

Analysis of Women Entrepreneurs in India

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ABSTRACT: Women entrepreneurship is gaining importance in India in the wake of economic liberalization and globalization. “In Indian mythology, woman is an incarnation of Shakthi-the Goddess of Power. We believe women empowerment is vital to our development” Honorable Prime Minister of India. 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. In today’s world, women entrepreneurs are playing very vital role and they have become important part of the global business environment and it’s really important for the sustained economic development and social progress. In India, though women are playing key role in the society, but still their entrepreneurial ability has not been properly tapped due to the lower status of women in the society. The main purpose of this paper is to find out the status of women entrepreneurs in India. This paper includes rationale grounds behind the women entrepreneurship. Another main purpose of this paper is to analyze policies of Indian government for women and also to analyze that are those policies adequate for the growth of women entrepreneurship. Main reasons for women to become an entrepreneur, the institutions that are serving the women to put their views into action are also included in this study. On the basis of this study some suggestions are given to encourage spirit of women entrepreneurship to become a successful entrepreneur.

Keywords: Introduction of Women Entrepreneurs, Reasons for the rise of Women Entrepreneurs, Government support schemes, Problems of Women Entrepreneurs in India, Reasons for women to become entrepreneurs, Conclusion.

INTRODUCTION

“In Indian mythology, woman is an incarnation of Shakthi-the Goddess of Power. We believe women empowerment is vital to our development” Honorable Prime Minister of India, 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. Women Entrepreneurs may be define as the women or a group of women who commence and operate a business venture. . 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. Government of India has described women entrepreneurs as an enterprise/venture owned and controlled by women having at least financial interest of 51% of the capital and giving at least 51% of employment generated in the organization to women.

Women Entrepreneurs are highly increasing in the economies of almost all countries. The hidden business potentials of women have been increasing with the growing sensitivity to the role and economic status in the society. The knowledge, Skill and compliance in business are the core reasons for women to come forward into business ventures. Women entrepreneurs engage in business due to push and pull factors which give confidence to women to have a Self-sufficient occupation and stands on their foots. Logic towards independent decision-making on their life and career is the motivational factor behind this insists on ‘Women Entrepreneur’ is a person who accepts challenging role to meet her personal desires and turn out to be economically independent. A strong desire to do enormous positive is an integral quality of entrepreneurial women, who is competent of contributing values in both family and social life. With the introduction of media, women are conscious of their own qualities, rights and also the work situations.

Objectives of the Study

- To find the factors which encourage women to become entrepreneurs
- To study of the support given by the government to women entrepreneurs.
- To find the problem faced by women entrepreneurs in India
- To draw conclusions and offer suggestions

Literature Review

Das, 2000 performed a study on women entrepreneurs of SMEs in two states of India, viz, Tamil Nadu and Kerala. The initial problems faced by women entrepreneurs are quite similar to those faced by women in western countries. However, Indian women entrepreneurs faced lower level of work-family conflict and are also found to differ from their counterparts in western countries on

the basis of reasons for starting and succeeding in business. Similar trends are also found in other Asian countries such as Indonesia and Singapore. Again the statistics showed that the proportion of business setup and operated by women is much lower than the figures found in western countries.

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 un-acceptance 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 & 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 & 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.

Women Entrepreneurship in India

For any developing country, Women entrepreneurs play the vital role particularly in terms of their contribution to the economic development. Women entrepreneurship has been recognized as an important source of economic growth. By establishing their new venture women entrepreneurs generate new jobs for themselves and others and also provide society with different solutions to management, organization and business problems. However, they still represent minority as women entrepreneurs, especially in India. Women entrepreneurs often face gender-based barriers to starting and growing their businesses, like discriminatory property, matrimonial and inheritance laws and/or cultural practices; lack of access to formal finance mechanisms limited mobility and access to information and networks, etc. Women's entrepreneurship can make a particularly strong contribution to the economic well-being of the family and communities, poverty reduction and women's empowerment. Thus, governments across the world as well as various developmental organizations are actively assisting and promoting women entrepreneurs through various schemes, incentives and promotional measures.

