

# Diversity in Women Entrepreneurship

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## Abstract

Entrepreneurship has great scope in Indian economy. Our national economy is most suited to growth of small business enterprises which offer a more convenient means of nurturing and developing women entrepreneurship by providing the means of entry into business for new entrepreneurial talents. Women entrepreneurship is both a result of applied behavioural science as well as a normative re-educative strategy of changing. The study assumes an even greater significance in view of the current and rapid changes in the societal world. In this age of economic reforms and women empowerment more and more women are entering into a variety of employment and self-employment avenues or would be compelled into them.

*Key words:* Entrepreneurship, Feminist, Resource and Support System

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Parida (2011) points out that a woman entrepreneur is like a man entrepreneur may be an agricultural entrepreneur, an industrial entrepreneur, a trading entrepreneur, a retailer, a service provider or a combination of two or more of these. Women's entrepreneurship deals with both the situation of women in society and the role of entrepreneurship in that same society. Shekhar and Padmadeo (2009) require the traits of ambitious, confident, balanced, responsible to the society, hardworking and cost conscious among the most successful women entrepreneurs. Even if a woman is employed, she may not have control over the money she earns, though this money often plays an important role in the maintenance of the household. Nagar (2008) comments that in Indian culture, women are expected to devote virtually all of their time, energy and earnings to their family.

## **Status of Women : A Historical Perspective**

Srivastava and Ailawadi (2007), elaborating the features of women entrepreneurship in India, explained that women formed less than 13 per cent of the trainees in entrepreneurship development programmes. The location of business was

invariable based on proximity to the home and they had to encounter more difficulties as compared to men at start up stage especially in terms of family problems, provision of collateral security, lack of technical training and marketing. Economic growth in all parts of the world is essential to improve the livelihood of the poor, to sustain growing population and eventually to stabilize population levels, new technologies will be needed to permit growth while using energy and other resources more efficiently and producing less pollution.

The process of modernization, establishment of women education facilities, enactment of women protection laws etc. during the British rule could not change the social attitude towards the women (Prasad and Verma, 2006). Government of India has introduced many policy measures to enable women live respectful life. The reservation for women in education to assembly, women self-reliance efforts are the testimony to the fact. The Muslim women have been left far behind Hindu women in the charge of their status in tune with modern time. Since last few decades women in general and middle class are becoming more aware of their personal needs and demanding

greater equality and status both within and outside home.

### **Need of Women Entrepreneurship**

Rao (2007) found that the female work participation rate was 19.7 per cent in 1981 and 25.7 per cent in 2001 prevailing in India. This rate was still much lower than the male work participation rate in both urban and rural areas. It is well recognized that the contribution of female labour force in reducing poverty and increasing quality of life, has a positive effect (Mishra, 2000).

Women, working in the informal sector of economy, operate in a vicious circle of subsistence, deprivation and survival. They are largely asset less and do not own any productive asset in relation to their work. Even when some of these assets are held by the family, women's access to and control over these assets have been marginal. (Rani, 2005), Therefore, provision of productive assets in the hands of women will result in the qualitative improvement in their lives over a period of time given other inputs such as knowledge, skill, organization and confidence.

### **Factors Influencing Women Entrepreneurship**

Ljunggren and Kolvereid, (1996), Levent et al., (2003), Loscocco and Hunter, (2004) observed that facilitative factors for women entrepreneurs were progressiveness, adequate financial support, friends and relatives for support, innovative thinking, co-operation of family, organisational support, faithful workers, self-confidence and pressure of networks and capacity to maintain networks. Most of the studies conducted in developed or advanced societies indicate that women were motivated by desire of achieving autonomy or independence or becoming own boss.

Asghari (1983) pointed out two pull and push factors for which several women, especially the middle class women are becoming

entrepreneurs. Under the pull-factors, the women chose a profession as a challenge, whereas under the push-factors, they took up the business enterprise to get over the financial difficulties of their families. Hemlata (2008) found that women entrepreneurs had varied motives for establishing an enterprise. The most important motives were fulfillment of ambition and pursuit of own interest.

The second half of the present century witnessed a radical change in the social and economic circumstances. During this period, women become socially and politically aware due to the spread of education and modernization and they started asserting their rights. This changed scenario emerged a number of feminist organizations which resorted to agitational measures to claim for their rightful place in the socio-economic and political spheres (Desai, 1991).

The main factors responsible for women entrepreneurship and women employment are classified into two categories of push factors and pull factors. Push factors indicate that women go for jobs or entrepreneurship on account of family's hardship whereas pull factors express women's desire to gain recognition, importance and social status. The much low literary rate, low work participation rate and low share of women in urban population confirm their disadvantageous position in the society. These different factors jointly serve as non-conductive and unfavourable conditions for the emergence and development of women entrepreneurship in the country.

### **Problems of Women Entrepreneurs**

Awasthi and Mishra (2007) also emphasized on these four systems and pointed out the following problems and factors involved into these four systems of women entrepreneurs.

