

Challenges And Opportunities For Women Entrepreneurs In India

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ABSTRACT

Entrepreneurs play an important role in an economy. These are the people who have the skills and initiative, necessary to take good new ideas to market and make the right decisions to make the idea profitable. The reward for the risks taken is the potential economic profits the entrepreneur could earn. Technically, a "women entrepreneur" is any woman who organizes and manages any enterprise, usually with considerable initiative and risk. Women entrepreneurship is gaining importance in India in the wake of economic liberalization and globalization. The policy and institutional framework for developing entrepreneurial skills, providing vocation education and training has widened the horizon for economic empowerment of women. However, women constitute only one third of the economic enterprises. There exist a plethora of successful business women entrepreneurs both in social and economic fields in India. The present paper endeavors to study the concept of women entrepreneur and challenges faced by them in India. This paper is mostly based on secondary data and observations. An extensive literature review is done on women entrepreneurs. At the end some major problems faced by Indian women entrepreneurs, factors influencing women entrepreneurship.

Keywords: Entrepreneurs, Women Entrepreneurs, India, Economy

INTRODUCTION

Entrepreneurship has been globally felt as a developmental and progressive idea for business world Scott, (1986). Therefore entrepreneurship is considered as vital ingredient for not only globalization but at the same time for creating diverse opportunities for future potential performer (Mitra, 2002).

To exploit the human resource to their optimum potential is one of the greatest challenges faced by innumerable business organizations in the contemporary economic world, where progress is quantified and consumed as an entity Brush, (1992). The origin of the basic word "entrepreneurship" is from a French word "Entree", "To enter" and "Prendre" "to take" and in general sense applies to any person starting a new project or trying a new opportunity. Entrepreneurship refers to the act of setting up a new business or reviving an existing business so as to take advantages from new opportunities. An entrepreneur is a person who starts an enterprise. A number of definitions have been given of an entrepreneur- The economists view him as a fourth factor of production along with land labour and capital. The sociologists feel that certain communities and cultures promote entrepreneurship like for example in India we say that Gujaratis and Sindhis are very enterprising. Still others feel that entrepreneurs are innovators who come up with new ideas for products, markets or techniques. Thus, entrepreneurs shape the economy by creating new wealth and new jobs and by inventing new products and services.

Entrepreneurship has been a male-dominated phenomenon from the very early age, but time has changed the situation and brought women as today's most memorable and inspirational entrepreneurs. It is estimated that women entrepreneurs presently comprise about 10% of the total number of entrepreneurs in India, with the percentage growing every year. If the prevailing trends continue, it is likely that in another five years, women will comprise 20% of the entrepreneurial force (Saidapur et.al, 2012). Entrepreneurship is not just confined to any one gender now rather due to multi-faceted economic pressures women have turned up & realized that the survival of their families & their own potential lies only in working side by side with men. Marlow, (2002).

Education of woman have no doubt given them immense confidence & encouragement to serve & discover new business avenues. However the ground realities do differ to a great extent as far as geographical boundaries are concerned. Globally women are considered as weaker gender physically and emotionally, therefore prospects open for them to develop into business professionals is an area still quite unexplored and needs attention. Wennekers, (1999).

Review of Literature

Bowen & Hisrich, (1986), compared & evaluated various research studies done on entrepreneurship including women entrepreneurship. It summaries various studies in this way that female entrepreneurs are

relatively well educated in general but perhaps not in management skills, high in internal locus of control, more masculine, or instrumental than other women in their values likely to have had entrepreneurial fathers, relatively likely to have first born or only children, unlikely to start business in traditionally male dominated industries & experiencing a need of additional managerial training.

Tovo, (1991), observed that self-employed women faced several problems in small scale enterprises due to limited access to capitals, inputs and markets. The study also shows that a large number of small enterprises share one market segment which cause competition to be fierce and prices to be low. Hence, the products of small enterprises extremely dependent on a limited number of supplier and wholesalers. This made the women entrepreneur economically vulnerable and often exposing her to exploitation.

Papisetty Rama & MohanaRao, (2004), found in the research study that Inadequate infrastructure, high labour mobility, shortage of electricity and delayed realization of debtors were the main problems faced by women entrepreneurs.