Over the past few decades women are coming out of the boundaries of houses and proving their ability and competencies in the business world. Today the roles of women are not confined to the traditional role of a mother or a housewife. The role of modern women is much wider than, what it was previously. A woman has to play multiple roles, besides playing the role of housewife/mother/daughter, she has to play different roles in community in the social settings simultaneously. Because of Indian culture traditional customs women, even after 63 years of independence, are facing bias. This has adversely affected the status of Indian business women.

India ranks low in Dell's women entrepreneur friendly cities:

India's technology hub Bangalore and capital New Delhi rank 40th and 49th respectively on a list of 50 women entrepreneur-friendly global cities, a report by American computer maker Dell Technologies.

"Despite ranking 49th overall, Delhi can leverage its market size (where it stands 3rd among global cities) and low cost of technology to improve its talent base," said the Women Entrepreneur (WE) Cities Index released by Dell here.

Delhi and Bangalore are the only two Indian cities to figure in the Index, which measures the ease with which women can run businesses in different countries.

The report, based on research by Dell and London-based financial services company IHS Market, was released during the Dell Women Entrepreneur Network (DWEN) summit being held in this Canadian financial capital.

New York topped the Index, followed by San Francisco, London, and Stockholm, while US cities Boston, Washington D.C., Los Angeles and Seattle figured in the top 10.

Singapore is the only Asian city-state to feature in the report's top 10 cities feasible for women entrepreneurs to do business.

Other Asian cities in the list of 50 global metropolises that have conducive environments for women to run their businesses include Hong Kong, Taipei, Seoul, Beijing and Shanghai, Tokyo and Jakarta.

"Women's entrepreneurship rates rose globally by 13 per cent in 2017, reflecting broader momentum of increased female representation across the public and private sectors in the world," said Dell's Executive Vice-President and Chief Customer Officer Karen Quintus at the summit.

Access to capital and technology, as well as the cultural and political barrier, however, continue to limit the success of women-owned businesses globally, she added.

The report also offers the WE City Blueprints which looks at the areas of strengths and improvements for a select 10 cities including Austin, Boston, Mexico City, Toronto, London, Amsterdam, Sydney, Tokyo, Sao Paulo and Singapore, providing the cities' politicians and lawmakers with required data to foster women entrepreneurship.

The rankings in the report are based on 72 different indicators, with 45 having a gender-based component.

Though women entrepreneurs worldwide are estimated to be 274 million, according to the Global Entrepreneurship Monitor for 2016-17, women-led businesses are known to receive fewer investments compared to those run by men, indicating stark gender bias.

A study by a America's Columbia University researcher Dana Kanze revealed that a mere 2 per cent of venture capitalist funding goes to women entrepreneurs in the US, despite they owning 38 per cent of the businesses in the richest country.

The investments received by women-led firms are found to be much lesser in other countries world over.

Industries promoted by Women Entrepreneurs:

- Agarbatti making
- Papad making
- Embroidery
- Handicrafts
- Catering services
- Running restaurant, snack bars etc.
- Small retail shops
- Beauty parlors
- Pickle manufacturing etc.

Women entrepreneurs can be broadly categorized into five categories:

♦ **Affluent entrepreneurs** – These are daughters and wives of wealthy businessmen. These women have the financial aid and the necessary resources to start a new enterprise and take business risks.

♦ **Pull factors** – These are educated women living in urban areas with or without work experience who take the risk of a new enterprise with the help of financial institutions and commercial banks. These women take up a new business as a challenge in order to be financially independent.

♦ **Push factors** – These women take up some business activity in order to overcome financial difficulties. Generally widows and single women manage an existing family business or develop a new business due to difficult family situations.

♦ **Rural entrepreneurs** – These women belong to rural areas and choose a business suiting their resources and knowledge. Business carried out involves low investment, minimum risk and does not require any special skills.

♦ **Self-employed entrepreneurs** – They are uneducated women who fall below the poverty line. They choose tiny and small enterprise which are convenient to manage and adequate for the sustenance of her family.

Reasons for Growth of Women Entrepreneurship:

- Growth in Literacy level
- Industrial and economic growth
- Awareness of democratic values
- Organizations promoting women entrepreneurship
- Financial assistance and consultancy services provided by financial institutions

Problems faced by Women Entrepreneurs:

♦ **Women's Problem in India** – Women entrepreneurs face a difficulty due to specific women problems in India arising due to old traditions, socio-cultural norms, male dominant society, family responsibilities, Indian values and ethics.

