

## *International Journal of Scientific Research and Reviews*

### **Women Entrepreneurship Development In India: Challenges And Empowerment**

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#### **ABSTRACT**

This study evinces that women with the development of education and family support take conscious efforts to step out of the stereotypical woman image carved in the traditional domestic folds. It is obvious that in recent years, Indian women have attained a huge progress in job placements and thereby, the employed women financially support their families; nowadays, some women are entrepreneurs as well as the breadwinners of their families. The educational support system instills confidence among women to venture into entrepreneurship. The objective of this article is to highlight the problems faced by women entrepreneurs in India and to provide suggestions for women entrepreneurship development in India. The primary data is collected from the secondary sources like journal articles, textbooks, online reports and web sources. Descriptive research design is followed. The Government of India recognizes the role of women entrepreneurs in economic development; but still, sufficient steps have to be taken to promote women entrepreneurship. Some of the problems faced by women entrepreneurs include lack of family support, lack of self-confidence and willpower, fear of making mistakes, unable to make a fine balance between the business and family, inadequate infrastructural facilities, low needs of enterprise, high cost of production and the poor attitude of general public towards the women modern business outlook. It is found that women are likely to start their business more than 10 years later than men. It is evident that this delay is due to various constraints: tight schedule of family responsibility as homemaker; the importance of motherhood; improper management experience in business enterprise. It is suggested that resurgence of entrepreneurship is the need of the hour to disseminate awareness programmes among women population to involve them in enterprise field. More so, women need to be facilitated to realize their strengths, to occupy significant status in the society and to provide their active contribution in industry and in the development of economy as well. A series of encouragement need to be provided to women who are technically sound and professionally qualified for venturing into entrepreneurship. For this purpose, they can be supported with increasing amount of loan with subsidy.

**KEYWORDS:** Women Entrepreneurship Development, Empowerment, Financial Burden, Women Entrepreneurs, Family Support, Loan, Subsidy, Development of Economy

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## **INTRODUCTION**

Gone are the days, women are subjugated and fully marginalized by the male chauvinistic society. The educated women at present do not confine themselves within the four walls of their house. They always wish to engage themselves in something productive and in earning to make their living. Despite limiting themselves by being dependent on men's earning, they wanted to be economically independent to meet their needs. Today, the role of fulfilling the needs of the family and children is highly pressured on women than the men of their family. Women have started demanding equal respect from their life partners due to increasing educational awareness. Another reason is that they also work and contribute financially to support the family. In spite of this, women in India ought to go a long way to enjoy the equal rights, justice and position due to the deep rooted culture and traditions of Indian society where men always want to play a superior role and therefore they dominate the women in all the possible ways. Generally, women are always considered to be weaker sex and thus, they have to listen to the men of their house and obey to their husband and respect the men in the society in whatever position they are in. This clearly reveals that women folk are always made to be dependent on their men folk not only in their families but also outside, throughout their lifetime. But these days, lot of women entrepreneurs have emerged and they are said to be leaders who are assertive and persuasive and willing to take risks. In this cut throat competition, these women have managed to come to the forefront, survive with their initiative and able to succeed with their hard work and perseverance. It is evident from the secondary sources of data that the strengths of Indian women entrepreneurs are: able to learn quickly from their previous mistakes; willing to make use of the chances of doing the business of what they know; open style of problem solving and knowing how to win and lose.

### **Concept of Women Entrepreneurs**

“Women Entrepreneurs” are 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.

### **Push and pull factors for entrepreneurship by women**

It is primarily due to the push and pull factors that despite the support extended by the family in general and by the life partner in particular, women opting to become entrepreneurs find it challenging to stand in the business independently.

The urge to do business based on their interest and to contribute substantially for the economic development of all the members of their family as the major bread winner by women entrepreneurs reveals aptly that women are capable and prove to become successful entrepreneurs. The points mentioned above is said to be pull factors for the women into entrepreneurship. On the other hand, push factors point out that women plunge into entrepreneurship due to the fact of family compulsion and also they are pushed to the situation of shouldering the family responsibility on their head. Anyhow, it is good to learn and see the women emerging largely in doing business / engage in entrepreneurship.

## **MATERIALS AND METHODS**

This is an empirical study and the data is collected from the secondary sources of articles published in the journals, books on the themes of entrepreneurship and its allied areas, websites, census surveys and from the published reports of RBI and NABARD. Reports relating to entrepreneurship that come on the newspaper are also taken into consideration as a source of referral. The entire article is written descriptively and therefore, it is said to be descriptive research design.

