

A Study of Current Status and Challenges of Women Entrepreneurs in India

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Abstract - Entrepreneurship contributes significantly to the nation's growth and development by producing wealth and job opportunities for society through innovation, offering quality products and services, increasing production, employing human resources and improving the problems of unemployment. In India, women account for about half of the total population. However, their contribution to the country's economic progress was insignificant. Women have played an important role in the country's economic progress in recent decades. In traditional society women were treated as secondary section of the society and dominated by male. Today women have become more aware about their life and career due to spread of education and information technology. In society, they are accorded equal position and rights. Women continue to be controlled by men in various aspects of Indian society. Government has also introduced several schemes and policies to empower and promote women entrepreneurs in India. In the 21st century with the spread of education, skill, knowledge, awareness about their right and professional and technical education, Government support, Women are flourishing in every field like medical field, politics, mass communication, manufacturing industries, fashion designing, beauty parlour, event planning, consultancies, Teaching etc. The present study focuses on the current status of women entrepreneurs, issues and challenges faced by them and analyses the government schemes to empower and promote women entrepreneurship in India. This study is based on secondary data. This research aims to examine the contribution of women entrepreneurs in economic growth and development in India, as well as provide some recommendations for promoting women entrepreneurs in the country.

Index Terms - Entrepreneurship, Innovation, Unemployment, Economic Development, Challenges faced by women entrepreneur.

INTRODUCTION

Entrepreneurial dynamism plays a significant role for the growth and development of the economy by identifying new fields of the economic activity. It serves as a pillar of the country's economic activity. Entrepreneurial and industrial development plays a significant role in the economy's growth. It is closely linked with the overall economic development of the nation by creating wealth and job opportunities for the society through innovation, offering quality product and services, increasing production, employing human resources and improving the employment opportunities.

Entrepreneur is derived from the French word 'entreprendre,' which means 'to undertake.' An entrepreneur is a person or company that takes on the responsibility of creating, organising, managing, and risking a business. Entrepreneurs are the prime movers of innovation. They perceive business opportunities and convert it into a feasible business plan and ultimately turn into a successful business enterprise and generate lots of job opportunities for different sections of the society.

As a result, the entrepreneur not only starts a business, but also contributes considerably to the economy's growth by creating jobs, increasing output, upgrading technology, and improving product quality, export promotion, supply of goods at a reasonable price to the customers. It can solve the problems like unemployment, regional disparities, poverty, under-utilization of the resources. It can also improve the living standard of the people by providing job opportunities to them.

Entrepreneurship is the process of starting a new business and employing people who are willing to take on the risks with a view to earn more profit by way of producing or distributing goods and services to meet the need of people. Entrepreneurship means not only to create a new enterprise or business but also

innovation a new product or service brought to the market. Entrepreneurship is the ability to perceive an opportunity, the foresight to see scope for its exploitation, courage to undertake a task, a sense of initiative and a willingness to take risks in the process of transformation.

CONCEPT OF WOMEN ENTREPRENEURSHIP

Women's entrepreneurship is a relatively new phenomena in India.. Women comprise around fifty percent of the total population but their contribution is negligible in the economic development of the country. Today's women have become more aware about their rights, Potentiality and decision-making capabilities. They are taking initiative to enter into different entrepreneurial activity to start a business and contribute towards the growth and development of the economy by using their skills, knowledge, and creativity and bring new ideas to the market. The socioeconomic conditions of the country have changed as a result of the emergence of women entrepreneurs.

It is estimated that Women entrepreneurs account for 10% of India's overall number of entrepreneurs, and the percentage is growing every year but the number of women entrepreneurs in India is still low when we compared with developed countries. A woman entrepreneurship is the process where the businesses or organizations are created by a women or group of women's, organize all resources, takes all the risk, face number of challenges, provide employment to others and manages it independently.

Government defined "Women entrepreneurs as an enterprise owned or controlled by a women having a minimum financial interest of 51%of the capital and giving at least 51% of the employment generated in the enterprise to women".