♦ Entrepreneurial Problems:

- Corruption in government agencies
- Price and availability of raw materials
- High competition in low technology products
- Financial problems
- Face technological obsolescence due to lack of support

♦ Specific Problems to Women:

- Mobility problems
- Family responsibilities and lack of support from family members.
- Exploitation by middle man
- Women have to be dependent on men for doing work which requires muscular strength.
- Women are perceived to be weak in the Indian society; hence men are preferred over women to face troubles and hardships related to an enterprise.

Future of Women Entrepreneurship in India:

♦ The decade 1975 – 85 was declared as 'Decade for women' by United Nations Industrial Development Organization (UNIDO). The Topic "Role of women in industrialization in developing countries" was raised in 1978 at conference held by UNIDO at Vienna which aimed at removing social, attitudinal and institutional barriers and increasing participation of women in industrial activities.

♦ United Nations arranged a conference 'Decade for women' at Copenhagen on 30th June 1980 aimed at promoting equal opportunities and equal treatment to women in employment.

♦ On November, 1981, a National Conference for Women Entrepreneurs was held at New Delhi, India.

♦ The Seventh five year plan focused on Integration of Women in Development.

♦ The National Alliance of Young Entrepreneurs organized a conference on Women Entrepreneurs at New Delhi in 1989 which made the following declarations:-

- i) Nation and state government should promote woman's participation in social and economic development programmes.

- ii) Financial assistance and consultancy services must be given to women for doing exports.
 - iii) Fairs and exhibitions with products manufactured by women entrepreneurs must be widely advertised.
- Education ministries must provide for education and training of women entrepreneurs.

Organizations Promoting Women Entrepreneurship in India:

- National Resource Centre for Women (NRCW)
- Women's India Trust (WIT)
- Women Development Corporation (WDC)
- Association of Women Entrepreneurs of Karnataka (AWAKE)
- Working Women's Forum (WWF)
- Self-Employed Women's Association (SEWA)

Reasons for women to become entrepreneurs:

Self esteem, recognition, Self determination, and career goal are the key drivers for choosing to entrepreneurship by women. Sometimes, women choose such career path for proving their potential, caliber in order to achieve self satisfaction. However, dismal economic conditions of the women arising out of unemployment in the family and divorce can compel women into entrepreneurial activities. The challenges and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators. 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. But a new talent pool of women entrepreneurs is forming today, as more women opt to leave corporate world to chart their own destinies. They are growing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation.

Problems in the path of women entrepreneurs in India

Highly educated, talented and professionally qualified women should be encouraged for running their own business, rather than reliant on wage service jobs. The uncharted talents of young women can be acknowledged, skillful and used for various types of industries to increase the yield in the business sector. A desirable atmosphere is necessary for every woman to inculcate entrepreneurial values and involve greatly in business dealings.

But Women in India are faced many problems to get ahead their life in business. A few problems can be detailed as;

Short Of Self-Confidence – In India women have lack of self-confidence in their strength and ability. The family members and the society are unwilling to stand beside their organizational growth. To a certain degree, this situation is changing with Indian women and yet to face an incredible amend to boost the rate of growth in entrepreneurship.

Socio-Cultural Barriers –family and personal obligations sometimes works as a great barrier for succeeding in business career of women entrepreneurship. Only few women are capable of managing both home and business efficiently, giving sufficient time to perform all their responsibilities in priority.

Risks Related To Market – tuff competition in the market and lack of mobility of women make them dependent on middleman essential. Many business women find it very difficult to capture the market share and make their products well popular and accepted by customer. They are not fully conscious of the changing market environment conditions and hence can effectively exploit the services of media and internet.

Mobility Constraints - Women in India have to face lot of restriction on their mobility, our society still have some conservativeness, and due to that career of women is limited to four walls of kitchen. Though women faced lots of problems being mobile in entrepreneurial activity, the mobility problem has been eliminated to very certain extent by the expansion of education awareness to all.

Business Administration Knowledge – Women must be educated and trained continuously to acquire the skills and understanding in all the required functional areas of business venture. This will make women to excel in decision making and develop good business skills.