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<p><b>Firstly, self sphere system includes :</b></p> <ol style="list-style-type: none"> <li>1. Insufficient Education,</li> <li>2. Lack of Managerial Competence,</li> <li>3. Low self-confidence,</li> <li>4. Less Motivation,</li> <li>5. Lack of Skills,</li> <li>6. Lack of Decision Making Skills and Attitude,</li> <li>7. Low confidence</li> </ol>	<p><b>Secondly, Social sphere system which consists of :</b></p> <ol style="list-style-type: none"> <li>1. Low social security,</li> <li>2. Triple Responsibility (Productive, Reproductive and societal)</li> <li>3. Limited social mobility,</li> <li>4. Gender Bias</li> <li>5. Male Domination,</li> <li>6. Restrictions of Family.</li> </ol>
<p><b>Thirdly, Resource Sphere problems and system related to :</b></p> <ol style="list-style-type: none"> <li>1. Lack of Property Rights,</li> <li>2. Inadequate Financial Resources,</li> <li>3. Limited Collateral Security,</li> <li>4. Low Exposure to Business,</li> <li>5. Less Access to Market Information.</li> <li>6. Lack of Access to other Inputs,</li> <li>7. Insufficient Raw Material.</li> </ol>	<p><b>Fourthly, support system sphere encompasses the problems namely :</b></p> <ol style="list-style-type: none"> <li>1. Low Access to Credit Channels,</li> <li>2. Low Access to Training,</li> <li>3. Inadequate Infrastructure,</li> <li>4. Limited Access to Technology,</li> <li>5. Low Access to Business Networks,</li> <li>6. Misconception of Business choice,</li> <li>7. Lack of Labour Legislation.</li> </ol>

Schwartz (1979) found three problems faced by women entrepreneurs including credit discrimination. Hisrich and Brush (1984) observed four problems confronted by women entrepreneurs, including lack of financial planning experience related to support system sphere. The revealed five problems faced by women entrepreneurs of Kerala, including a problem of resource sphere that was supply of raw material (Gamathi, 2008).

Singh and others (1986) observed six problems faced by women entrepreneurs including recovery of dues. Singh (2008) identified seven problems relating to all the four spheres described above faced by women entrepreneurs. Berik (1987) indicated three problems faced by women entrepreneurs of Turkey including their weak participation in decision-making process. Neider (1987) analysed three problems faced by the women entrepreneurs of Florida, including non-cooperation of their husbands.

The study of labour related problems faced by women entrepreneurs in Northern India by Kumar (2009) revealed that women entrepreneurs faced the major problem of labour

absenteeism and labour turnover. Prasad and Verma (2006) observed six problems including misconception about business choice, faced by women entrepreneurs in India. Chanamban (2006) elaborated twenty one problems including transportation and technological problems, faced by women entrepreneurs of Manipur, Nagaland and Tripura in India.

Soneji (2007) revealed six problems including lack of labour legislation, faced by women entrepreneurs. Singh (2008) observed seven barriers of women entrepreneurs in India, including lower literacy of women.

Narayan and Suryanarayan (2008) observed two including socio-cultural problems of women in their entrepreneurship. Gamathi (2008) pointed out eleven problems of women entrepreneurs, including high cost of production. Rao (2007) found ten main problems including shortage of finance faced by women entrepreneurs.

Singh (2009) classified different problems of women entrepreneurs in four parts namely, general problems, specific obstacles, obstacles to growing firm and obstacles to management of

firms. Dutta (2009) discussed seven main problems including less importance of women in family faced by women entrepreneurs.

Tuladhar (1996) indicated six problems of women entrepreneurs including identification and selection of viable project. Including social constraints to mobility four problems encountered by women entrepreneurs in Assam. (Choudhary, 2000). Consisting gender discrimination eight problems of women entrepreneurs were analysed by Devi (2005). Somasundaram (2008) described six main problems of women entrepreneurs including complicated procedure of bank loans. Twelve problems of women entrepreneurs including condemnation by local elite were discussed by Hemlatha (2008).

Rao (2004) listed eight problems of women confronted by them in the way of entrepreneurship, Srivastava and Choudhary (1991) stated two problems of women entrepreneurs, including limited approach to the banks for getting personal loans (Sinha and Mishra, 2008). Walokar (2001) classified the constraints of women entrepreneurs into nine categories including managerial constraints. Lavanya (2010) observed fourteen problems of women entrepreneurs in India, including over-dependence on intermediaries. Naik (2005) observed ten problems of women entrepreneurs including lack of practical knowledge. Sharma and others (2004) studied four problems of women entrepreneurs, including lack of technology.

Kumar and Sharma (2009) classified the problems of women entrepreneurs into four categories, including support system barriers. Shafi derived seven problems of working women in Kashmir, consisting inflexible attitude of in-laws (Jan and Sharma, 2008).

Sarngadharan and Beegam (1995) studied six problems of women entrepreneurs, including shortage of working capital (Siddiqui, 2008). Srivastava (2009) discussed six problems of women entrepreneurs including lack of awareness

of various government policies. Adhikari, Dutta and Dey (2011) observed five problems of women entrepreneurs, including inadequate infrastructure facilities.

## CONCLUSION

Women entrepreneurs have become a major part of economic market of India, hence their problems cannot be ignored. When they are engaged in gainful employment and contributing to the household and national economy, they should be given the due respect and status they deserve in the family and the society. In the changed socio-cultural environment of India, women are entering in a new economic era. But they are still overburdened with the household cores. So, some measures should be introduced to reduce their household burden. This requires a drastically change in the mind set of the men towards women in general and working women in particular.

Therefore, it becomes necessary for the society and government to find remedies for the problems of women entrepreneurship. Already, the central and state government and non-government organizations have taken various steps to solve the problems of women entrepreneurs, yet they need special incentives and subsidy to be provided for women entrepreneurs. As entrepreneurship opportunities are more in small and medium scale industries, the sector should be given prominence and proper marketing strategy of such products should be planned and implemented to provide scope for women entrepreneurs. If Indian women entrepreneurial talent will be utilized properly, one day Indian entrepreneurship will become an ideal all over the world.

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