and at the same time being independent is the only way out for reducing the poverty. This can be done by introducing or running several training programs regarding the importance of entrepreneurship or training which include several strategies of starting up any enterprise. Information regarding this has been given in the section ahead.

6.2.1.1. *Entrepreneurial Training Required By Women Entrepreneurs*

The occupational training is the aspect of experiential learning. Worksetup is the better situation of experiential learning. In Pune district, how many training programmes for women with respect to their occupational development are held. According to this research question the data has been collected.

The data depicts that most of the women entrepreneur have not got any kind of training for doing the business which constitutes 49%, 55% in rural and urban area respectively who don’t have received any training. Those who have got training were not sufficient for running the enterprise successfully. Only 51% and 45% of rural and urban entrepreneur received training but not up to the mark. On an average 45% rural women have got the training but which was of no use. This study finds that the training for business is the thrust area for empowering women. The following training areas have been listed-out which are taken by the women in the formal and non-formal set up of learning. It is existing experience of training for women which includes; amla processing, aanganwadi, masala making, stitching, beauty parlour, food processing, doing business, Computer training, event management, marketing, making different types of handicrafts, hotel management, interior designing, fashion designing, Kulphicha kadaya, making pickles/juices, milk processing, MS-CIT, tally, nursing, professional training, electronic items handling, Vastushastra. Whatever training Women Entrepreneurs got is non-formal and training areas is also vast. It includes making different types of handicrafts, food products, jewelry, fashion designing, Stitching and tailoring, Shopping and marketing. Housewives have got the formal qualification like computing, Teachers Training, Yoga, Tailoring and beauty parlour but they are not using it in practices. It is a colossal just like wastage of education. It may be just useful for their personal wellbeing. These Entrepreneurs have mentioned their requirement of professional training for their improvement in work quality. Other than these entrepreneurial training need, expert in any of the skill was also one of the important learning need of the women entrepreneurs in the Pune district, to which statistical discussion has been done below.

6.2.1.2. *Skillful Women Entrepreneurs*

Every woman has a minimum skill of cooking because it is as a consideration of their main responsibility in the family. Women acquire several skills like food processing, handicrafts, stitching, jewelry, animal husbandry, farming like this. Today’s women are multi-skilled. Those skilled should be optimum professional level. This survey collected the data of prior skills among women.

Table-5. Showing the level of Prior Skills among women entrepreneur

Locality		Considerable acquired Skills (Prior Learning)							Total
		Cooking	Stitching/ Tailoring	Painting	Handicraft	Beauty Parlor	Dairy	Other	
Rural	Women Entrepreneur	58	37	0	0	4	0	1	100
Urban	Women Entrepreneur	67	15	2	2	14	0	0	100
Total	Women Entrepreneur	125(21%)	52(9%)	2(.3%)	2(.3%)	18(3%)	0	1(.2%)	200

As shown in Table 5 it reveals that, 37% women in rural area have a stitching and tailoring skills and 4% women have the skills of beauty-parlor and none entrepreneur have dairy skills in rural area. This proves that no women are running any enterprise related to dairy in rural area. They may have dairy skill but they are not utilizing it for being the entrepreneur. They may be using it in their household dairying or probably for helping their husband work. As a counterpart in urban area, only 15% women have a stitching and tailoring skill where as a large part of women i.e. 14% are proficient beauty-parlor skill and only 2% have handicraft skills. Majority of women have cooking skills. Another issue which was encountered in data collection was that basically women have the cooking, stitching, tailoring, handicrafts; dairy and beauty-parlor, such prior skills but those are not recognized and certified. Women have to improve their skills and maintained the quality life. But till now there is not any established government or private agencies to recognize and certified these skills. There aren't any opportunities for improvement in the prior skills. Government has to make the appropriate strategy and prepare the national policy in this regard.

However looking into the ICT based skill which is the present day need and to which women entrepreneurs need to be aware of as in the present context these skills can help them in every sphere. Unfortunately marginalized especially women were found more deprived to access digitals. Women have much more need to use these instruments for establishing their mobility and for create their space of development. Researcher had broadly classified ICT skills into a) Mobile Usability b) SMS skills c) Computer skills and d) Social networking skills. Below is the table representing these ICT based skills possessed by women entrepreneurs in Pune district?

Table-6. Exhibiting the ICT based skills possessed by Women Entrepreneurs

SN	ICT Based Skills	Percentage of Women Entrepreneur
1	Mobile Usability	87.16%
2	SMS Skill	54%
3	Computer Skill	28.5%
4	Social Networking Skill	15%

For being successful in the present context networking is very much important. These ICT based skills help in developing that networking which help these women entrepreneur. Though majority of women were having mobiles but still few were without mobiles. However just possessing mobile is not enough, using it for your own profit is also important. This can be done via SMS or using it other way out. For such skills the percentage of women were getting lesser. Therefore training should be given to them so that they can make themselves proficient and can reap out the benefits.