Damwad, (2007), describes the experiences, initiatives & obstacles faced at five Nordic countries like Finland, Denmark, Iceland, Norway & Sweden towards women entrepreneurship. It broadly identifies few obstacles like financing, lack of knowledge & skills in business life, markets & entrepreneurial activity, work life balance including lack of growth & wishes to grow and most importantly women as other groups are heterogeneous. The study compares early stage entrepreneurial male & female activity among Nordic countries with the same of USA. It also compares various programme & schemes developed by Nordic countries & agencies that provide support to them.

Singh, (2008), identifies the reasons & influencing factors behind entry of women in entrepreneurship. He explained the characteristics of their businesses in Indian context and also obstacles & challenges. He mentioned the obstacles in the growth of women entrepreneurship are mainly lack of interaction with successful entrepreneurs, social unacceptance as women entrepreneurs, family responsibility, gender discrimination, missing network, low priority given by bankers to provide loan to women entrepreneurs. He suggested the remedial measures like promoting micro enterprises, unlocking institutional frame work, projecting & pulling to grow & support the winners etc. The study advocates for ensuring synergy among women related ministry, economic ministry & social & welfare development ministry of the Government of India.

Lall & Sahai, (2008), conduct a comparative assessment of multi-dimensional issues & challenges of women entrepreneurship & family business. The study identified Psychographic variables like degree of commitment, entrepreneurial challenges and future plan for expansion, based on demographic variables. Through stratified random sampling & convenience sampling the data have been collected from women entrepreneurs working in urban area of Lucknow. The study identified business owner's characteristics as self perception self esteem, Entrepreneurial intensity and operational problem for future plans for growth & expansion. The study suggested that though, there has been considerable growth in number of women opting to work in family owned business but they still have lower status and face more operational challenges in running business.

Objectives of the study

- To understand the concept and emergence of women entrepreneurship in India.
- To find out the factors which encourage women to become entrepreneurs.
- To explore the challenges for women entrepreneurs.
- To find out appropriate measures through which women face such obstacles.
- To elaborate on work life balance.
- Existence of gender biasness on various parameters.
- To draw conclusion and offer suggestions.

Research Methodology

This paper is a descriptive study in nature. The secondary data and information have been analyzed for preparing the paper extensively. The secondary information have been collected from different scholars and researchers, published books, articles published in different journals, periodicals, conference paper, working paper, blogs and websites.

Women Entrepreneurship

Women Entrepreneurship as defined by Manorama Vaid, as an adult woman who undertakes to organize own and run an enterprise. Her illustration about women entrepreneurs in India, represents a group of

women who have broken away from the beaten track and exploring new vistas of economic participations. The task of women entrepreneurs has been full of challenges and yet they have steer clear of prejudice opposition, constraint and have established themselves as successful entrepreneurs.

When we speak about the term "Women Entrepreneurship" we mean, an act of business ownership and business creation that empowers women economically, increases their economic strength as well as position in society. Hence women-entrepreneurs have been making a considerable impact in all most all the segments of the economy which is more than 25% of all kinds of business. In India "Entrepreneurship" is very limited amongst women especially in the formal sector, which is less than 5% of all the business.

Women are doing a wonderful job striking a balance between their house and career. Women entrepreneurs are key players in any developing country particularly in terms of their contribution to economic development. In recent years, even among the developed countries like USA and Canada, Women's role in terms of their share in small business has been increasing. (Dr. Vijaya Kumar, A. and Jaya Chitra, S.)

According to Kamal Singh "A woman entrepreneur can be defined as a confident, innovative and creative woman capable of achieving self economic independence individually or in collaboration, generates employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life."

STATUS OF WOMEN ENTREPRENEURS IN INDIA

The educated women do not want to limit their lives in the four walls of the house. They demand equal respect from their partners. However, Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society where the sociological set up has been a male dominated one. Women are considered as weaker sex and always made 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. While at least half the brainpower on earth belongs to women, women remain perhaps the world's most underutilized resource.

Female entrepreneurship has attracted increasing attention in recent years in light of concrete evidence of the importance of new business creation for economic growth and development (Acs et al., 2005; Langowitz and Minniti, 2007). Not only does female entrepreneurship contribute to economic growth and employment creation, but it is increasingly recognized to also enhance the diversity of entrepreneurship in any economic system (Verheul et al., 2006) and to provide avenues for female expression and potential fulfillment (Eddleston and Powell, 2008). These benefits are rarely leveraged in a systematic way, however, given that female entrepreneurship talent and potential remain largely untapped in many contexts (Baughn et al., 2006).

