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WOMEN ENTREPRENEURSHIP: PROBLEMS & PROSPECTS

PAYAL CHATLY
ASST. PROFESSOR
DEPARTMENT OF COMMERCE
SHREE ATAM VALLABH JAIN COLLEGE
HUSSAINPURA

ABSTRACT

Entrepreneurship is presently the most discussed and encouraged concept all over the world to overcome economic challenges. Women being the vital gender of the overall population have great capacity and potential to be the contributor in the overall economic development of any nation. Therefore, programs and policies need to be customized to not just encourage entrepreneurship as well as implement strategies which can help support entrepreneurial culture among youth and women. But among women, there is need for training the already existing women entrepreneurs, in the various aspects of management. Women entrepreneurs faced so many problems in aspects of financial, marketing, health, family, and problems. Some guidelines should be given by the govt. and the financial institution to the women entrepreneur at time to time. What women need for enterprises little training, some financial support and motivation at all levels-home, the society and the government. The Government must make greater efforts to publicize the various schemes announced from time to time to attract women entrepreneurs.

KEYWORDS

Entrepreneurship, women entrepreneurs.

INTRODUCTION

Entrepreneurship is necessary to initiate the process of economic development of both developed and developing countries. It is also instrumental in sustaining the process of economic development. Every country tries to achieve economic development for prosperity and better life to people. So, contribution of both men and women is essential in economic activities for healthy nation building. But in India, women have to face many constraints in carrying out economic activities or undertaking any entrepreneurial work. Women have to face various socio-economic and other problems as entrepreneurs as they are not treated at par with men due to social and cultural traditions. In recent years, it is observed that there has been increasing trend in number of women enterprises in India as the result of changing scenario of the present world.

In this period of globalization of world trade, an increasing role is being assigned to the private sector in many developing countries. In parallel to, and as part of this shift, there has been the emergence of the micro and small-scale enterprise (MSE) sector as a significant component in economic development and employment. In many countries this sector – with both its informal and formal components – has increasingly been seen as a means of generating meaningful and sustainable employment opportunities, particularly for those at the margins of the economy – women, the poor and people with disabilities.

While women are active in MSEs, they face particular problems and challenges in developing their businesses. In addition to those problems faced by all small-scale entrepreneurs, it is commonly asserted that women frequently face gender bias in the socio-economic environment in which they operate. They face additional or at least different social, cultural, educational and technological challenges than men when it comes to establishing and developing their own enterprises, and accessing economic resources. Furthermore, it is recognized that women in most societies carry the added burden of family and domestic responsibilities, and this has a detrimental or limiting impact upon their ability to generate income outside of the home.

DEFINITION OF WOMEN ENTREPRENEUR ENTERPRISE

"A unit of organization relating to service or business enterprise managed by one or more women entrepreneurs having individually or jointly a share capital of not less than 51% as shareholders of the private company, limited company or members of Co-Operative society".

MOTIVATIONAL FACTORS FOR WOMAN ENTREPRENEURS

Contemporary trends in business world have increased the fertility rate for entrepreneurship development globally. Large organizations lead to challenging situations in all spheres therefore small & medium scale enterprises are encouraged to open up new business avenues with new and diversified products and services to satisfy the consumer needs by cutting costs at the same time. Motivational factors influencing woman to join the leading group of entrepreneurs are of two types. One is entrepreneurship by choice, and the other is entrepreneurship by necessity.

Women become entrepreneurs by choice due to the following factors:

- To materialize their idea into a capital
- For their empowerment and freedom
- To prove their worth among their male family members
- To establish their own rules for their work
- To overcome the deficiencies they faced during their job experience
- A long term standing desire to own their own company
- Working for someone else did not appeal to them

By necessity they are motivated to be entrepreneurs are:

- To improve the quality of life of their children
- To share the family economic burden
- To adjust and manage household and business life successfully on their own terms
- Due to the death or sickness of their husband

Other than these motivational factors some secondary motivations also exist among women entrepreneurs.

- Women want fair treatment and improved compensation
- Prior industry & work experience as a very important factor in determining their startups success.
- Women believe more than man that prior experience is crucial
- Many women believe that a track record is particularly valuable under these conditions because it demonstrates their confidence.

Certain social factors also prevail as far as the women opting for entrepreneurship.