Financial Assistance – most of the women especially in rural areas are not aware about the financial assistance provided by various institutions. The efforts taken for women entrepreneurs may not able to reach the entrepreneurs in rural and backward areas.

Training Programs - Depending upon the needs, duration, skill and the purpose of entrepreneur there are various workshops and training programs available the social & welfare association. Such kinds of programs are really helpful to new and young entrepreneurs who desire to start a small and medium sized business on their own.

Cost - some business have highly production and operation cost that adversely affects the expansion of women entrepreneurs. The installations of new machineries during expansion of the productive capacity and like similar factors discourage the women entrepreneurs from entering into new areas.

Significant schemes in India those specifically introduced for women for providing special benefits to women-

1. Trade related entrepreneurship assistance and development scheme for women (TREAD):

With the objective of encouraging women in starting their own ventures, government launched a Scheme, namely, (TREAD) Trade Related Entrepreneurship Assistance and Development during the 11th Plan. The scheme envisaged economic empowerment of Women through the development of their entrepreneurial skills in non-farm activities. There are three major parts of the scheme; Govt. of India has grant up to 30% of the total project cost to the Non-Government Organizations (NGOs) for promoting entrepreneurship among women. The remaining 70% of the total project cost is financed by the lending agency as loan for undertaking activities as envisaged in the project.

Up to Rs.1 lakh per program can be granted by govt. of India to training institutions / NGOs for providing training to the women entrepreneurs.

2. Micro & Small Enterprises Cluster Development Programme (MSE-CDP):**a) Existing Clusters:**

Cluster is described as a group of enterprises, normally 20 or more producing same/similar products/services. The Cluster Development Programme being implemented envisages diagnostic study of identified clusters of traditional skill-based MSEs to identify suitable technologies and their providers and to facilitate adoption of available technology meeting the specific needs of the end users. The Cluster Development goals at improved competitiveness, technology improvement, adoption of best manufacturing practices, marketing of products, employment generation etc. The scheme provides support for capacity building, common facilities, marketing etc. the delivery, absorption and diffusion of the identified technology from its producers to the recipient user/cluster of small enterprises.

b) Physical infrastructure:

This Ministry implemented the IID Scheme to provide developed sites with infrastructural facilities like exhibition/display centers, telecommunications, drainage and pollution control facilities power distribution network, roads, water, raw materials, common service facilities storage and marketing outlets, and technological back-up services, etc. This scheme has been subsumed in the MS-ME-Cluster Development Programme. All the features of IID Scheme have been retained.

To create physical infrastructure for women enterprises central grant of 40% of the project cost subject to a maximum of Rs.2 crore is available. The Ministry of MSME is trying to enhance the quantum of grant to 80% in a project of Rs.10 crore.

3. Credit guarantee fund scheme:

In May, 2000 The Government had introduced the Credit Guarantee Fund Scheme for Small Industries with the objective of providing credit to SSI units, particularly small units, for loans up to Rs. 25 lakh with no collateral/ third party guarantees. The Scheme is being operated by the Credit Guarantee Fund Trust for Small Industries (CGTSTI) set up jointly by the Government of India and SIDBI. In the case of women enterprises, the guarantee cover is up to 80% of the credit subject to maximum guarantee limit of Rs. 20 lakh. The member lending institutions (MLI) availing of guarantee from the Trust have to pay a one-time guarantee fee of 1.5% of the credit facility (comprising term loan and / or working capital) allowed by the lending institution to the borrower and annual service fee of 0.75% per annum on the amount of credit facility extended by the MLI, which is covered under the scheme.

4. Help for Entrepreneurial and Managerial Development:

MSME DIs regularly conducts EDPs/MDPs for existing and potential entrepreneurs and charge fee for such courses. To encourage more entrepreneurs from among the SC/ST, women and physically challenged groups, it is proposed that such beneficiaries will not be charged any fees but, instead paid a stipend of Rs.500/- per capita per month. 50,000 entrepreneurs will be trained in IT, Fashion Technology, Agro & Food Processing, Catering, biotechnology Pharmaceutical, etc. through specialized courses run by MSME DIs. 20% of courses conducted by these Institutions shall be exclusively for women

5. Scheme for Women Entrepreneurs to Encourage Small & Micro Manufacturing Units

DC (MSME) has formulated a scheme for women entrepreneurs to support Small & Micro manufacturing units owned by women in their efforts at developing overseas markets, to enhance participation of representatives of small/micro manufacturing enterprises under SIDO stall at International Trade Fairs/Exhibitions, to enhance export from such units. Under this scheme participation of women entrepreneurs in 25 international exhibitions is envisaged during the 11th Plan.

