

Women Entrepreneurial Development And Gender Equity In India – A Study

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Abstract- Developing and developed nations have realized that developing women entrepreneurship is indispensable to flourish, as economically dominant nations in the modern high-tech world. Women are considered to be the backbone of the family, society and Nation. Social and economic development of women is necessary for overall economic development of any society or a country. Entrepreneurship is the state of mind which many women have in them but has not been capitalized in India in a way it should be. Due to the changes in society, people are more comfortable to accept leading role of women in our society, though with some exceptions. This paper on women entrepreneurship has been motivated by gender inequality problems. In Indian environment men are always considered as bread winner for his family and an economic support for the nation but women are considered as a care taker of the family rather than a bread winner. This paper glides from the early of fifties to the 21st century and how transformation has occurred in the role of women.

Keywords- Women Entrepreneurs, gender difference, India's Growth, Opportunities

I. INTRODUCTION

At present, there was no official government record exhibiting the growth of women entrepreneurs in the country. All India Report of Sixth Economic Census in March 2016 brought out the growth story of women entrepreneurs in the country based on the survey conducted during January, 2013 to April, 2014. As per the report the percentage of women entrepreneurs is only 13.76 per cent of the total entrepreneurs which is 8.05 million out of the 58.5 million entrepreneurs. However these women run enterprises provide employment opportunities to 13.45 million people. Majority of the women entrepreneurs work in the non - farm sectors i.e about 66 per cent. Among the states in India, Tamil Nadu stands first in number of women entrepreneurs with about 14 per cent and Kerala stands next to it by almost 11 per cent. The other states who are on top with respect to number of women entrepreneurs are Andhra Pradesh, West Bengal and Maharashtra respectively. The total number of women enterprises in SSI Sector was estimated at 10, 63,721 (10.11

%). The estimated number of enterprises actually managed by women was 9, 95,141 (9.46 %). In the States of Mizoram, Orissa, Karnataka, Goa, Lakshadweep, Kerala, Tamil Nadu and Pondicherry, the share of women employment was significantly higher (more than 20 %). Women entrepreneurs can be defined as the women or a group of women who initiate, organize and operate a business enterprise. The Government of India has defined women's entrepreneurship as "an enterprise owned and controlled by a women having a minimal financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated by the enterprise to women". The days have changed for women were they were arrested with in the four walls of the house and to look after the members of the family. At present women are showing their talent in all fields. Women entrepreneurship is not a new concept now-a-days to the people living in urban areas but, in the rural areas where tradition plays a key role in doing every activity. Women entrepreneurship will be a new concept to the women coming out of their house for their economic independence. Slowly the mind-set of the people has changed and they had recognized the importance of the women momentum should continue.

"The best thermometer to the progress of a nation is its treatment of its women."

"There is no chance for the welfare of the world unless the condition of women is improved."

Swami Vivekananda

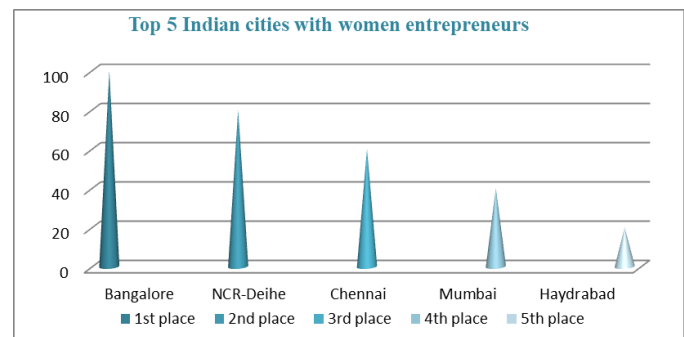


Figure 1

Source Computed tomography, The rise of women entrepreneurship in India[Infographics]-Bizztor-10/3/2018.

Inequality Factors Related to Women Entrepreneurship

Gender comparison revealed far more similarities than differences: in work characteristics (e.g. both were most often owners and managers of their business and worked primarily with people), the characteristics of their businesses (e.g. similar age, present ownership and level of market penetration), their motivation for starting a business, the sense of significance it provided and their entrepreneurial traits.

The study is shows that about twice as many men than women either had a business or intend to start a business; men viewed themselves as more suitable to be and expressed greater preference for being business owners; and men described themselves as more entrepreneurial and as having greater business understanding than women.