Tambunan, (2009), made a study on recent developments of women entrepreneurs in Asian developing countries. The study focused mainly on women entrepreneurs in small and medium enterprises based on data analysis and review of recent key literature. This study found that in Asian developing countries SMEs are gaining overwhelming importance; more than 95% of all firms in all sectors on average per country. The study also depicted the fact that representation of women entrepreneurs in this region is relatively low due to factors like low level of education, lack of capital and cultural or religious constraints. However, the study revealed that most of the women entrepreneurs in SMEs are from the category of forced entrepreneurs seeking for better family incomes.

A woman entrepreneur is a woman who starts and owns an enterprise by investing at least 51% in an enterprise. World widely divide the women Entrepreneurs categories are given below

Categories of Women entrepreneurs

1. Women in organized and unorganized sector
2. Women in traditional and modern industries
3. Women in urban and rural areas
4. Women in large scale and small scale industries
5. Single woman and joint venture

Categories of women entrepreneurs in practice in India

1st category

1. Established in big cities
2. Having higher level technical and professional qualifications
3. Non- traditional items
4. Sound financial position

2nd Category

1. Established in cities and towns
2. Having sufficient education
3. Both traditional and non- traditional items
4. Undertaking women services – kindergarten, crèches, beauty parlours, health clinic

3rd Category

1. Illiterate women
2. Financially weak
3. Involved in family business such as agriculture, horticulture, animal husbandry, dairy, fisheries, agro forestry, handloom, power loom etc.

If we see the data given by World Bank Doing Business in India 2009 than we find out that the women work participation in India is 31.6 percent ,USA -45 percent, U.K- 43 percent, Indonesia- 40 percent, Sri Lanka-45 percent, Brazil -35 percent.

REASONS FOR WOMEN TO BECOME AN ENTREPRENEUR

Women become entrepreneurs by choice Due to the following reason	Women become entrepreneurs by necessity due to the following reasons
<ol style="list-style-type: none"> 1. Start own business 2. Contribute something to the society 3. Get economic independence 4. To be the boss 5. To gain social prestige 6. Success stories of friends and relatives 7. High profit margin in this business 8. Use government subsidies, incentives and concession 9. Availability of raw material 10. Heavy demand for product/service 11. To materialize idea into a capital 12. To prove herself among family members 13. Liberty to take decisions 14. Generation of employment 15. Self-identity 16. For a bright future 	<ol style="list-style-type: none"> 1. Job dissatisfaction 2. Necessity 3. Flexible work environment 4. Had skill set to commence the business 5. Increasing standard of living 6. Continue her family business 7. Encouragement from family members 8. Encouragement from support agencies 9. Aspiration about my children 10. Share family economic burden 11. Death or sickness of bread earner of the family member

Women by nature preferably choose to work in service sector like education, social services and household services such as domestic work. But at the same time the startup motivations vary from industry to industry. Women in low income countries have strong incentives to create their own work environments that are compatible with their child rearing and household responsibilities at the same time. Women entrepreneur of 21st century is potentially motivated for change in order to improve the living conditions of her family, provide a sharing hand to her husband in income generation, provide quality education to her children, contribute positively by creating job opportunities, empowering other women and bringing out the society out of economic disparity and unemployment.

FACTORS INFLUENCING WOMEN ENTREPRENEURSHIP



1 Push Factors- Push factors are elements of necessity such as insufficient family income, dissatisfaction with salaries job, difficulty in finding work and a need for flexible work schedule because of family responsibilities. These factors may have more importance for women than for men.

2 Pull Factors -Factors that work as entrepreneurial drive factors relate to independence, self-fulfillment, entrepreneurial drive and desire for wealth, power and social status, co-operation and support of family members and a strong network of contacts. The most prominent factor is self achievement expressed in terms of challenge which helps women to start, run their own business and turn it into a profitable venture. When a strong need for achievement could not be fulfilled through a salaried position or when there was a desire to transform a perceived opportunity into a marketable idea, then these factors work for a women to start their own venture.

