

# Challenges and Problems in Restricting the Expansion of Women Entrepreneurship in India

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**Abstract – Entrepreneurship refers to the act of setting up a new business or reviving an existing business so as to take advantages from new opportunities. Last five decades have seen phenomenal changes in the status of women in India. According to NSSO 6th Economic census, only 14% of business establishments in the country are being run by women entrepreneurs. Indian women do 9.8 times care work than Indian men do. Women in India face many problems to get ahead their life in business. They face 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. This paper focuses on challenges and problems that are resulting in restricting the expansion of women entrepreneurship in India.**

**Keywords: Women Entrepreneurs, Challenges, Dominated Society, Economic Growth, Entrepreneurship.**

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## I. INTRODUCTION

Traditionally, the Indian woman was only a homemaker. And while there is absolutely nothing wrong in being one, the modern Indian woman is now proudly flaunting the many other facets of her personality. She is a powerhouse – fighting for her rights and making her mark in politics, business, science, sports, the arts and in society on the whole.

At the same time, like the rest of the world, India is experiencing the start-ups boom as well. All you need is a unique idea, the requisite know-how, a sound business plan, start-up finance and the willingness to work hard – and the fruition of one's dreams is definite possibility.

In this golden age of globalization, digitalization and start-up booms, India is clearly seeing a revolution vis-à-vis women entrepreneurs. Today's women entrepreneurs do not come only from the established business families or from the higher-income sections of the population, they come from all walks of life and from all parts of the country [1].

Even rural and semi-urban entrepreneurs are taking giant leaps for womankind. A Kashmiri girl created 'Dial Kashmir' – an app that became the much-needed digital yellow pages in Kashmir. India's first surfing club was started by a young woman, who followed her heart all the way out to the ocean. From

promoting small cottage industry crafts to founding organic food companies and initiating new-age education modules – women across India are turning their dreams into reality with determination and diligence.

Not only that, women are now breaking the glass ceiling consistently. From running sports media firms to construction companies and security and detective agencies – women are dabbling into fields that have traditionally been bastions of male domination.

Being an entrepreneur, however, isn't easy. Start-ups come with their own set of obstacles and issues. Women in particular have a bigger mountain to climb, far more challenges to overcome.

Women comprise around 48.5% of Indian populace. Women entrepreneurship is the procedure where women start a business, assemble all assets, embrace dangers, face difficulties, gives work to other people and deals with the business freely. As per definition given by Government of India-"A women business person is characterized as an undertaking claimed and constrained by women having a base monetary enthusiasm of 51% of the capital and giving at any rate 51% work produced to women. Roughly 1/3rd of the entrepreneurs on the planet are women

entrepreneurs. Women entrepreneurship additionally alludes to business or association begun by a woman or gathering of women. There has been an adjustment in job of women because of growth in instruction, urbanization, industrialization and familiarity with fair qualities [2].

## II. OBJECTIVES

- To the Evaluation of current condition of Indian women entrepreneurs.
- To the Evaluation of obstacles experienced by women entrepreneurs.

## III. LITERATURE REVIEW

Dr. Vaibha Tiwari, Deepaayachit, (2014), makes reference to that "Development of women entrepreneurship in India". Their destinations are to spur women to arrangement and run their venture and to distinguish difficulties looked by women, solutions for the difficulties looked by women. They state that "India is male dominated society; women are economically and socially reliant on them. However at this point winding up increasingly requesting in more noteworthy fairness to defeat those difficulties.

Dr. Vijayakumar. A. A and Jayachitra. S In theme "Women entrepreneurs in India" 2013. They talked about attributes of women entrepreneurs, issues and difficulties looked by them, job of government to create women business person in India. Women entrepreneurs must be shaped appropriately to continue and endure [3].

Shikhamahajam, college of Delhi, (2013). "Women entrepreneurship in India". They examined on status of women entrepreneurs in India; challenges looked by them and life of a business visionary, with suggestions for women entrepreneurship.

