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## **A STUDY ON CHALLENGES OF WOMEN ENTREPRENEURS IN INDIA**

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### **Abstract**

Indian ladies are going through some trouble to obtain identical rights and function due to the fact traditions are deep ingrained in Indian society where the sociological installation has been a male dominated one. Women entrepreneurship is gaining importance in India inside the wake of monetary liberalization and globalization. The policy and institutional framework for growing entrepreneurial talents, offering vocation education and schooling has widened the horizon for monetary empowerment of women. However, women constitute best one third of the monetary establishments. The transformation of social cloth of the Indian society, in phrases of extended academic fame of women and varied aspirations for better residing, necessitated a trade in the existence fashion of Indian ladies. This study explains that the concept of women marketers and appears into the diverse problems. A conceptual framework is presented and the information provide by means of us.

**Key Words:** Women entrepreneurs, Problems, Challenges, Government.

## Introduction

Women entrepreneur approach “A women or organization of women entrepreneur who take an initiate to start a business or an enterprise”. Women are purpose oriented, unbiased, bendy, tolerant, creative, realistic, energetic and enthusiastic due to which the control fashion differs from their male complement. Government of India has defined ladies entrepreneurs primarily based on women participation in equity and employment of a enterprise organisation. Accordingly, a female run a agency is defined as “an organization owned and controlled via a women having a minimal monetary hobby of 51% of the capital and giving at the least 51% of the employment generated inside the business enterprise to ladies”. Women entrepreneur represent 10 % of the range of the quantity of entrepreneur inside the u . S . . In the conventional society, they were constrained to the four walls, playing family roles, however inside the contemporary society, they may be popping out to participate in all forms of sports. Normally, ladies entrepreneurship is determined inside the extension of their kitchen activities, specially in preparing commercially the specifically, Pickles, Papads and Powder. Few of them venture into services industry relating to hospitality, catering, educational offerings, consultation or public relations, splendor clinics, etc.

Women input entrepreneurship due to monetary elements which pushed them to be on their own and urge them to do some thing independently. Women opt to work from their personal paintings residence, difficulty in getting suitable jobs and choice for social reputation motivate them closer to self-employment. We see a lot of women experts in engineering, remedy, regulation and so forth. They are also putting in hospitals, education facilities, and so forth. “An company owned and managed with the aid of a ladies having a minimum economic hobby of fifty one in keeping with cent of the capital and giving as a minimum 51 consistent with cent of the employment generated by the organization to ladies.”

## Statement of the problem

India is a growing united states of america and has been an acute and persistent unemployment problem. Hence, the excellent entrepreneurial expertise of ladies needs to be well harnessed, ensuing in their fruitful employment and their contributing to the kingdom’s social and financial improvement. Many of those packages have no longer reached the target agencies, namely, the

ability women marketers, on time and have not empowered them. One of the primary reasons for any such situation is the excessive price of illiteracy among women. Women marketers constantly suffer from inadequate economic resources and working capital. Most of the women marketers fail due to lack of right financing facilities, because finance is existence blood of every enterprise activities. The female entrepreneur can not be successful without the help and approval of family participants.

## **OBJECTIVES OF THE STUDY**

1. To find the problems encountered by women in starting business Enterprises.
2. To study Development of Women Entrepreneurs.

## **METHODOLOGY OF STUDY**

The study focuses on general study of Secondary data collected from various books, National & international Journals, publications from various websites which focused on various aspects of Women Entrepreneurship.

## **CHALLENGES AND PROBLEMS OF WOMEN ENTREPRENEUR IN INDIA.**

Even even though woman entrepreneurship and the formation of woman-owned business networks is step by step growing, there are some of challenges and barriers that lady marketers face. One fundamental task that many woman marketers face is the impact that the conventional gender-roles society may still have on ladies. Female entrepreneurs are dealing with numerous obstacles related to their organizations.

### **1. Problem of Finance**

To raise finance is a huge venture for women. Women's do not have any property and any securities in their personal names and they use. Probably the women's are relying person to men either physically and financially and morally. They need to depend upon their own financial savings and negligible loans from friends and spouse and children.