Table 1 Employment of females in SSI sector

S.No	Name of State/ UT	No. Of Female Employees			Percentage of Female employment in the total employment of the State
		Regd. SSI sector	Unread. SSI sector	Total	
1	JAMMU & KASHMIR	3313	8153	11466	7.51
2	HIMACHAL PRADESH	4016	4134	8150	6.28
3	PUNJAB	11757	36013	47770	5.26
4	CHANDIGARH	659	1975	2634	5.46
5	UTTARANCHAL	2940	13240	16180	8.28
6	HARYANA	15651	14889	30540	5.52
7	DELHI	6306	35798	42104	6.72
8	RAJASTHAN	15003	46065	61068	7.04
9	UTTAR PRADESH	23506	180918	204424	5.11
10	BIHAR	8353	68908	77261	7.14
11	SIKKIM	212	9	221	16.72
12	ARUNACHAL PRADESH	342	104	446	12.10
13	NAGALAND	637	2574	3211	5.65
14	MANIPUR	3853	19485	23338	17.06
15	MIZORAM	2188	4636	6824	27.46
16	TRIPURA	4294	3325	7619	13.38
17	MEGHALAYA	3139	5664	8803	13.42
18	ASSAM	9077	16988	26065	6.08
19	WEST BENGAL	26549	304969	331518	15.28
20	JHARKHAND	5105	8907	14012	5.08
21	ORISSA	11723	213123	224846	24.36
22	CHHATTISGARH	10177	52476	62653	11.78
23	MADHYA PRADESH	29612	111703	141315	10.51
24	GUJARAT	41189	79990	121179	9.57
25. & 26	DAMAN & DIU & DADRA & NAGAR HAVELI	6106	126	6232	14.83
27	MAHARASHTRA	78731	162700	241431	11.77
28	ANDHRA PRADESH	60693	270026	330719	15.46
29	KARNATAKA	117934	223142	341076	20.81
30	GOA	5309	1833	7142	24.37
31	LAKSHADWEEP	26	405	431	26.31
32	KERALA	189640	224491	414131	37.15
33	TAMIL NADU	270936	223050	493986	24.48
34	PONDICHERRY	5613	2670	8283	23.52
35	ANDAMAN & NICOBAR ISLANDS	124	294	418	5.59
	ALL INDIA	974713	2342783	3317496	13.31

Source Computed,

<http://www.dcmsme.gov.in/ssiindia/census/ch11.htm>, Oct 3, 2018.

Interpretation

The total number of female employees in the SSI sector is estimated at 33,17,496. About 57.62 % of the female employees were employed in the SSI units located in the States of Tamil Nadu, Kerala, Karnataka, West Bengal and Andhra. The total employment in the SSI sector was of the order of 13.31%. In the States of Mizoram, Orissa, Karnataka,

Goa, Lakshadweep, Kerala, Tamil Nadu and Pondicherry, the share of women employment was significantly higher (more than 20 %) compared to the total employment in the respective States.

Present Position of Women Entrepreneurs in India

Women represent approximately half of the total world population as well as in India also. Women are the better half of the society. In our societies Indian women are treated as show pieces to be kept at home. But now they are also enjoying the impact of globalization not only on domestic but also on international sphere. Women had broken the barriers of the four walls to contribute in all activities. Indian women are ready to take burden of work in house and as well as the work place. From many survey it is discovered that the female entrepreneurs from India are producing more capital than the other part of the world. Since mid-1991, a drastic change had taken place in Indian Economy. India has great entrepreneurial potential. At the present era, women participation in financial activities is marked by a low work participation rate. India stands as a good example of women entrepreneurship.

Complication Faced By Women Entrepreneurs in India

In Indian context attitude towards the women are still conquered by the tough resistance from the male ego and the problem of Indian women pertains to her key responsibility towards family. From the beginning till the functioning, women entrepreneur faces a series of problem. In rural areas women are considered as helpers. The main obstacles faced by women entrepreneurs are as follows:

a) Lack of education

In India literacy among women is very low. Even in 21st century, rural women in India are lagging far behind in the field of education. Mostly women of the rural areas are uneducated. Women in rural areas who are educated also provided with insufficient education than their male equivalent, partly due to poverty, early marriage, low socio economic status, and partially due to the male members higher education.

b) Balance between family and career

Women in India are emotionally attached with their family. They are supposed to do all the household work, to look after the children and other family members. In such situations, it will be very challenging task for women to focus and run the business successfully. A married women

entrepreneur has to make a respectable balance between home and business activity.