### **Objectives of the Study**

The study was planned with the following objectives:

1. To find out the factors responsible for the women to become entrepreneurs
2. To study the reasons for low progress of women entrepreneurs
3. To study various problems and challenges faced by women entrepreneurs
4. To study the policies, programmes, institutional networks and the involvement of support agencies in promoting women's entrepreneurship

## **RESULTS AND DISCUSSION**

### **Motivational factors for the women getting into entrepreneurship in India**

1. Some women have freedom to take decision by themselves as they would like to stand independently.
2. The educational qualification easily fetches job for women and some of them, after gaining sufficient experiences, start entrepreneurship.
3. Innovative thinking of women pushes them to explore the possibility of entrepreneurship
4. Women expect self-identity and want to be respected as that of men in the male dominated society
5. Women long to have social status that has been denied for generations.
6. Good support and cooperation of family members including their life partner make the women engage in business.

7. Some women come out of their limitations by breaking the traditional roles and bondage and become a role model to the younger generation.
8. Few success stories of friends and relatives in entrepreneurship encourages women to involve in business.
9. Having a goal of setting a bright future of their wards makes them work hard and shine in entrepreneurship
10. The need for additional income pushes the women to engage in entrepreneurial activities
11. Some women plan wisely to make use of the Government policies and procedures for starting up entrepreneurial activities
12. Some women want to be outstanding in what they do in their business and this fetches jobs to many who have been facing the problems of unemployment and sometimes an underemployment.

### **Grounds for Low Progress of Women Entrepreneurs in India**

Several problems and constraints that the women entrepreneurs encountered in their entrepreneurial activities have resulted in restricting the expansion of women entrepreneurship. Followed are some of the obstacles faced by women entrepreneurs:

1. Patriarchal male dominant society easily does not allow women for doing entrepreneurship with the fear that women would get into risks. The fact of being a woman to get into business is not liked by their family members.
2. Always stiff competition is ahead of women entrepreneurs and therefore they find it extremely difficult in carrying out marketing of their products with both the organized sector and their male entrepreneurs. This condition makes the women entrepreneurs liquidating themselves in entrepreneurship activities.
3. Most of the women entrepreneurs do face lack of support from their family members and society. Reluctance of the part of the family members is shown towards the business enterprises of women entrepreneurs and this does not encourage the women to get the full support of their family to stand beside their entrepreneurial growth.
4. The financial institutions have the strong idea that women would leave the business at any point of time due to their family obligations of fully becoming a homemaker and therefore, financial support rendered to women entrepreneurs is very little. This situation puts an obstacle for the women to become a successful entrepreneur in the developing country like India.
5. Women's family obligation at home in nurturing/bringing up the children and doing domestic chores do not easily allow the women to get into entrepreneurship.

6. Striking a balance in business and family is a difficult task for the women entrepreneurs, as they are having strong family bonding and relationship. Initiative of any business success by women purely depends upon the support extended by the family members and this support is lacking.
7. Less cooperation and poor support of the family members and society force them to drop the idea of outshining in the enterprise field.
8. The development of women entrepreneurs are affected largely due to high production cost of some business operations.
9. Women are having lack of awareness about the financial assistances like loan, schemes and incentives offered by the financial sector and therefore women are finding difficult to expand and also strengthen their business enterprise.
10. Generally, very few women are techno savvies and therefore, they do not know how to access the information like technology relating to their business, recent methods, current updates and training, innovative schemes to widen their business, availing concessions and finding alternative markets to involve and sell the products.
11. Women entrepreneurs in the remotest places and backwards areas do not know the different kinds of financial assistance and its availability from government and private organization. This put them behind in carrying out entrepreneurial activities.
12. The less education of women entrepreneurs leads to a low level of achievement in their business enterprise.
13. Achievement motivation is high among male entrepreneurs but this is very less for women entrepreneurs and this puts womenfolk not strongly rooted in business and its operations and also running a business concern.

### **Role of government policies and institutions for women entrepreneurship promotion in India**

It is good to note that government of India has been laying a policy objective of empowering women since Independence. It is evident about the priorities given to women in the sectors including SSI sector. A greater and at the same time increasing attention has been paid for the women's economic contribution through self-employment and industrial events by the government and non-governmental organizations. Five years plans of India from the post-independence reveals clearly about the importance given to women in development and also in entrepreneurship.

The birth of social welfare board, establishment of Mahila Mandals and introduction of community development programmes were envisaged in the First Five-Year Plan (1951-56).