The role and status of women is changing in the society due to various factors such as spread of education, Social transformation, Technical and professional degrees, Information Technology, Urbanization, industrialization, Technological Up-gradation and awareness of different schemes of the government promoting women entrepreneurship etc. Now a day's women are educated they have the similar qualification ,skills ,Knowledge ,Capability and potential to do something for the society as compared

to men but their involvement in economic activity is still low because of male dominating society.

Today, Women have actively participated in every sphere of business for the welfare of their family as well as society. Majority of the Women in rural areas are working in unorganized sector like agriculture, handlooms, handicraft etc. Some of them are working in organized sectors such as transport, manufacturing industries, communication, forestry, construction, mining etc. Women's participation in the organised sector is lower than men's, but it is rising year by year. Women entrepreneurs are emerging as potential entrepreneurs, they should be recognised by the policy makers. In India, the contribution of Women entrepreneur in revenue generating activities is very less as compared to the developed economies. They contributed only 8% of the small-scale manufacturing units whereas the women entrepreneurs of developed economies contributed more than 25% in revenue generating activities. "In the last few decades, women across the world have made significant improvements in health and education, politics and their status in society".

Women become entrepreneurs as a result of a combination of push and pull influences. These factors encouraged women to be economically independent, and do not depend on their family or husband. They can stand on their feet and take decision for their life and career. Owing to customary male dominance and lack of equal opportunities in political, social and economic, the women have been exploited since long and have a leg behind their counterparts. Entrepreneurship plays a vital role in increasing women participation in economic activities and decision making by creating job opportunities other than their household responsibilities.

In developmental programs women are mostly engage in processing raw materials and handicraft industries. Despite having the potential to become entrepreneurs, still women do not have entrepreneurial awakening.

OBJECTIVES OF THE STUDY

1. To analyse the current status of women entrepreneurs in India.
2. To examine the problems that Women entrepreneurs face in India.
3. To know the role of Government for promoting women entrepreneurship.

RESEARCH METHODOLOGY

The present study is based on secondary data. The data has been collected from different National and international journals, various books, Census Surveys, NABARD, and different websites, SSI reports etc.

Present Status of Women entrepreneurs in India

In India Women entrepreneurs have enough potential to promote innovation and boost the economic progress of the country and to improve the status of women in society as well as to empower women in order to promote economic development, poverty reduction, and job creation. They are both critical to the country's economic growth. The number of women-owned businesses in India is rather low. The majority of businesses are small and operate in rural areas.

According to the sixth economic census (2013-14) India has a total 58.5 million establishments in operation, out of 58.5 million enterprises only 8.05 million enterprises are run by women entrepreneurs. In India's business environment, just 14% of women entrepreneurs are involved Around 79% enterprises run by women entrepreneurs are self- financed and relatively smaller in number and scale.

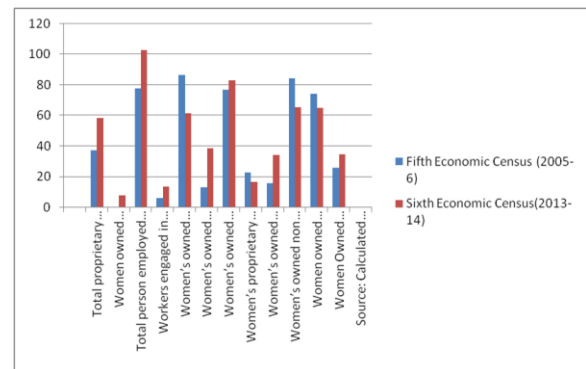
A total of 8,050,819 businesses were owned by women. Out of 8,050,819 establishments 5,243,044 establishments about 65.12% were located in rural areas and remaining 2,807,775 establishments (34.88%) were in urban areas. Around 83.19% establishments were operated by women entrepreneurs without hired workers and 16.31% establishments were operated with hired workers. The number of women-owned establishments engaged in agricultural operations accounted for 34.3 percent of all female-owned establishments. According to the National Sample Survey, just 14% of businesses are owned by women and operated on a small scale. Tamil Nadu (13.51 percent), Kerala (11.35 percent), Andhra Pradesh (10.56 percent), West Bengal (10.33 percent), and Maharashtra (10.33 percent) are the top five states with the greatest percentage of women-owned businesses (8.25 percent). 13.45 million Individuals are employed by women-owned businesses in the country.

