



Challenges for Women Entrepreneur in, India

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ABSTRACT

Entrepreneurship is the core of economic development. 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. The position and status of women in any society is an index of its civilization and progress. In spite of having the potential and talent, women are deprived of opportunities, information and education. Literacy and general education form the base of the knowledge pyramid which is essential for a rapid and sustained development of the society in the 21st Century. Education has always been basic hurdle for women entrepreneur. Women are competent in running business but still lack behind in spite of women empowerment movement in our country, there are always different hurdles in the way of women entrepreneurship and the major problem is lack of entrepreneurial environment. In spite of having the potential and talent, women are deprived of opportunities, information and education. This paper analyzes what is the status of women entrepreneur in India, what factors has influenced women to become an entrepreneur and what are the problems faced by women to become a successful entrepreneur. An attempt is made to understand the involvement of government bodies to uplift the situation of women entrepreneur.

Keywords-- Women Empowerment, Entrepreneurship, Women entrepreneurs, problems, future prospects

I. INTRODUCTION

“If you educate a man you educate an individual, however, if you educate a woman you educate a whole family. Women empowered means mother India empowered”.

PT. JAWAHARLAL NEHRU

Women constitute nearly half of the population of the world. Education of women is considered an important issue in the development of the society and if society is developed it will take active part in the development of the nation. Entrepreneurs play very important role in socio-economic welfare of the country. They identify the needs

of the business, purchase the other factors of production and coordinate them for some productive purposes. They are the innovators, researchers and risk-takers of the company. A role of modern women is not confined to the traditional role as a mother and housewife; it has and is undergoing changes. As woman gets educated she begins to think of herself as an independent person, she becomes aware of her own identity, potentials and decision making capabilities. Interested women with creative and innovative ideas are coming forward to start the small and medium sized enterprises.

India comprises of 29 States and 6 Union Territories. Uttar Pradesh is the most populous and 4th largest state of union of India.

Today scenario it this as female are taking active part for their empowerment but after 15 years it will change a lot means the issues will increase and when one grows at an age of 21 she will have to face too many issues because it will change more fast. The figures stated are government figures and they are politically influenced and not real figures. Tangible perceptions are different from reality and how these global changes are taking place females have to work harder to match up with it.

Women Education in India

Although in the Vedic period women had access to education in India, they had gradually lost this right. However, in the British period many socio religious movements were led by eminent persons like Raja Ram Mohan Roy, Iswar Chandra Vidyasagar to emphasize on women's education in India. Mahatma JyotibaPhule, Periyar and Baba SahebAmbedkar led for lower castes in India who took various initiatives to make education available to the women of India. However women's education got a path after the country, got independence in 1947 and the government has taken various steps to provide education to all Indian women.

To improve the literacy in the State the government has passed Uttar Pradesh basic Education Act, 1972(U.P Act No. 34 of 1972). The Act was amended in year 2000. Different programs are also running to make education available to all for the betterment of society.

The overall literacy rate of Uttar Pradesh for year 2011 is 69.7 percent out of which 57.2 percent of females are literate and 77.3 percent male are literate. The Census of 2001 and 2011 had witnessed a change in the increasing pattern of female literacy rate, which has superseded the male literacy increasing rate. The trends recorded in the above two decades are 15.41 percent point gap and 9.01 percent point gap for males and 18.61 percent point and 16.28 percent point gap for females respectively.

Need for Women to become Entrepreneur

Previously it was that women were only interested in 3 P's that were Pickle, Papad and Powder but when they realize about the three E's Energy, Electronics and Engineering they tried to uplift their position in the society and the concept of all these came when they were started to get proper education, they started understanding everything and hence they turned into to work for themselves, for their family and for the upliftment of the society, So they decided to become entrepreneur. Some of the reasons are discussed below what gave the thought of becoming a 'Women Entrepreneur' to them.

- **Innovative Thinking-** When they started thinking something that would lift their position in society.
- **New Challenges and Opportunities For Self Fulfillment-** When they were said women can't do that or any mis-happening took place.
- **Employment Generation-** When they decided to help others who were able to but don't want to sympathize yet want to give opportunities to help oneself.
- **Freedom To Take Own Decision And Be Independent-** When they thought of being self dependent rather than being dependent on male personalities and have confident on their decisions.
- **Government Policies And Procedures –** Government made aware of the schemes and worked on women empowerment.
- **Family Occupation-** Business is there in the family so need to do that only.
- **Need For Additional Income-** When the home could not run with the income of the other members and not so educated that work somewhere else.
- **Bright Future Of Their Wards –** they want their children to have a better future.
- **Success Stories Of Friends And Relatives –** When they came to know about other women running successfully a business so get motivated.
- **Role Model To Others –** Want to have an identical personality so that others could admire them.
- **Support Of Family Members-** When family members motivated and helped them to stand on themselves.
- **Education And Qualifications-** Education is the major part, when education and qualified then understand everything, try to uplift oneself and others.

- **Self Identity And Social Status-** Want to have a identical identity and don't want to be known as housewife as socially others are also not the same as she is.