For the year 2008-09 a good number of outstanding women entrepreneur associations have been requested to sponsor their members for participation in 5 international exhibitions scheduled during the months of Jan.-March, 2009, With a view to give confidence to women entrepreneurs for participating in the International Exhibitions.

6. Oriented Mahila Vikas Yojana

Women Entrepreneurs enterprise consisting of all units managed by one or more in proprietary concerns or in which she/they individually or jointly have a share capital of not less than 51% as partners/ shareholders/ directors of a private ltd. company/members of a co-operative society.

7. MUDRA Loan

Micro Units Development and Refinance Agency Ltd. [MUDRA] is an NBFC supporting development of micro enterprise sector in the country. MUDRA provides refinance support to Banks / MFIs for lending to micro units having loan requirement upto 10 lakh. MUDRA provides refinance to micro business under the Scheme of Pradhan Mantri MUDRA Yojana.

8. Udyogini Financial Linkages

Udyogini links entrepreneurs with social investor firms. Entrepreneurs will be evaluated and qualified independently, though the funds are routed through and guaranteed by Udyogini; Provides formal financial linkages; Micro-insurance; Subsidies for critical inputs available from government schemes and other programs

9. Maan Deshi Foundation – Women’s Bank

Provide financing to women entrepreneurs to expand their businesses; Create new and customised credit products and services specifically for rural women; Promote digital banking; Represent rural women’s concerns at the national and international level for Banking and Financial Inclusion; Provide insurance schemes and products; Provide doorstep banking services.

At present, the Government of India has over 27 schemes for women. Some of these are:

- Assistance to Rural Women in Non-Farm Development (ARWIND) schemes
- Entrepreneurial Development programme (EDPs)
- Indira Mahila Yojana
- Indira Mahila Kendra
- Integrated Rural Development Programme (IRDP)
- Khadi And Village Industries Commission (KVIC)
- Management Development programmes
- Women’s Development Corporations (WDCs)
- Marketing of Non-Farm Products of Rural Women (MAHIMA)
- Mahila Vikas Nidhi
- Mahila Samiti Yojana
- Mahila Vikas Nidhi
- Micro Credit Scheme
- Micro & Small Enterprises Cluster Development Programmes (MSE-CDP).
- NGO’s Credit Schemes
- NABARD- KfW-SEWA Bank project
- National Banks for Agriculture and Rural Development’s Schemes
- Priyadarshini Project- A programme for Rural Women Empowerment and Livelihood in Mid Gangetic Plains’
- Prime Minister’s Rojgar Yojana (PMRY)
- Rashtriya Mahila Kosh
- Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP)
- SIDBI’s Mahila Udyam Nidhi
- SBI’s Stree Shakti Scheme
- Working Women’s Forum

Reasons for the Rise of Women Entrepreneurs in India

Overall changing perception of entrepreneurship
 Better access of education
 Increasing social acceptance of women entrepreneurship
 Better infrastructure, especially in technology
 Better access to finance
 Rise of Role Models

Conclusion

Working time: Self-employed women should be encouraged to employ on a part-time or full-time basis at least one person so that they have more time for their family and can take interest in other occupations, actively participate in decision-making bodies.
 Training, advice or consultancy targeted solely or mainly at women entrepreneurs
 Start up programmes for women, particularly those returning to the labour market.
 Special targeting of women in general campaigns to boost levels of entrepreneurship.
 Equal opportunities policies aiming for equal access for women to services.
 Need to have network with other firms to generate business and access informal advice.
 Encouraging and assisting relevant business support initiatives

Empowering women entrepreneurs is crucial for achieving the goals of sustainable development and the bottlenecks hindering their growth must be reduced to enable full participation in the business. Apart from training programs 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. Therefore promoting entrepreneurship among Indian women is

Certainly a short-cut to rapid economic growth and development. Let us try to eradicate all kinds of gender bias and thus allow 'women' to be a great entrepreneur at par with men.

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