Women's entrepreneurship rates varies between urban and rural locations, with rural areas having more women-owned businesses. Urban businesses, on the other hand, are more likely to be registered. This is due

to a variety of variables, including mobility, education, and technological access issues, which women in particular encounter.

Table 1. Women Owned establishments during fifth and sixth Economic Census

Women owned establishments	Fifth Economic Census (2005-6)	Sixth Economic Census(2013-14)
Total proprietary establishments(in millions)	37.34	58.5
Women owned proprietary establishments(in millions)	3.54	8.05
Total person employed in proprietary establishments (in millions)	77.92	103.06
Workers engaged in women owned proprietary establishments(in millions)	6.05	13.45
Women's owned establishments with premises (in %)	86.8	61.5
Women's owned establishments without premises (in %)	13.2	38.5
Women's owned establishments without hired workers (in %)	77.1	83.20
Women's proprietary establishments with at least one hired worker (in %)	22.9	16.80
Women's owned agricultural establishments (in %)	15.7	34.30
Women's owned non agricultural establishments (in %)	84.3	65.70
Women owned proprietary in Rural areas (in %)	74.1	65.12
Women Owned proprietary in urban areas (in %)	25.9	34.88



Source: Calculated from unit level data of the fifth and sixth economic census

It shows that there was a significant increase in women proprietary enterprises from 3.54 million during the 5th Economic Census to 8.05 million during the 6th Economic Census. Similarly the number of workers employed in women owned enterprises was also increased from 6.05 million to 13.45 million. Women owned establishment with premises was 86.8% during fifth Economic Census and 61.5% in sixth Economic

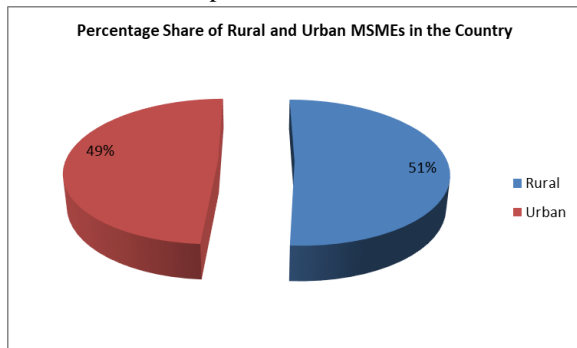
Census. It was decreased by around 25% in 6th Economic Census. This raise an important concern about the general working conditions resources availability for such establishments. Women-owned businesses without premises have risen rapidly from 13.2% to 38.5 percent of the total. Between the 5th and 6th Economic Censuses, the percentage of businesses without employed workers climbed from 77.1 to 83.2 percent, while the percentage of businesses with at least one paid worker declined from 22.9 to 16.80. Women owned agricultural businesses have increased from 15.7% to 34.30% while non agricultural establishment have decreased from 84.3% to 65.70%. Women owned businesses in rural areas have declined from 74.1% during the 5th Economic Census to 65.12% during the 6th Economic Census while establishments in urban areas have rose from 25.95 during the 5th Economic Census to 34.88% during the 6th Economic Census. .

Total number of estimated Enterprises in India as per the Annual Report of MSMEs 2020-21

Table 2. Distribution of Micro, Small and Medium enterprises (in lakhs)

Sector	Micro	Small	Medium	Total	Share(%)
Rural	324.09	0.78	0.01	324.88	51
Urban	306.43	2.53	0.04	309.00	49
All	630.52	3.31	0.05	633.88	100