Problems Faced by Women Entrepreneur

- **Problem of finance-** Finance is the back bone of any business and women are unable to access finance from family to set up an own business and they also face problems while applying for loans as it is thought that female could leave business as and when desired.
- **Scarcity of raw material-** Fund is low so have to manage each and every thing.
- **Stiff Competition-** Competition is more as women are unable to invest a lot on advertisement and other means for promoting their business.
- **Family ties-** If women are an entrepreneur or working women, she has to look after house, children as well as her work.
- **Lacks of education-** In India, majority of women are still illiterate. Illiteracy is the root cause of socio-economic problems. Just because of lack of education, women are not aware of business, technology and market knowledge. Lack of education also causes low achievement motivation among women. Thus, lack of education creates problems for women in the setting and running of business enterprises.
- **Male dominated society-** In India male play a major role in society, a women is always looked after him so this causes issues for women entrepreneur to come up with ideas and thoughts for running a business.
- **Low risk-bearing ability-** As women are always at the back of the male so they do not take active part in any decision making process, hence they have low risk bearing ability
- **Health problems-** As women perform different roles so they do not take proper care of themselves so health related issues are there which create problem in becoming of their entrepreneur.

Why Education is Important

Napoleon was once asked, what the great need of France was. He answered, "Nation's progress is impossible without trained and educated mothers. If the women of my country are not educated, about half of the people will be ignorant."

Women play three role in their life, firstly a daughter secondly a wife and thirdly a mother and if one is educated then only all parts will be played well. Education helps women to reduce maternal and infant mortality through improved nutrition. Yet the growth in literacy rate is superseded by females but the discrimination in male female literacy rate is there and it is the great obstacle in women empowerment.

Women Empowerment through Education

"The human race is a two-winged bird. One wing is female the other is male. Unless both wings are equally developed, the human race will not be able to fly .Now,

more than ever, the cause of women is the cause of mankind.”

- Boutros Boutros Ghali- erstwhile Secretary General of the United Nations

Women Empowerment is a global issue worldwide. The concept of this came into being in the international women conference at NAROIBI in 1985. The National Commission of Women was set up by an Act of Parliament in 1990 to safeguard the right and legal entitlements of women. The 73rd and 74th Amendments (1993) to the constitution of India have provided for reservation of seats in the local bodies of Panchayats and Municipalities for women, laying a strong foundation for their participation in decision making at the local level. Literacy rate had risen in India in which Uttar Pradesh rates below the National Average of literacy rate in respect to male and female both. Despite of importance of female education only One out of Four in the age of seven plus group is able to read and write. Different programs are running for Women education such as SarvaSikshaAbhiyaan(Education to all), MahilaSamakhya Program, Dalit MahilaSikshaAbhiyaan, Mid-Day Meal and many more.

II. STEPS TAKEN BY THE GOVERNMENT

Government body has always worked on to uplift the position of the women in the society, for this purpose in each and every government plan there are different schemes made to help women entrepreneur to work upon and stand alone in the globalised market with the same pace. Present scheme that government is running for the Women Entrepreneur and women to become entrepreneur are:

- Integrated Rural Development Programme (IRDP)
- Khadi And Village Industries Commission (KVIC)
- Training of Rural Youth for Self-Employment (TRYSEM)
- Prime Minister's RojgarYojana (PMRY)
- Entrepreneurial Development programme (EDPs)
- Management Development programmes
- Women's Development Corporations (WDCs)
- Marketing of Non-Farm Products of Rural Women (MAHIMA)
- Assistance to Rural Women in Non-Farm Development (ARWIND) schemes
- Trade Related Entrepreneurship Assistance and Development (TREAD)
- Working Women's Forum
- Indira MahilaYojana
- Indira Mahila Kendra
- MahilaSamitiYojana
- MahilaVikasNidhi

- Micro Credit Scheme
- RashtriyaMahilaKosh
- SIDBI's MahilaUdyamNidhi
- MahilaVikasNidhi
- SBI's Stree Shakti Scheme
- NGO's Credit Schemes
- Micro & Small Enterprises Cluster Development Programmes (MSE-CDP).
- National Banks for Agriculture and Rural Development's Schemes
- Rajiv Gandhi MahilaVikasPariyojana (RGMVP)
- Priyadarshini Project- A programme for Rural Women Empowerment and Livelihood in Mid Gangetic Plains'
- NABARD- KfW-SEWA Bank project
- Exhibitions for women, under promotional package for Micro & Small enterprises approved by CCEA under marketing support

III. CONCLUSION

According to the Country Report of the Government of India, "Empowerment means moving from a weak position to execute a power." Education is the important tool for the development of females in society and if females are literate they will bring up an educated society because they are responsible for the development of whole family. If women are educated then only she will be able to understand each and every change in society and then would be able to build up her own business. Women will be able to fight against all the ill treatment that she come to face in the upbringing of herself. Different women education programs are also running in state for development of women and for proper fulfillment of that books, uniforms, mid-day meals and other facilities are also provided. These figures are government figures and politically influenced figures but not real figures. Educated women will lead to empowerment of self and will be able to face all issues and come up with all miss happenings. Yet there are different factors which have motivated women to become entrepreneur but Unless and until she will realize to change her situation nothing could help her to lift her position in the society as the society is male dominated so female are always seen as helpless.

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