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**GROWTH AND DEVELOPMENT OF SMALL SCALE INDUSTRY  
(SSI) IN GLOBALIZATION ERA**

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## K.M. AGRAWAL COLLEGE OF ARTS, COMMERCE & SCIENCE, KALYAN (W)

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GROWTH AND DEVELOPMENT OF SMALL SCALE INDUSTRY  
(SSI) IN GLOBALIZATION ERA

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# A CASE STUDY OF SVATANTRA A MICRO FINANCE VENTURE TO EMPOWER WOMAN ENTREPRENEURS IN INDIA

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## Abstract

*Entrepreneurship serves as a catalyst of economic development of the country. It is one of the largest sections for capital accumulation. In fact economic growth is the result of the efforts taken by the entrepreneurs. Similarly entrepreneurs can dictate the economic growth by their actions and decisions. Now many have begun to realize that for achieving the goal of economic development, it is necessary to promote entrepreneurship both qualitatively and quantitatively in the country. Only active and enthusiastic entrepreneurs fully explore the potentialities of the country's available resources – labour, technology and capital.*

*Social and economic development of women is necessary for development of any country. The women who start up their businesses have to face many teething problems with respect to finance, marketing, human resource etc. To resolve the financial issues of the woman entrepreneurs **Svatantra** is a next-gen microfinance entity offering differential banking solutions. At **Svatantra**, the team constantly leverage technological innovation in order to bank the unbanked.*

*This research paper attempts to ascertain the problems faced by women entrepreneurs to organize finance for their business. Further it also assesses the effectiveness of **Svatantra** in the life of women entrepreneurs.*

**Keywords:** Women Entrepreneurship, micro finance, banking solutions, innovation.

## Introduction:

Entrepreneurship serves as a catalyst of economic development of the country. It is one of the largest sections for capital accumulation. In fact economic growth is the result of the efforts taken by the entrepreneurs. Similarly entrepreneurs can dictate the economic growth by their actions and decisions. Now many have begun to realize that for achieving the goal of economic development, it is necessary to promote entrepreneurship both qualitatively and quantitatively in the country. Only active and enthusiastic entrepreneurs fully explore the potentialities of the country's available resources – labour, technology and capital.

Social and economic development of women is necessary for development of any country. The women who start up their businesses have to face many teething problems with respect to finance, marketing, human resource etc.

To resolve the financial issues of the woman entrepreneurs **Svatantra** is a next-gen microfinance entity offering differential banking solutions. At **Svatantra**, the team constantly leverage technological innovation in order to bank the unbanked.

## Objectives of the Study:-

1. The primary goal of this study is to examine the role of **Svatantra** in providing micro finance to the budding woman entrepreneurs.
2. The secondary objectives are
  - a. To study the need of microfinance schemes for woman entrepreneurs.
  - b. To study in detail the barriers faced by the woman entrepreneurs in managing their business finance.
  - c. To create awareness amongst various stakeholders about the benefits of the **Svatantra**.