### **2. Male Domination**

Women's are dominated by means of men in her family in addition to enterprise. Still now women's are get permission from guys before doing any form of sports; this isn't taken into consideration there may be no same right of women.

### **3. Technology governance**

Technology governance is important position to growth and improvement within the evolving procedures and politics of presidency (centre and kingdom), private institutions, media, non-governmental institutions and society in India. In India women training is still no longer given to ladies's that will't able utilize generation nicely.

### **4.Lack of Infrastructure development**

India calls for more and more infrastructure facilities like raw materials, finance and many others... ladies may not having enough infrastructure centers to begin and expand an business enterprise. The New Development Bank, Asian Infrastructure Investment Bank and Asian Development Bank provide extra sources in the direction of infrastructure and sustainable improvement in the united states of america.

### **5.Lack of Education**

Women's have decrease price of literacy. At present the significance of women training is most want in our u . S ..

### **6.Low hazard bearing potential**

Women's are evidently to keep away from the threat from their childhood, their mother and father are take choices for her and after marriage her husband take over decisions what she has to be performed. So maximum of the times they are able to't able take any kind threat in her life as well as her business.

### **7.Social Recognition**

Society does now not supply a whole lot importance to women marketers, due to the fact the society taken into consideration as ladies's are make simplest residence work like cooking, washing, and to take care on her family and circle of relatives individuals.

### **8.Religion**

Some of the religion does now not deliver preference to women due to the fact the religious norms.

### **9.Marketing**

Women are can't fully advertising their goods and service evaluating to guys. A girl does no longer journey every day or frequently like guys, so she does not cover the whole marketplace.

## **THE ROLE OF GOVERNMENT TO DEVELOP WOMEN ENTREPRENEUR**

The increase and improvement of women entrepreneurs had to be increased because entrepreneurial improvement isn't always feasible without the participation of ladies. Therefore, a pleasant environment is wanted to be created to permit ladies to participate actively within the entrepreneurial sports. There is a need of Government, non-Government, promotional and regulatory agencies to come back ahead and play the supportive function in selling the women entrepreneur in India. The Government of India has additionally formulated numerous education and development cum employment generations packages for the ladies to start their ventures. These programmes are as follows:

### **1. Steps taken in Seventh Five-Year Plan:**

In the 7th five-12 months plan, a special chapter on the “Integration of women in improvement” become added by Government with following concept:

#### **(i) Specific target institution:**

The 7th 5 yr plan suggested ladies as a selected goal companies in all principal improvement applications of the use of a.

#### **(ii) Arranging education centers:**

This five 12 months plan is suggested that to provide training facilities for women to suit their changing needs and abilities.

#### **(iii) Developing new equipments:**

Government takes Efforts to growth their efficiency and productivity via appropriate technologies, equipments and practices.

#### **(iv) Marketing help:**

It became recommended to offer the specified help for marketing the goods produced through ladies marketers.

#### **(v) Decision-making method:**

It changed into additionally suggested to contain the ladies in decision-making process.

## **2. Steps taken by Government all through Eight Five-Year Plan:**

The Government of India devised special packages to increase employment and profits-generating sports for women in rural areas. The following plans are launched in the course of the Eight-Five Year Plan:

- Prime Minister Rojgar Yojana and EDPs were delivered to expand entrepreneurial traits among rural women.
- 'Women in agriculture' scheme was introduced to train women farmers having small and marginal holdings in agriculture and allied sports.
- To generate greater employment possibilities for women KVIC took special measures in far flung regions.
- Women co-operatives schemes have been formed to assist women in agro-based totally industries like dairy farming, poultry, animal husbandry, horticulture and so forth. With complete monetary support from the Government.
- Several other schemes like incorporated Rural Development Programs (IRDP), Training of Rural youngsters for Self employment (TRYSEM) etc. Have been begun to alleviate poverty. 30- 40% reservation is provided to women under these schemes.