CHALLENGES FACED BY WOMEN ENTREPRENEURSHIP

Even though entrepreneurship has its own advantages, it is not free of problems. For this there are a number of factors (Samiti, 2006), (Tan, 2000) classified the basic factors that affect entrepreneurs in to two broad categories –economic and social. The economic factors include competition in the market; lack of access to the market, lack of access to raw material, lack of capital or finance, lack of marketing knowledge; lack of production/ storage space; poor infrastructure; inadequate power supply and lack of business training The social factors include lack of social acceptability; having limited contacts outside prejudice and class bias; society looks down upon; attitude of other employees; and relations with the work force. Besides this, Gemechis (2007), Hisrich (2005), ILO (2009) added Social and cultural attitude towards youth entrepreneurship; entrepreneurship education; administrative and regulatory framework; and business assistance and support; barriers to access technology are crucial factors that affect entrepreneurial success.

1. **Balance between family and career-** Women in India are very emotionally attached to their home and families. They are supposed to attend to all the domestic work, to look after the children and other family members. They are overburdened with family responsibilities like taking care of husband, children and in laws which takes away a lot of their time and energy. In such situation, it is very difficult to concentrate and run an organization successfully and efficiently.
2. **Limited access to finance** - Access to finance is a key issue for 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, an unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers (Mahbub, 2000). Women entrepreneurs suffer a lot in raising and meeting the financial needs of the business. Bankers, creditors and financial institutes do not come forward to provide financial assistance to women borrowers on the ground of their less credit worthiness. They also face financial problem due to blockage of funds in raw materials, inventory, work-in-progress, finished goods and non receipt of payment from customers on time.
3. **Inadequate Marketing skills** -The ability to tap into new markets requires expertise, knowledge and contacts. Women often lack access to training and experience in on how to participate in the market place and are therefore unable to market goods and services strategically. Thus, women-owned SMEs are often unable to take on both the production and marketing of their goods. In addition, they have often not been exposed to the international market, and therefore lack knowledge about what is internationally acceptable. The high cost of developing new business contacts and relationships in a new country or market is a big deterrent and obstacle for many SMEs, in particular women-owned businesses. Women may also fear or face prejudice or sexual harassment, and may be restricted in their ability to travel to make contacts (UNECE, 2004). Since most women cannot run around for marketing, distribution and money collection, they have to depend on middle men for the above activities. Middle men tend to exploit them in the appearance of helping. They work in order to add their own profit margin which results in less sales and lesser profit for women entrepreneurs.
4. **Illiteracy or low level of Education-** Women in India are lagging far behind in the field of education. Even after more than 70 years of independence many women are still illiterate. Those who are educated are provided either less or inadequate education than their male counterpart partly due to early marriage, partly due to household responsibilities and partly due to poverty. Due to lack of proper education, most women entrepreneurs remain in dark about the development of new technology, new methods of production, marketing, networking and other governmental support which will encourage them to rise in the field of management.

5. **Socio-cultural barriers-** The traditions and customs prevailing in Indian societies sometimes stand as an obstacle before women which stop them from growing and prospering. Castes and religions dominate our society and hinder women entrepreneurs too. In rural areas, they face even greater social barriers. They are always seen with an eye of suspicion.
6. **Access to networks** -Women have fewer business contacts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, all of which further limit their growth. Since most women entrepreneurs operate on a small scale, and are generally not members of professional organizations or part of other networks, they often find it difficult to access information. Most existing networks are male dominated and sometimes not particularly welcoming to women but prefer to be exclusive. Even when a woman does venture into these networks, her task is often difficult because most network activities take place after regular working hours. There are hardly any women-only or women-majority networks where a woman could enter, gain confidence and move further. Lack of networks also deprives women of awareness and exposure to good role models. Few women are invited to join trade missions or delegations, due to the combined invisibility of women-dominated sectors or sub sectors and of women as individuals within any given sector (Mahbub, 2000).
7. **Access to policymakers** - Most women have little access to policymakers or representation on policymaking bodies. Large companies and men can more easily influence policy and have access to policymakers, who are seen more as their peers. Women tend not to belong to, and even less reach leadership positions in, mainstream business organizations, limiting their input into policymaking through lobbying.
8. **Entrepreneurial Skill-** Lack of entrepreneurial aptitude is a matter of concern for women entrepreneurs. They have limited entrepreneurial abilities. Even after attending various training programmes on entrepreneurship women entrepreneurs fail to overcome the risks and troubles that may come up in an organisational working.
9. **Lack of Self-Confidence-**Women entrepreneurs because of their inherent nature, lack self-confidence which is essentially a motivating factor in running an enterprise successfully. They have to work hard to strike a balance between managing a family and managing an enterprise. Sometimes they have to sacrifice their entrepreneurial urge in order to strike a balance between the two which results in loss of a prospective entrepreneur.
10. **Mobility Constraints-** Women mobility in India is highly limited and has become a problem due to traditional values and limited driving skills. Moving alone and asking for a room to stay out at night for business purposes is still looked upon with suspicious eyes. Sometimes, inexperienced women feel uncomfortable in dealing with men who show extra interest in them other than work related aspects.