6.2.2. Motivation

The mechanism of the motivation is that the needs of the individual are the base to activate the drives through which energy is generated to act. The motivation theory is based on needs of human beings such as Herzberg's theory of our need to grow or Maslow's theory about humans' innate need for self-realization. Broadly speaking, motivation can be divided into two parts of Intrinsic Motivation (Self-Motivation) and Extrinsic Motivation (Motivation from outside). It is an assumption that new information will influence attitudes, which in turn will influence behavior. Below is the graph and statistics showing the rural and urban women entrepreneurs who were motivated for their business? The data has been reflected in the terms of Intrinsic and Extrinsic motivation only.

In both the cases i.e. rural and urban area around half of the women entrepreneurs remain unmotivated for doing any entrepreneurial work. There can be several personal, social and economic reasons for it. This reflects that intrinsic motivation is very low, but motivation is required for doing business so that they may become active and can think for some creative and innovative ideas. However talking about the extrinsic motivation factor, with the collected data the result which came out constituted that majority of women are not motivated by anyone i.e. around 31% of urban and 42% rural entrepreneurs were not motivated by anybody. But out of the motivated entrepreneurs' maximum of them were motivated by their husbands. Husbands were the extrinsic key factor to motivate their women for running entrepreneurship. This may be due to the reason that the husbands look their women as the helping hand for managing financial crisis at home. Suffice to say that women entrepreneurs have quite low intrinsic motivation in comparison to extrinsic. But for creation and innovation extrinsic motivation is necessary but intrinsic motivation is indispensable.

6.2.3. Approach to Problem Solving

Solving Problem using an analytical approach is one of the ways for creation and innovation. As the individual who face problem can think of number of ways to solve it that can up bring creative and innovative ideas. Therefore it is very much necessary to know how the women entrepreneurs of Pune district were using their analytical approach to solve their problems in-front. Given below is the description of some of the ways by which the women were dealing with their problem in the district.

6.2.3.1. Loan for Occupation

Getting loan for starting up their entrepreneurship is also a very big problem faced by the women entrepreneurs of rural and urban region in Pune district. Howsoever they make themselves able to manage other hurdles of their business but at the stage of getting finance for their occupation become very much problematic. Below is the description which is depicting the condition for the same in case of rural and urban areas of Pune district?

The data shows that most of the respondents have not taken any loan for doing their occupation which constitute 64% women entrepreneurs in rural area whereas as a counterpart 74% women entrepreneurs in urban areas those have not taken any kind of loan on their name for starting business. It means women have comparatively a low ability to bear economic and other risks because they have led a protected life. The other reason could be the improper distribution of loan and repayment of loan from the banks and other money lending groups. They (women) have no credit for loan. In this context, The Times of India, March 18, 2004 reports that compared to states like Maharashtra and Tamil Nadu, the states of Haryana, Punjab and Chandigarh have not done well in distributing loans to female entrepreneurs. Such lack of access to credit is worsened by a lack of information on where credit can be sought and requirements for loans. According, to a 1995 report by the United Nations Industrial Development organization (UNIDO), despite evidence that women’s loan repayment rates are higher than men’s, women still face more difficulties in obtaining credit” often due to the discriminatory attitudes of banks and informal lending groups. (Behara, 2012).

6.2.3.2. Mobilization of Women Entrepreneurs

Women are the most valuable resource in the community if they play the active role. They can make decisions about their development and cooperation according to self-mobilization. Self-mobilization means employ the knowledge and skills for improvement of life. Mobilizations influence on the behavior of women and self-sufficiency and self-reliance. For survival in an environment with limited resources is a problem, thus entrepreneurship is required to generate and employ a (Human) capital that can deliver the income in this regard. In this survey data has been collected about the mobility of women entrepreneurs is restricted or easily mobilized on condition which has been represented in the table below.

Table-7. Mobility of Respondents

SN	Level of Mobility	Women Entrepreneurs Percentage
1.	Mobility on Condition	153 (25.5%)
2.	Restricted	47 (7.8%)

Table 7 shows Lesser of the women entrepreneurs have totally restricted mobility, who constituted as 7.8% for women entrepreneurs. Women enjoy the freedom of mobility on condition of permission from the male authority of the family. They believed that they were free; they could accept and act within zone of prior permission male authority. It is a condition of constraints. Therefore, the autonomous and self-reflective life of women does not overcome with power relations. But as on counterpart, male have not any restrictions and conditions for the mobility. Day by day the mobility of individual is increasing due to the development in educational access, social networking, communication & transportation facilities.