Source: Annual Report of MSMEs 2020-21

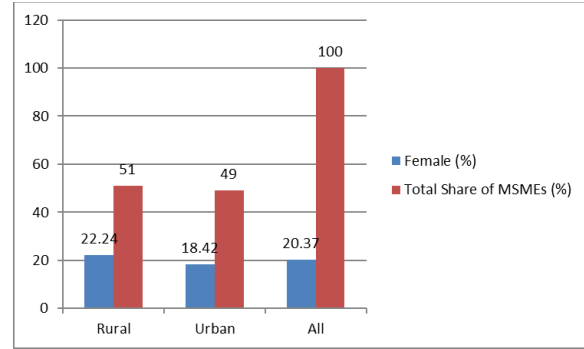


As per the annual report 2020-21, there are 633.88 lakh MSMEs in the country. From the above table we can see that there are 630.52 lakh estimated enterprises in the Micro Sector accounts for more than 99% of total estimated number of MSMEs. 3.31 lakh in Small Sector and 0.05 lakh estimated MSMEs in medium sector accounted for 0.52% and 0.01% of total estimated MSMEs, respectively. In Rural area the total number of estimated MSMEs are 324.88 lakh around (51.25%) and 309 lakh MSMEs (48.75%) are in the urban areas out of the total estimated number of MSMEs in the country.

Table 3. Proportion of Female-owned enterprises in Rural and Urban areas

Sector	Total Share of MSMEs (%)	Female (%)
Rural	51	22.24
Urban	49	18.42
All	100	20.37

Source: Annual Report of MSME 2019-20

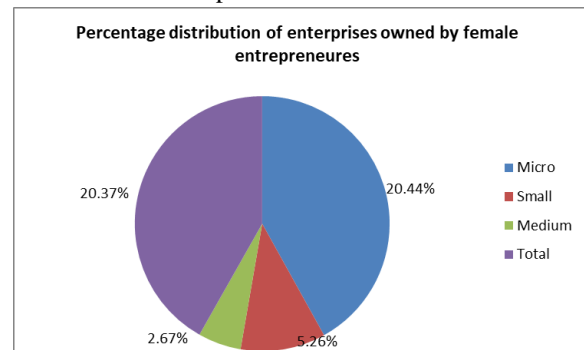


There were 608.41 lakh MSMEs (95.98 percent) out of 633.88 MSMEs. Males dominated ownership of proprietary MSMEs. From the above table we can see that for proprietary MSMEs as a whole, Female owned only 20.37% enterprises. More enterprises run by women entrepreneurs in rural area as compared to urban area. Currently there are 22.24% (22.24% of all rural enterprises) female enterprises in rural area and 18.42% (18.42% of all urban enterprises) in urban area, according to the annual report of MSME 2019-20.

Table 4. Percentage distribution of Micro, Small and Medium Enterprises owned by women across India in Financial year 2021

Enterprises	Share of MSMEs
Micro	20.44%
Small	5.26%
Medium	2.67%
Total	20.37%

Source: Annual Report of MSME 2020-21



Women owned enterprises in all micro, small and medium businesses across India is 20.37 % as per MSME Annual Report 2020-21 while male owned

enterprises is 79.63% in the financial year 2021. The maximum share of women enterprises in Micro businesses that is 20.44% with more enterprises run by the women in rural areas.

As per the data we can say that the proportion of women entrepreneurs is very less as compared to male entrepreneurs. The maximum numbers of enterprises run by the women entrepreneurs in rural area in micro businesses.

Table 5. Sector share of female headed proprietary enterprises

Manufacturing	45%
Trading	8.7%
Other services	7.4%

Source: MOSPI, 2018

According to the Ministry of statistics and programme Implementation (MOSPI) 2018, the share of female headed proprietary enterprises was 45% in Manufacturing sector, 8.7% in trading sector and 7.4% in other services.

As per the data the proportion of women entrepreneurs is very less as compared to male entrepreneurs. Approx 20% of all Micro, Small and Medium businesses across India are run by the women entrepreneurs as compared to nearly 80% among men in the financial year 2021. The maximum numbers of enterprises run by the women entrepreneurs in rural area in micro businesses than the urban part of the country.

Problem Faced by Women Entrepreneurs in India

- Problem of finance
- Stiff competition
- Limited Mobility
- Balance between Family and Career
- Lack of Education
- Male dominated society
- Low risk bearing ability
- Less Confidence
- Marketing problems
- Production Problem
- Absence of Entrepreneurial aptitude
- Socio Cultural Barriers

1. Problem of finance – Finance is the life blood for any business whether it is big or small. Women face difficulty in obtaining funds from external sources because women are considered as low risk takers, less credit worthy. So they are suffering from lack of funds and working capital. Finance is one of

the major problems faced by women entrepreneurs. About the property rights in India for women, nowadays A married women has inclusive right over her individual property.