- Socio-economic factors
- Money is not the sole objective
- Building their own self-confidence
- Want to contribute something positive to the community

- Bring out their creativity and turn it into an innovation
- Materialize their ideas
- Economic independence
- Establishing their own creative idea
- Establishing their own identity
- Achievement of excellence
- Building self confidence
- Developing risk taking ability
- Motivation
- Equal status in society
- Greater freedom & mobility

CHALLENGES FACED BY WOMEN ENTREPRENEURS

The literature review emphasizes on the following critical problems faced by women entrepreneurs.

- **Access to Finance:** It is considered as a key issue to women. Accessing credit, particularly for starting an enterprise, is one of the major constraints faced by women entrepreneurs. Women often have fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers. Sometimes, credit may be available for women through several schemes but there are bottlenecks and gaps, and the multiplicity of schemes is often not adequately listed nor is there networking among agencies. As a result, clients approaching one institution are sometimes not made aware of the best option for their requirements. A study shows that more than 50 per cent of the women used their own funds or funds borrowed from their spouse or family to set up their business. Most of the entrepreneurs rely on family finance or at the maximum on partners and friends. Lack of access to capital has been a primary obstacle for women entrepreneurs. Research suggests that the primary source of funding for women has been through family loans, personal savings, credit cards and home equity loans.
- **Problem of Labor:** Study observed that the women entrepreneurs in the selected group face various labor problems in their units.
- **Lack of Relevant Education and Experience:** Women tend to have an educational background which is less relevant in preparing them for business ownership. More women have training in 'non-practical', traditional 'female' subjects such as arts and they lack more directly professional qualification. They also lack relevant managerial and entrepreneurial experience. Women also tend to be less likely to have had education and experience relevant to starting and managing a business and thus less potential for success. Gaining relevant skills and knowledge can also be more difficult for women since they frequently have double work burden and childcare responsibilities, thus making them less able than men to attend formal and informal trainings. The analysis of the research done on women entrepreneurs in India with reference to education-wise information reveals that 58% women entrepreneurs possessing metric level of education face this problem to a great extent, one-fourth women entrepreneurs possessing graduate level of education and 36% post graduate level face the problem of getting information up to a great extent. Low-level education provides low-level self-confidence and self-reliance to the women folk to engage in business, which is continuous risk taking and strategic decision making profession.
- **Conflicts between Work and Domestic Commitments:** Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations. "Having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business". It has been suggested that many women enter self-employment to gain more control over their time and to achieve greater personal autonomy. For all small business owners, running a business involves long hours, but because domestic duties and child-care are frequently seen as women's responsibility, many business women face conflicts in their roles as wife, mother, and business owner. It is common to find the female business owners, particularly those who are mothers, displaying the feeling of guilt because they do not fulfill the traditional female role. Domestic responsibility may mean that the female entrepreneurs face problems allocating sufficient time to the business. The demands associated with running the business and home may therefore restrict the growth and potential success of many women-owned businesses. Lack of family support worsens the problem.
- **Access to Training:** Women have limited access to vocational and technical training in South Asia. Report suggests that women are often unaware of the training opportunities.

WAYS TO DEVELOP WOMEN ENTREPRENEURS

- Consider women as specific target group for all developmental programmers.
- Better educational facilities and schemes should be extended to women folk from government part.
- Adequate training program on management skills to be provided to women community.
- Encourage women's participation in decision-making.
- Vocational training to be extended to women community that enables them to understand the production process and production management.

GOVERNMENT MEASURES IN SUPPORT OF WOMEN ENTREPRENEURSHIP

A network of organizations is there in the state, which provides loan facilities as well as training, consultancy, and marketing services to the women entrepreneurs. Following are the most prominent institutions and the important services rendered by them.

- **FINANCIAL ASSISTANCES:** The following institutions are functioning in the state for providing financial assistance to women entrepreneurs.
 - Small Industries Development bank of India (SIDBI)
 - The National Small Industries Corporation Ltd. (NSIC)
 - Khadi & Village Industries Commission (KVIC)
 - National Bank For Agricultural And Rural Development (NABARD)
 - Coconut Development Board
 - Bank Of India
 - State Bank Of India
- **CONSULTANCY SERVICES:** Lack of access to information is a major barrier of the Small scale sector especially of the women entrepreneurs. In the initial stage of formation of a unit the most important problems are identification of a feasible and viable project, selection of the suitable technology etc. The following institutions are engaged with guidance and consultancy services to the Small sector in the State.
 - Coconut Development Board
 - The Rubber Board
- **ENTREPRENEURSHIP DEVELOPMENT AND TRAINING:** The State enjoys the credit for high rate of female literacy and female development index in the country. Even though the development index of women in the state is comparable to that of developed countries their participation in the entrepreneurial scenario is very low. With the objective of promoting women entrepreneurship a number of institutions are functioning in the State to impart awareness on opportunities and to provide skill based training to women.
 - District Industries Centers (DICs)