GSNG Rama Mohanrao (2016) "status of women entrepreneurship in India". They state about the purpose behind women entrepreneurship and difficulties looked among work and local duties, sex holes in training, absence of money, overwhelming family unit obligations, etc. He finished up by, if women be a business visionary, she can give an employment to more women in any event. The unexplored abilities of young ladies recognized used to different sorts of businesses to expand profitability in the mechanical division.

Arun "women entrepreneurship in India challenges and opportunities" (2015). He rather saying that his destinations of study is to assess the variables in charge of urging women and to examine the strategies, programs, institutional system and contribution of help organizations. He finished up by women entrepreneurship must be shaped appropriately with innovative attributes and ability to

address difficulty to support and endeavor in business person on the grounds that their association improves entrepreneurship

Bharathrajan, "Women entrepreneurs and Problems of women entrepreneurs". They talked about jobs of women entrepreneurs and status of women entrepreneurs in India, hindrances looked by women business person and recommendations for it [4].

Hemanthkumar, bulsara, jyotichandwani, Shailesh (2014)."Women entrepreneurship in India: An exploratory study "talk about female innovative utilities.

Dr. Ranazehramassood, "women entrepreneurs, attributes of fruitful women entrepreneurs. They state women ought to be certain, willing to learn, cost cognizant, co-activity, faithfulness to vicious the challenge and avoid levels of absence of education among entrepreneurs. They presumed that women can possibly decide set-up, maintain and administer their own undertaking the correct sort of aides from family society and government can make these women business visionary.

Clayton Johnson, Rathikaasrani, anupamaramaswamy- "Quickening women entrepreneurship in India" 2015. The examination target is about assess the environment of basic business person and recognize the difficulties looked by women business person while beginning and extending the business, biological system dissecting finish up by structure of approach, money, advertise, information, culture and system and innovation and so on and furthermore the theoretical idea of entrepreneurship institutional components, individual optimistic elements and socio social variables.

Renugopal, Jai Prakash; "Women entrepreneurship in India-issues and prospects"- talking about purposes behind women getting to be entrepreneurs, moderate advancement of normal entrepreneurs in India, proposals for the growth of women entrepreneurs and begun by government [5].

## IV. CHALLENGES FACED BY WOMEN ENTREPRENEURS

### A. Problem of Finance

Finance is viewed as "life-blood" for any endeavor, be it enormous or little. Be that as it may, women entrepreneurs experience the ill effects of deficiency of finance on two tallies. Right off the bat, women don't for the most part have property on their names to utilize them as guarantee for getting assets from the outer sources, Thus, their entrance to the outside sources of assets is constrained [6].

Furthermore, the banks additionally consider women less credit-commendable and dishearten women borrowers on the conviction that they can whenever leave their business given in such case, women entrepreneurs will undoubtedly rely upon their very own reserve funds and advances from companions and relatives which are expectedly small and immaterial. Along these lines, women ventures flop because of the deficiency of finance.

### **B. Scarcity of Raw Materials**

Majority of women enterprises can be impacted due to the scarcity of raw material and required inputs along with high prices of raw materials with minimum discount. Letdown of numerous women cooperatives in the year 1971 involved in the basket-making which is the instance for the way the scarcity of raw material is considered to be death bell for enterprises of women.

### **C. Stiff Competition**

Women entrepreneurs tend not to have organizational enterprise for getting a considerable amount of money to crusade, promote, and advertise. Therefore, there is a lot of difficult competition in product marketing in organized sector as well as male equivalents and this competition would ultimately lead to liquidation of women enterprises.

### **D. Limited Mobility**

Not similar to men, women mobility in our country is extremely restricted because of different reasons. When a single woman is looking for a room for herself, people look her with doubts. Troublesome work related to start a business along with the superiors having contrasting perception for women forces them to let go of the idea of beginning an enterprise [7].