2. Stiff competition- The market is quite competitive. Women entrepreneurs have to face stiff competition from men and organized industries in the market while starting their enterprise due to Lack of skills, illiteracy, lack of finance, limited mobility and inefficient organizational setup. External sources do not easily provide credit to women entrepreneurs for organizational set due to lack of credit worthiness.

3. Limited Mobility- It is a huge issue for female businesses. They are unable to quickly travel from one location to another to attend business meetings, obtain raw materials, and perform other business-related tasks necessary for the company's growth and progress. Today, women can operate their business and attend business meeting easily without travelling from one place to another because of information technology.

4. Balance between Family and Career- Women have lots of responsibilities on their shoulder of their children and family members. The responsibility towards family is considered more important for the women than career and social life. Family support is critical for women who want to start a business. Due to these reasons it is really tough for the women to pay sufficient attention to a business. In such situation support from family is very necessary for the women to run a business successfully and efficiently.

5. Lack of Education – India still has over 60% illiterate women.. Due to lack of proper education women are not aware about development of new technology, marketing, networking and other government schemes. It makes it harder for women entrepreneurs to start and operate profitable businesses.

6. Male dominated society- Women in Indian society are regarded as the weaker section of society. They are not treated on the same level as males. They are male-dominated, which makes it difficult for women to enter the industry.

7. Low risk bearing ability- They have low risk bearing ability as compared to male entrepreneurs because they lead a protected life. Most of the women are illiterate or less educated and financially they are not independent. These variables limit their ability to

take on the risks that come with owning and operating a business.

8. Less Confidence – Women have less confidence due to the attitude of society towards women entrepreneurs and also because of the unequal opportunities between men and women. Generally in the society the attitude towards women entrepreneurs is that women may not be good manager, they may not be good entrepreneurs and this thinking of the society to a great extent leads to women having less confidence in their own ability. So women entrepreneurs are not confident of their own abilities and potential.

9. Marketing problems- They face difficulty in marketing their product due to lack of knowledge about the market, stiff Competition in the market, Exploitation by the middlemen etc. They use middlemen to distribute their product.

10. Production Problem – They also face production related problems like shortage of raw material, high prices of material, low productivity, under -utilization of capacity etc. account for high cost of production.

11. Absence of Entrepreneurial aptitude - It is a huge issue for the women entrepreneurs. They are unable to overcome the risks and challenges that may arise in an organizational setting due to a lack of entrepreneurial skills.

Role of Government to promote Women Entrepreneurs in India

India has a great entrepreneurial potential. Women have much potential to become entrepreneur in India but their participation is low in the economic growth of the Nation. Realising the potential of women the Government has taken various measures for the development of women entrepreneurship in India. Government has introduced several schemes and policies to promote entrepreneurship among women. There are number of financial institutions, banks and even NGOs who provide financial support and conduct various programmes for the development and empowerment of Women so that they can start their own ventures through their innovative ideas.