SUGGESTION FOR CHANGING CHALLENGES INTO POTENTIAL OPPORTUNITIES

1. Women should understand and implement the new way to balance work and life.
2. There should be a continuous attempt to inspire, encourage, motivate and co-operate women entrepreneurs.
3. An Awareness programme should be conducted on a mass scale with the intention of creating awareness among women about the various areas to conduct business.
4. Women entrepreneurs should spend some time to study and observe the nature of challenges women face in business.
5. The government should organize training programmes to develop professional competencies in managerial, leadership, marketing, financial, production process, profit planning, maintaining books of accounts and other skills. This will encourage women to undertake business and Women should attend training programs, seminars, workshop and conferences. This may help to reduce the challenges they face in business.
6. Women should start their business from micro or small level and allow it to grow gradually. Women in business should be offered soft loans & subsidies for encouraging them into industrial activities. The financial institutions should provide more working capital assistance both for small scale venture and large scale ventures.
7. Educational institutes should tie up with various government and non-government agencies to assist in entrepreneurship development mainly to plan business projects.
8. Skill development to be done in women's polytechnics and industrial training institutes. Skills are put to work in training-cum-production workshops. Women should try to upgrade themselves in the changing times by adapting the latest technology benefits. Women must be educated and trained

- constantly to acquire the skills and knowledge in all the functional areas of business management. This can facilitate women to excel in decision making process and develop a good business network.
9. The weaker section could raise funds through various schemes and incentives provided by the government to develop entrepreneurs in the state. E.g. the Prime ministers Rozgar Yojana, The Khadi and Rural village industries scheme, Entrepreneurial Development programme , Women's Development Corporations , Indira Mahila Yojana ,Indira Mahila Kendra, Mahila Samiti Yojana, MahilaVikasNidhi, Micro Credit Scheme ,Rashtriya Mahila Kosh, Mahila Vikas Nidhi ,SBI's Stree Shakti Scheme etc.
 10. Women's entrepreneurship must be examined both at the individual level (i.e. the choice of becoming self-employed) and at the firm level (the performance of women owned and managed firms) in order to fully understand the differences between men's and women's entrepreneurship.

CONCLUSION

From the various research papers studied several challenges faced by women entrepreneurs have come into focus. These include balance between family and career, socio-cultural barriers, male dominated society, illiteracy or low level of education, dearth of financial assistance, lack of technical knowledge, marketing and entrepreneurial skills, lack of self-confidence and mobility constraints. Now the time has come for women to come out of the burden of housework and give way to their creativity and entrepreneurship. Social and political developments in India have also been responsible for determining the role of women in a changing society. The government schemes, incentives and subsidies have stimulated and provided support measures to women entrepreneurs. With the increase in the number of women getting education, there is considerable awareness among women to be self employed thus leading to change in the role of women in the society

Since the 21st century the status of women in India has been changing as a result to growing industrialization and urbanization, spasmodic mobility and social legislation. Over the years, more and more women are going for higher education, technical and professional education and their proportion in the workforce has also been increased. With the spread of education and awareness, women have shifted from kitchen, handicrafts and traditional cottage industries to non- traditional higher levels of activities. Even, the government has laid special emphasis on the need for conducting special entrepreneurial training programme for women to enable them to start their own ventures. Financial institutions and banks have also set up special cell to assist women entrepreneurs. This has boomerang the women entrepreneurs on the economic scene in the recent years although many women's entrepreneurship enterprises are still remained a much neglected field. I observed that Women are very good entrepreneurs, and prefer to choose the same as they can maintain work life balance. Even though we have many successful Women Entrepreneurs in our country, but as we have a male dominated culture there are many challenges which women entrepreneurs face from family & Society.

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