7. Policy Implications

This research paper has recommended the policy outcomes for women to achieve the, knowledge, improving intrinsic motivation for SME and enhancing creative approach for problem solving for entrepreneurship but also for personal wellbeing and believing that It is only possible through democratic way of life. This paper visualized those Learners characteristics to be considered while constructing learning programmes so that the training programme should be most suitable for maximum female learners. The age, gender, marital status, prior learning are the crucial characteristics in women learning circumstances therefore all of these aspects to be considered as a learner’s characteristics which were studied in the present research paper. Present study found that the age-group of 35-45 years was the most active phase of the life of women. In this phase most of them were simultaneously involved in deferent practices with housekeeping tasks and playing a parental role. They required different skills, knowledge and attitudes to manage these kinds of multi-tasks. Therefore learning opportunity should be made available at working place to improve the creative capabilities of women.

This study suggests that the policy makers in education and managers in labour-taskforce have to consider place of women as the working place as well as a learning place. Indian Industry and entrepreneurs has to create the learning place in their work-setup so that women worker can work and simultaneously learn at that place so that they can able to produce quality performance through application of knowledge, motivation and approach to problem solving as a sources of creativity.

Basically women have the prior skills of housekeeping, cooking, stitching, tailoring, handicrafts, dairy, beauty-parlor etc. but those are not recognized and certified. Women have to improve their skills and upgrade them and maintained the quality of life. But there is not on established government or private educational agencies till now to recognize and certify these skills. Women are not having any opportunities for improvement in the prior skills. Government has to make the appropriate strategy and prepare the national policy in this regard. Tupe has described the connection between resources of creativity and Entrepreneurial skills which is most needful to women entrepreneurs. Knowledge, Motivation and Approach to solving problems are the main source of creativity and creativity is found as the ability to produce innovation in entrepreneurship (Tupe, 2018). This research paper has explored the various issues regarding knowledge, motivation and approach to solving problems of women entrepreneurs in Pune district. For addressing such issues many research studies show that, brainstorming, divergent thinking, convergent thinking, concept mapping, analogies and metaphors are mostly useful techniques to address a few of the resources of knowledge, motivation and approach to solving problems of women entrepreneurs.

8. Conclusion

This research paper concludes that the resources of creativity like knowledge, motivation and approach to solving problems are not developed optimum level among women entrepreneurs (SMEs) in Pune district. For addressing such issues, this study recommends that programmes, courses, workshops, and techniques should be developed to promote creativity among women entrepreneurs and to enhance the cognitive functions that supposedly support it. The course of creative studies for women entrepreneurs is mostly needed for a sense of the wealth of creative training opportunities to be available for women.

References

- Adams, K. (2005). The sources of innovation and creativity. Available: <http://ncee.org/wp-content/uploads/2010/04/Sources-of-Innovation-Creativity.pdf>; <http://files.eric.ed.gov/fulltext/ED522111.pdf>
- Amabile, T. M. (2013). Componential theory of creativity working paper - Harvard Business. Available: www.hbs.edu/faculty/Publication%20Files/12-096.pdf
- Banerjee, R. (2010). An Indian federation of university women's association(ifuwa). Retrieved July 18, 2013, from an Indian federation of university women's association(IFUWA). Available: <http://www.ifuw.org>
- Behara, S. (2012). Rural women entrepreneurs in India. *International Journal of Computational Engineering & Management (IJCEM)*, 15(6): 6-15.
- Dhaliwal, S. (1998). Silent contributors: Asian female entrepreneurs and women in business. *Women's Studies International Forum*, 21(5): 469-74.
- Handy, Kassam and Ranade (2003). Developing recognition of prior learning. Retrieved June 30, 2014, from Developing Recognition of Prior Learning. Available: www.skillsireland.ie/.../egnfsn110411developing_recognition_of_prior_learning; www.skillsireland.ie
- Pillai, A. (1990). Economic growth and Employment linkages: The Indian experience. *The Indian Economic Journal*: 1-23. Available: <http://isidev.nic.in/pdf/WP1301.pdf>
- Rani, D. (1996). *Women entrepreneurs*. APH Publishing House: New Delhi.
- Robinson, S. (2001). An examination of entrepreneurial motives and their influence on the way rural women small business owners manage their employees. *Journal of Developmental Entrepreneurship*, 6(2): 151-60.
- Singh, K. (2008). *Women entrepreneurs*. Ashish Publishing House: New Delhi.
- Tunio, M., Aqeel, A. S. and Dieter, B. (2017). The study of self-employment at smes level with reference to poverty in developing countries. *Business and Management Research*, 6(2): 33-39.
- Tupe, N. (2018). Blended learning model for enhancing entrepreneurial skills among women. *Journal of Pedagogical Research*, 2(1): 30-45.