Table 6. Government Initiatives for Women Entrepreneurs in Five year plans

Five year plan	Initiatives taken by government for women
First five year plan(1951-56)	Government focused on welfare of women. The government established the Central Social Welfare Board for this purpose.
Second five year plan (1956-61)	Allocation for welfare extension projects was hiked.
Third(1961-66)& fourth five year plan(1969-74)	- The government has placed a greater emphasis on female education and health services.
Fifth five year plan(1974-78)	Focus shifted from welfare to Development. Women’s welfare and Development Bureau (WWDB) was established in 1976 for the development of women under the Ministry of Social Welfare.
Sixth five year plan(1980-85)	In this plan Government emphasized on addressing the issues related to economic up-liftment of women. Women education, health and employment were the prime target of this plan The Department of Women and Child Development was set by the government in 1985 for the development of women and children.
Seventh Five-Year Plan (1985-90)	Emphasized on Generation of Awareness, training and employment opportunities for the women. Two new schemes were introduced by the Government-Support to training and Employment Programme (STEP) and Awareness Generation Programme (AGP) for the development of Rural and poor women.
Eighth Five Year Plan (1992-97)	For the empowerment for women Government set up National Commission for women in 1992 Rashtriya mahila kosh in 1993 Mahila Samridhhi Yojana in 1993 Indira Mahila Yojana in in 1995
Ninth Five Year Plan (1997-2002)	Focused on women empowerment. The government adopted the Women Component Plan (WCP) to identify the inflow of benefits to women. Women will be given one-third of the seats in both the Lok Sabha and state legislatures, according to the plan. Swayam siddha and Swadhar schemes were launched in 2001 for the empowerment of women. Swashakti project was also launched by the Government to empower women through setting up of Self Help Group. For the upliftment, development, and empowerment of women, the National Policy for Women's Empowerment was adopted in 2001.
Tenth Five-Year Plan (2002-07)	For women's empowerment, the National Policy for Women's Empowerment (2001) was implemented. The government has developed a three-fold strategy for women's empowerment. Social empowerment, economic empowerment, and gender justice are among them.
Eleventh five year plan (2007-12)	Government focused on Women's vocational training and skill development Women's empowerment was the goal of the Swayamsiddha scheme. STEP and the Swayamsiddha plan were combined into the Rashtriya Mahila Kosh.

Twelfth Five Year Plan (2012-17)	This plan emphasized on economic empowerment of women, Social and Physical Infrastructure, enabling Legislations, participation of women in Governance, include all categories of women in the development schemes of the country.
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To address financial obstacles, the government also provides financial aid to women entrepreneurs through the State Financial Corporation, District Industry Centers, and Nationalized Banks. There are several institutions like NABARD, IFCI, and SIDBI etc. who provide refinance facility to the women entrepreneurs. NABARD looked at several models for offering financial services to the unbanked especially women and decided to experiment with a very different model now popularly known as Self-Help Groups (SHGs).

Federations and Associations-There are several national and international bodies for the development of women entrepreneurs. Some of these Associations are as follows.

- Micro, Small and Medium Enterprises Development Organisation (MSME-DO)
- Khadi and Village Industries Commission
- Consortium of Women Entrepreneurs of India (CWEI)
- Self-Employed Women’s Association (SEWA)
- National Bank for Agriculture and Rural Development (NABARD)
- Federation of Indian Women Entrepreneurs (FIWE)
- Working Women Forum (WWF)
- Associated Country Women of the World (ACWW)

SUGGESTIONS

- Family should support and motivate the women so that they can start and manage their business successfully.
- The most crucial aspect in women's empowerment is education. Therefore the literacy programmes should be properly implemented by the government to enhance the standard of education among women in India.
- Government should conduct different seminars and workshops for the women to provide information regarding how to utilize their skills in entrepreneurial activities.
- Vocational training and Technical education should be provided to the women entrepreneur.

- Awareness Programme should be initiated by the government related to various entrepreneurial opportunities for the women.

CONCLUSION

Women entrepreneurs play a dynamic role in transforming the country’s socio economic conditions. Women constitute around half of India's population but their contribution in country’s economic growth and development is very limited. As per the Sixth Economic Census only 14% enterprises are run by the women entrepreneurs. As per annual report 2020-21, only 20.37% MSMEs are owned by women entrepreneurs. Now a day’s women are spreading their boundaries in every sector such as politics, medical field, education, electronics, artificial intelligence, space sciences and tourism etc. but they have to face certain obstacles like lack of family support, lack of fund, male dominated society, Low risk bearing ability, Less Confidence, lack of education, Socio Cultural Barriers Marketing and production related problems, lack of entrepreneurial skills, stiff competition etc. while starting and managing their businesses. Since Independence, India is still male dominating society. The women have limited power to take decision for their career as well as family. Most of the decision are taken by the male member of the family. Most of the women are not supported by their family members to start their own entrepreneurial activity which hinder the growth of women entrepreneurs in India. However the women engagement in entrepreneurial activity is increasing at a considerable rate in India. Although government has launched several schemes for the development of women entrepreneurs but the benefit of these schemes are limited only to a small segment of women due to lack of awareness building mechanism. The government should conduct seminars, workshops and training programmes for the women to develop their Skills and knowledge so that they can start their own business and contribute to the economic development of the nation.

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