



WOMEN ENTREPRENEURS IN INDIA- HURDLES AND SOLUTIONS

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ABSTRACT:

This paper tries to investigate the problems and challenges faced by women entrepreneurs in India. Women Entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent. Many women have this quality but they never got a platform to showcase their talents and hence they don't know their real abilities. Even though our constitution speaks of equality between sexes, male chauvinism is still the order of the day Women in India are taking more responsibilities in bringing up children and maintaining a better home with love and affection. At the family level, the task of coordinating various activities in a much effective manner, without feeling the pinch of inconveniences, is being carried out by the women folk. Women entrepreneurs face a series of problems right from the beginning till the enterprise functions. Women in rural areas have to suffer still further. They face tough resistance from men. They are considered as helpers. The attitude of society towards her and constraints in which she has to live and work are not very conducive. Finally some solutions are given to women entrepreneurs in India.

Keywords: Entrepreneur, Family, Gender, India, Men, Problems, Women Entrepreneur.

INTRODUCTION:

Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. Government of India has defined women entrepreneurs as an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women. Like a male entrepreneurs a women entrepreneur has many functions. They should explore the prospects of starting new enterprise; undertake risks, introduction of new innovations, coordination administration and control of business and providing effective leadership in all aspects of business.

Women are considered not only as fairer sex but also as weaker sex and always to depend on

men folk in their family and outside, throughout their life. The Indian culture made them only subordinates and executors of the decisions made by other male members, in the basic family structure. The traditional set up is changing in the modern era. The transformation of social fabric of the Indian society, in terms of increased educational status of women and varied aspirations for better living, necessitated a change in the life style of Indian women both in urban as well as in rural areas. Indian families do have the privilege of being envied by the westerners, since women here are taking more responsibilities in bringing up children and maintaining a better home with love and affection. At the family level, the task of coordinating various activities in a much effective manner, without feeling the pinch of inconveniences, is being carried out by the women folk.

Basic Characteristics of Indian Women Entrepreneur

The Indian women have basic characters in themselves in the present sociological and cultural setup as follows.

1. Effectively coordinating the available factors and resources.
2. Clear vision and ambition on the improvement of family and children.
3. Efficient execution of decisions imposed on them
4. Patience and bearing the sufferings on behalf of others and
5. Ability to work physically more at any age.

Reasons for women Becoming Entrepreneurs

The glass ceilings are shattered and women are found indulged in every line of business. The entry of women into business in India is traced out as an extension of their kitchen activities, mainly P's, Pickle, Powder and Pappad. But with the spread of education and passage of time women started shifting from 3P's to modern 3E's i.e., Energy, Electronics and Engineering. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. Women Entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent. With the advent of media, women are aware of their own traits, rights and also the work situations. Many women start a business due to some traumatic event, such as divorce, discrimination due to pregnancy or the corporate glass ceiling, the health of a family member, or economic reasons such as a layoff.. They are

flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation.

1. Women possess strong communication skills and social intelligence.
2. Female-owned companies tend to offer family & friendly benefits.
3. Women also make good listeners.
4. Women start companies to better balance their work and family lives.
5. Women collaborate
6. Female owners are more likely to have positive revenues
7. Females aren't afraid to ask for help

Major Hurdles faced by women entrepreneurs in India

There are umpteen problems faced by women at various stages beginning from their initial commencement of enterprise, in running their enterprise. Their various problems are as follows:

1. **Patriarchal Society:** Entrepreneurship has been traditionally seen a male preserve and idea of women taking up entrepreneurial activities considered as a distant dream. Any deviation from the norm is frowned and if possible activity. It is an uphill task for women to face such conflicts and cope with the twin role. , immediately curbed. Women also have to face role conflict as soon as they initiate any entrepreneurial
2. **Absence of Entrepreneurial Aptitude:** Many women take the training by attending the Entrepreneurship Development Programs without entrepreneurial bent of mind. As per a study, involvement of women in small scale sector as owners stands at mere 7 percent. Women who are imparted training by various institutes must be verified on account of aptitude through the tests, interviews etc.
3. **Quality of EDPs:** All women entrepreneurs are given the same training through EDPs. Second-generation women entrepreneurs don't need such training as they already have the previous exposure to business.
4. **Marketing Problems:** Women entrepreneurs continuously face the problems in marketing their products. It is one of the core problems as this area is mainly dominated by males and even women with adequate experience fail to make a dent. For marketing the products women entrepreneurs have to be at the mercy of middlemen

who pocket the chunk of profit. Although the middlemen exploit the women entrepreneurs, the elimination of middlemen is difficult, because it involves a lot of running about. Women entrepreneurs also find it difficult to capture the market and make their products popular.