- Centre For Management Development (CMD)
- Khadi And Village industries commission (KVIC)
- Rubber Board
- Science And Technical Entrepreneurship Development Programme (STED)
- Small Entrepreneurs Promotion and Training Institute.
- Small Industries Development Organisation (SIDO)
- Small Industries Service Institute (SISI)
- **ASSISTANCE FOR MARKETING:** Success of any manufacturing enterprise will depend on its ability to market its products. One of the major barriers in the operation of women enterprises is marketing outlet. Marketing is considered as the most important entrepreneurial function based on which the entire success of the enterprise will be determined. A brief sketch of the organizational support for marketing the products of women enterprises is given in the following paragraphs.
 - National Bank For Agriculture And Rural Development (NABARD)
 - Marketing CDS products.

SIDCO has several schemes for the marketing of products produced in the SS1 sector. It has launched a special scheme for the marketing of products produced in the Community Development Societies with special preference for products produced by women enterprises. SIDCO collect quality products from CDS units and marketing them to the end consumers. SIDCO on behalf of the Small Scale Industrial units in the state will participate in tenders floated by Central and State government departments and organizations.

- **INFRASTRUCTURE:** State provides special care for the development of infrastructure for the development of women enterprises. The efforts of the state in this direction are supplemented by the Central scheme called "Integrated infrastructure development" (IID). National Programme for Rural industrialization (NPRID) is another Central Govt. Scheme to set up Industrial clusters in Rural and backward areas.
 - **Small Scale industries Development Corporation (SIDCO):** It is the nodal agency for the development of small scale industries in the state. It is in charge implementing the scheme of one industrial park in each. It is entrusted with the responsibility for the allotment of industrial sheds and spaces for setting up of units in mini industrial Estates, Industrial Estates.
 - **Women Entrepreneurs Development Cells (WEDC):** District Industries Centres, Department of industries and Commerce, Rural Banks, and Small Industries Service Institute have separate Women Entrepreneurship Development Cell. The chief objectives of the cell is the motivation of women entrepreneurs by extending all kinds of support and assistance, information and advice, technology and finance, supply of raw materials and marketing of finished goods etc.

RECOMMENDATIONS

- Increase the ability of women to participate in the labour force by ensuring the availability of affordable child care and equal treatment in the work place. More generally, improving the position of women in society and promoting entrepreneurship generally will have benefits in terms of women's entrepreneurship.
- Listen to the voice of women entrepreneurs. The creation of government offices of women's business ownership is one way to facilitate this. Such offices could have programme responsibilities such as providing women's business centres, organising information seminars and meetings and/or providing web-based information to those wanting to start and grow a business.
- Incorporate a women's entrepreneurial dimension in the formation of all SME-related policies. This can be done by ensuring that the impact on women's entrepreneurship is taken into account at the design stage.
- Promote the development of women entrepreneur networks. These are major sources of knowledge about women's entrepreneurship and valuable tools for its development and promotion. Co-operation and partnerships between national and international networks can facilitate entrepreneurial endeavours by women in a global economy.
- Periodically evaluate the impact of any SME-related policies on the success of women-owned businesses and the extent to which such businesses take advantage of them. The objective should be to identify ways to improve the effectiveness of those that should be retained. Good practices that are identified in this way should be disseminated and shared internationally.
- Improve the factual and analytical underpinnings of our understanding of the role of women entrepreneurs in the economy. This requires strengthening the statistical basis for carrying out gender-related cross-country comparative analyses and longitudinal studies of the impact of important developments and policies, especially over time.

CONCLUSION

Women entrepreneurs faced so many problems in aspects of financial, marketing, health, family, and problems. Some guidelines should be given by the govt. and the financial institution to the women entrepreneur at time to time. What women need for enterprises little training, some financial support and motivation at all levels-home, the society and the government.

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