### **E. Family Ties**

Mostly it is the responsibility of women in our country to take care of children and rest of the family members. Men have a secondary part to play within the family. Considering married women, they have to keep proper stability between their business and family. The total engagement of them in the family does not let them dedicate any time to the business they have. Support along with approval of husbands is required so women can enter in business. Education level and family background of husbands can have a positive impact on a woman's entrance in business enterprises.

### **F. Male-Dominated Society**

Male control is order of the day in India even now. Indian constitution discusses balance between

genders, yet practically speaking women are viewed as powerless in all angles. Women experience the ill effects of male doubt about a women's job, capacity and limit and are dealt with appropriately in the nutshell, in the male-dominated Indian society, women are not treated equivalent to men. This thus fills in as a boundary to women section into business.

### **G. Low Risk-Bearing Ability**

Women in our country have a secured existence, they are less taught and economically not self-needy, all these lessen their capacity to hold up under risk included running a venture. Risk-bearing is a fundamental essential of an effective business person. Notwithstanding above issues, insufficient infrastructural offices, deficiency of intensity surprising expense of generation, social frame of mind, low requirement for accomplishment and financial imperatives likewise keep the women away from going into business [8].

### **H. Patriarchal Society**

Our generalization society embodies women as Goddess Durga. With regards to where women remain in the society, they are never at standard however dependably underneath men. Our way of life relates women with hearth and home. Their jobs are constrained to being wives, mothers and daughters. Tragically, they think when a woman is empowered it renders a man weak. This fends off women from formal education [9].

### **I. Illiteracy**

Our country has about three-fifth (60%) of women who are not literate. Illiteracy is the underlying driver of financial issue. Because of the absence of training and that too quality instruction, women don't know about business, innovation and market information likewise, absence of instruction causes low accomplishment inspiration among women. In this manner, absence of training makes one sort or different issues for women in the setting fully operational of business endeavors. Illiteracy is one of the greatest snags which chains the growth of women. These outcomes in women not staying alert and coming up short on the required trust in structure a venture. Instructed and well-educated women can get recognized for their battles independent of the challenges and hindrances that the society pushes on them.

### **J. Family Support**

Family support is the best spark for a woman entrepreneur, setting up her new venture. For the most part, Indian families are conventional. Neither do they welcome the choice of a woman to begin her own one of kind endeavors nor do they have confidence in her entrepreneurial abilities. These alarms a woman and she begin to imagine that she

won't most likely keep up a harmony between her work and family. Absence of family support blocks a woman from going out and producing income

**K. Balance between Work and Home**

It is difficult to keep stability between work and home. There are a lot of difficulties that women have to face. Women can do numerous tasks at once which is well-known but if there are difficult times in the enterprise, it is inevitable that they would not give much attention to family. It is expected from men in family. When a woman is not able to satisfy the family necessities, she is not considered a proper wife and daughter-in-law. Such instability will discourage a woman.

**L. Women: Not to Be Taken Seriously**

Employers, stakeholders, etc. take women for granted. It is possible that a woman may have an idea which would be groundbreaking for the business and could open new avenues but yet she would not be considered seriously. Men usually believe that women do not have much ability in comparison to men. According to women, they have to think, work, eat, and behave as a man does so people take them seriously. It is a common belief that when women are CEO, they are told that their father or husband made an investment in the project or that some man must be the pillar of the enterprise. Women have to prove themselves at each and every stage along with their ideas, management abilities, etc.

**M. Lack of Exposure**

Women do not have enough education. They are not aware regarding the prospects in business areas. They cannot access technology. They are not properly exposed to information which limits them from testing their actual ability being an entrepreneur.

**N. Lack of Self-Confidence**

Not being literate, not having enough abilities or no support from families or societies would result in lack of self-confidence. Whenever women are pressurized to prove their skills, there is a reduction in their self-confidence. Women, on the constant basis, are questioned for their ideas, funding, working techniques, managerial abilities, etc. which discourages them. Rather than encouraging the confidence within them, they are usually provided a reality check about them being a woman which means they are inferior as compared to men. All of this decreases the self-confidence to an extent where they begin to hesitate with their abilities being a woman entrepreneur [10].