c) Male dominated society

In our constitution regulation there are equal rights for men and women but in reality equality does not exist in rural areas. Women are not treated equal to men. People in rural areas generally have a prejudice that woman are capable only for household work.

d) Shortage of finance

The rural women entrepreneurs have to face a lot of problems in raising funds and complete the financial needs of the business. Women and small entrepreneurs suffer this type of financial problem because they are ignored by financiers, creditors and financial institutions for less credit worthiness and more chance of business failure.

e) Low ability to bear risk

In India, generally women are delicate and emotional by nature. Women have comparatively to man a low ability to bear financial and other risks then men because they have led a secure life. An entrepreneur must have the risk bearing capacity for being successful entrepreneur. But women are not strong mentally to face the risks which are needed for running a business.

f) Lack of entrepreneurial skills

Lack of entrepreneurial skill is a major issue for rural women. They have no entrepreneurial bend of mind. Sometimes even after joining various entrepreneurship training programs, women entrepreneurs fail to tide over the risks and difficulties that may come up in an organizational working.

g) Limited managerial skills

Due to absence of proper knowledge women entrepreneurs are not successful in managerial responsibility like planning, managing, directing, staffing, controlling, coordinating, monitoring, motivating etc. of a business enterprise.

h) Shortage of raw materials

The women entrepreneurs face more struggles to buy raw materials and other required materials. Women are facing the problem in searching raw materials from many sources.

They use limited or convenient sources of raw materials. The failure of many women cooperatives in 1971 such as those involved in basket making was mainly due to the insufficient availability of forest- raw materials.

i) Socio cultural barriers

The civilizations and customs prevalent in Indian culture toward women sometimes stand as a problem before them to grow and flourish. Castes and religions rule one hinder women entrepreneurs too. The women entrepreneurs face more social and cultural barriers or restrictions as they are continuously seen with suspicious eyes in rural areas.

j) Social attitudes

The largest problem of a woman entrepreneur is the social assertiveness and the restrictions in which she has to live and work. Despite legal equality, there is discrimination against women. In the cultural tradition of the society, women suffer from male reservations against a woman's role and capacity. In rural regions, women face conflict not only from males but also from elderly female who have not accepted gender equality.

k) Legal formalities

Women entrepreneurs find it extremely difficult in fulfilling with many legal formalities in obtaining licenses due to illiteracy and unawareness.

Suggestion for the Development of Women Entrepreneur

The government and non-government organisation should takes necessary steps to eradicate inequality's among the entrepreneurs, the women entrepreneurs should come forward to overcome above mention the complications.

Earnest efforts are required for the improvement of women entrepreneurs and their greater contribution in the entrepreneurial activities. Women entrepreneurs need to be given assurance, freedom, and mobility to come out of their closed shelter. The following actions are recommended to authorize the women to grab different opportunities and face challenges in their business.

- i. Proper training programs must be organized to develop professional competencies in managerial, leadership, financial, production process, profit planning, marketing, maintaining books of accounts and other skills. These all will encourage women to start business,

- ii. Various schemes plans must be provided by the government to develop entrepreneurs in the state. E.g. the Prime ministers Rozgar Yojana, Community Development Programme (CDP), Scheme of Discriminatory Interest Rate, Rural village industries scheme etc,
- iii. The financial institutions should lend their hand to provide more working capital assistance both for small scale venture and large scale ventures,
- iv. NGOs and government organizations must spread information about policies, plans and strategies on the improvement of women in the field of industry, trade and commerce. Women entrepreneurs should employ the various schemes provided by the Government,
- v. Workshops and seminars should be organized frequently for women entrepreneurs to make their relations more cordial.
- vi. Government should recognize the successful or growing women entrepreneurs and award them. This recognition and publicity will motivate other women entrepreneurs. And last but not the least a good support from their family can encourage women becoming successful entrepreneurs.

II. CONCLUSION

The problems of women entrepreneurs cannot be solved only by government intervention. There should be women entrepreneurs who can give great ideas and be able to translate them into reality, persuade fellow entrepreneurs and policy makers. Self-help and mutually aided groups must be formulated for overcoming the common entrepreneurial problems. It's difficult for a woman to start and run a business in India as there are lots of obstacles. But if they get their family support to the full extent they can overcome the obstacles it. By passion, daring and dedicated efforts any women can start the business if they have the passion, dedication and boldness. Government has introduced certain programs and scheme to develop women entrepreneurship. The awareness among the women about education must be increased so India's future can be lighted by these women entrepreneurs.

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