The second Five-Year Plan (1956-61) paved the way for the process of developing women closely linked with the overall approach of intensive agricultural development programmes.

The Third and Fourth Five-Year Plans (1961-66 and 1969-74) emphasized a good support and provided sufficient measures for the women to get educated in formal and also informal way. It clearly reflects that female education was a major welfare measure of these two five year plans.

Going one step ahead, The Fifth Five-Year Plan (1974-79) promoted the women to undergo vocational training to earn their income regularly and also protect themselves with their continuous earning.

(1980 – 1985) Sixth five year plans adopted a thrust of development approach in the areas of health, education and employment of women.

(1985 – 1990) Seventh five year plans gave a special emphasis for raising the status of women systematically in social and economic spheres and also focused on bringing women into the mainstream of national development. The main highlights of this plan were precisely to outspread and encompass direct benefits to women under the theme of "beneficiary oriented programmes".

The Panchayati Raj Institutions was introduced by The Eight Five- Year Plan (1992-97). This gave not only a greater attention but also a good focus on empowering women, especially at the Gross Roots Level.

The Ninth Five-Year Plan (1997-2002) was significant for adopting a strategy of Women's Component Plan. This plan earmarked 30% of funds and benefits for women related sectors.

The Tenth Five-Year Plan (2002-07) gave so much importance in empowering women by adopting a National Policy for Empowerment of Women (2001) into action. This policy paved the way for exercising rights based approach in order to ensure Survival, Protection and Development of women and children.

The Eleventh Five Year Plan (2007-2012) proposed to undertake special measures for gender empowerment and equity which paved the way for gender mainstreaming process.

The Twelfth Five Year Plan (2012 – 2017), as a follow up of eleventh five year plan, focused on inclusive growth. This paved the way for including the women as a major category in the development process. The emphasis mainly was laid on single women by providing ‘quota’ in jobs.

### **Recommendations for the Development of Women Entrepreneurship in India**

The following measures are suggested to empower the women to seize various opportunities and face challenges in business.

1. Women need to be given awareness programmes on a mass scale, at panchayat level, about the possible areas to venture into business.
2. Every state at district level should have a continuous plan to motivate, inspire and co-operate women entrepreneurs by supporting the business with loan facilities and required training programmes.
3. There must be a separate forum at the state level to represent the views of women entrepreneurs and to demand their needs to be fulfilled through coordination among government and financing institutions. At next level, all India forum for the women entrepreneurs could be established and thereby they could discuss entrepreneurial problems, grievances and issues. Any complaints or shortcoming faced by the women entrepreneurs and entrepreneurial allied problems could be filed to see the women walk in the path of economic development.
4. It is need of the hour to enhance the quality of education imparted to women and also provide various opportunities for the aspiring women with training and practical experience of inspiring them to get into business.
5. In order to encourage the women to embark on small business, it is necessary to develop their professional competencies through series of training programmes in the areas of managerial skills, leadership development, marketing techniques and tie-ups, different kinds of production and its process, strategic planning, profit planning, bookkeeping and maintaining the books of accounts.
6. As a social responsibility, educational institutions should come forward to network with government and non-governmental organizations with a view to assisting the women in entrepreneurship development mainly to plan business projects.
7. Educational institutions could take up the responsibility in helping the women to interact and discuss with successful women entrepreneurs by organizing seminars, conferences and trade fairs.



8. Women who are engaged in business can be provided soft loans and subsidies which would encourage them into industrial activities.
9. More working capital assistance could be provided to women entrepreneurs by the financial institutions
10. Women could be facilitated and also helped to tap the resources and mobilize funds from the available government schemes and incentives in order to develop their entrepreneurial activities in the state.
11. Government and non-government organizations need to take steps in disseminating various policies, plans and strategies to women entrepreneurs to engage them in the field of industry, trade and commerce.
12. It is a must that women entrepreneurs need to sharpen their skill and update their knowledge by adapting the latest technology benefits in their business.

## **Conclusion**

It is good to learn that Government of India enacted laws to guarantee the women to have equal rights of participation in political process, education and employments. The implementation shows that only a small sizable number of women from urban middle class have benefitted from the government sponsored development activities. Just enacting laws is not sufficient, but sustainable plans are to be done to effectively provide entrepreneurial related awareness, training, and skill development programmes to the aspiring women entrepreneurs. At the next level, it is a must that women entrepreneurs ought to be equipped with entrepreneurial traits and skills which can facilitate them to meet changes in trends and understand the challenges of global markets, and strive for excellence in the entrepreneurial arena.

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