5. **Financial Problems:** Obtaining the support of bankers, managing the working capital, lack of credit resources are the problems which still remain in the males domain. Women are yet to make significant mark in quantitative terms. Marketing and financial problems are such obstacles where even training doesn't significantly help the women. Some problems are structural in nature and beyond the control of entrepreneurs.
6. **Family Conflicts:** Women also face the conflict of performing of home role as they are not available to spend enough time with their families. They spend long hours in business and as a result, they find it difficult to meet the demands of their family members and society as well. Their inability to attend to domestic work, time for education of children, personal hobbies, and entertainment adds to their conflicts.
7. **Credit Facilities:** Though women constitute about 50 per cent of population, the percentage of small scale enterprise where women own 51 percent of share capital is less than 5 percent. Women are often denied credit by bankers on the ground of lack of collateral security. Therefore, women's access to risk capital is limited. The complicated procedure of bank loans, the inordinate delay in obtaining the loans and running about involved do deter many women from venturing out. At the same time, a good deal of self-employment programed has been promoted by the govt. and commercial banks.
8. **Shortage of raw-materials:** Women entrepreneurs encounter the problems of shortage of raw-materials. The failure of many women co-operations in 1971 such as these engaged in basket making were mainly because of the inadequate availability of forest-based raw materials.
9. **Heavy Competition:** Many of the women enterprises have imperfect organizational set up. But they have to face severe competition from organized industries.
10. **High cost of production:** High cost of production undermines the efficiency and stands in the way of development and expansion of women's enterprises, government assistance in the form of grant and subsidies to some extent enables them to tide over the difficult

situations. However, in the long run, it would be necessary to increase efficiency and expand productive capacity and thereby reduce cost to make their ultimate survival possible, other than these, women entrepreneurs so face the problems of labor, human resources, infrastructure, legal formalities, overload of work, lack of family support, mistrust etc.

Solutions to Improve Women Entrepreneurs in India

The policy makers should develop a comprehensive National Policy for Women by involving real stakeholders and its implementation should be ensured by provinces by devising Strategic Plan of Women Development and Social Welfare.

1. Gender and poverty alleviation programs should be integrated through setting up of National Action Programs.
2. Gender Mainstreaming should be done through initiation of various sectoral programs. Gender sensitization training and societal awareness and advocacy campaigns must be a pivotal part of such programs.
3. Economic Empowerment of women must be ensured by starting small, medium and large scale projects.
4. Women Study Centers should be established with a strong technical baseline. Arrangements should be made at these study centers to maintain a data base regarding gender statistics. These study centers must impart trainings, conduct capacity building programs and orientations for women.
5. Legislations should be done regarding the family protection programs.
6. Business incubation centers for women must be established to properly counsel and guide potential women entrepreneurs.
7. Women entrepreneurs should be given more exposure to enlarge the scope of their businesses by providing them the chances to learn from the successful entrepreneurs of other regions / countries. The concerned authorities must be held accountable for creating such occasions.
8. Separate markets should be established for women entrepreneurs to encourage them. Transportation and other facilities of mobility should be ensured on subsidized rates.



9. Women entrepreneurs must be given subsidies in various tariffs, taxes, fees and all other levies.

CONCLUSION:

Women today are more willing to take up activities that were once considered the preserve of men, and have proved that they are second to no one with respect to contribution to the growth of the economy. Women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges in global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.. Apart from training programs, women entrepreneurs is essential for achieving the goals of sustainable development and the bottlenecks hindering their growth must be eradicated to entitle full participation in the business Entrepreneurship Newsletters, mentoring, trade fairs and exhibitions also can be a source for entrepreneurial development. As a result, the desired outcomes of the business are quickly achieved and more of remunerative business opportunities are found. Henceforth, promoting entrepreneurship among women is certainly a short-cut to rapid economic growth and development. Let us try to eliminate all forms of gender discrimination and thus allow 'women' to be an entrepreneur at par with men.

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