## **3. Steps taken with the aid of Government at some point of Ninth Five-Year Plan:**

Economic development and growth isn't achieved absolutely without the improvement of ladies entrepreneurs. The Government of India has added the following schemes for promoting women entrepreneurship due to the fact the future of small scale industries relies upon upon the women-marketers:

- (a) Trade Related Entrepreneurship Assistance and Development (TREAD) scheme become launched by way of Ministry of Small Industries to expand women entrepreneurs in rural, semi-urban and concrete areas through developing entrepreneurial traits.
- (b) Women Component Plan, a unique method adopted via Government to provide help to women marketers.
- (c) Swarna Jayanti Gram Swarozgar Yojana and Swarna Jayanti Sekhari Rozgar Yojana had been introduced by way of government to offer reservations for women and inspiring them to begin their ventures.
- (d) New schemes named Women Development Corporations were brought by means of government to assist women entrepreneurs in arranging credit and advertising centers.

(e) State Industrial and Development Bank of India (SIDBI) has added following schemes to help the women entrepreneurs. These schemes are:

- (i) Mahila Udyam Nidhi
- (ii) Micro Cordite Scheme for Women
- (iii) Mahila Vikas Nidhi
- (iv) Women Entrepreneurial Development Programmes
- (v) Marketing Development Fund for Women

**4. Consortium of Women entrepreneurs of India gives a platform to assist the ladies marketers to increase new, creative and modern strategies of manufacturing, finance and marketing.**

There are one of a kind our bodies which includes NGOs, voluntary agencies, Self-help businesses, institutions and man or woman corporations from rural and urban areas which together help the women marketers in their sports.

**5. Training programmes:**

The following training schemes mainly for the self employment of women are added by authorities:

- (i) Support for Training and Employment Programme of Women (STEP).
- (ii) Development of Women and Children in Rural Areas (DWCRA).
- (iii) Small Industry Service Institutes (SISIs)
- (iv) State Financial Corporations
- (v) National Small Industries Corporations
- (vi) District Industrial Center (DICs)

**6. Mahila Vikas Nidhi:**

SIDBI has evolved this fund for the entrepreneurial development of women mainly in rural regions. Under Mahila Vikas Nidhi presents loan to women are given to start their task within the subject like spinning, weaving, knitting, embroidery products, block printing, handlooms handicrafts, bamboo merchandise etc.

**7. Rashtriya Mahila Kosh:**

In 1993, Rashtriya Mahila Kosh turned into installation to furnish micro credit to pore women at affordable quotes of interest with very low transaction expenses and simple methods.

**Suggestions**

In our country women entrepreneur are very much interesting for doing any kind of business, but the researcher has given few suggestions on the basis of problem of women



entrepreneurs. This suggestion will help to who want become an entrepreneur and future research purpose.

1. The family and society kindly allow women to start a business.
2. Male can supported to the females and to help them for doing business activities.
3. The government and banking financial institutions provide the loan to the women for to start an enterprise.
4. The government needs to give an awareness programme for women's.
5. The non-government organizations can help to women entrepreneurs on the basis of new technology and strategy of new business.
6. Women's education is most needed, so kindly provide the higher education for women in our country.
7. To avoid the child marriage, because it affects physically women entrepreneurial skill and development.
8. Te government can undertake the women entrepreneur goods and service.
9. Women entrepreneurs are organize one welfare organizations for them.

## Conclusion

It sincerely show that these days we are residing 21<sup>st</sup> century, the participation of women in all fields more and more specially within the field of entrepreneurship is growing at a widespread fee. Indian charter is developing the identical opportunity in all locations, identical rights of participation in political and same rights in schooling and employment. Women are in 48% of Indian populace, but a totally few women are executed in our country, so the authorities need to offer entrepreneurial attention, orientation and skill improvement programmes for women.

In this look at it has been genuinely shows that women are superb marketers and prefer to pick out the family, that allows you to keep the family and business in a balanced way. Even though we've proper successful women entrepreneurs in our country, however others can't capable of gain because male domination and our conventional tradition. These demanding situations are faced by means of women marketers from family and society.

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