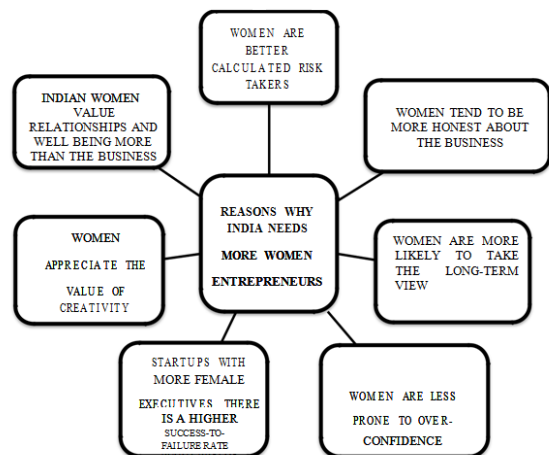
**O. Risk Taking**

Women will in general pull back, displaying low risk-taking capacities. Since tender age, women take care cash matters and choices to be taken care of by male leaders of the family. They are acquainted with men taking the choices be it money related or something else. Women in this way are associated to being all the more mild-mannered and saved. In this way, financial specialists discover men to have more risk-taking and authority qualities.

**P. Safety**

Women entrepreneurs' greatest test is their safety. Crime rates have expanded alarmingly. They face the choice of perhaps taking a chance with their lives while working late hours. When they go to a workshop, there are not many women entrepreneurs in the lobby. This less number panics a woman and she is undermined of her security. What's more, incredibly women want to rather not work. Women need the urge, assurance and energy to beat every one of the hindrances. The society has changed; however, the change is exceptionally moderate. It's a long adventure for women to be acknowledged at standard. Notwithstanding, one should remember this reality that, the economy, GDP of a creating nation like India, will possibly increment when both the sexes work connected at the hip. Subsequently, the society ought to rouse more women entrepreneurs.

**V. WHY WOMEN ENTREPRENEURSHIP IS ESSENTIAL**



**VI. CONCLUSION**

Women establish practically 50% of the populace in India yet they are detesting their opportunities, balances, benefits, rights as equivalent as males. Since execution of five-year designs in India, numerous strategies were acquainted with decrease imbalances among women and men. Both government and NGO's divisions were attempting to engage the women. Businesses generally advanced by Indian women are agarbatti

making, papad making, weaving, handiworks, cooking administrations, running cafés, lunch rooms, excellence parlors, extravagant stores, equipment/electrical, readymade/fabrics, nourishment handling/paper items and so forth. A move in these exercises' ventures, exchange, business, inns and other enormous scale undertakings claimed by women entrepreneurs might be continued. These women face parcel of challenges as above talked about. Numerous competent and gifted women are stifled because of such issues. Support from government associations and non-government associations ought to be accommodated such exercises. For economic comprehensive growth it is basic to advance and build women entrepreneurship in India.

In the past, when women did show ambition or the drive to carve a niche for them, it got classified as a 'hobby' or as 'part-time work' to help the family income. For them to procure finance to kick-start their dream venture was extremely difficult even though studies and research have consistently shown that women are lesser-risk portfolios and tend to pay their loans back with more regularity than men. Thankfully, female-friendly government loan schemes and private microfinance for women are changing the scenario rapidly.

The Indian woman's multi-tasking skills are truly incredible. Indian women have to juggle work-related stresses, targets, deadlines, competition and what not with the responsibilities of home, children and social obligations. A healthy work-life balance is one of the biggest challenges for women entrepreneurs; a challenge that they must overcome for the sake of their own happiness and peace of mind. Thankfully, modern men are beginning to contribute towards domestic duties in order to support their women as they chase their dreams.

All in all, the challenges and hurdles exist, but women seem determined to overcome them. It is no wonder that Indian women entrepreneurs are now boldly going where they have never gone before.

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