



Obstacles faced by women Entrepreneurs in India

Jayen K. Thaker

Asst. Professor at Gyanyagna College of Science and Management (Atmiya Group) Rajkot

ABSTRACT

Women can also contribute in form of entrepreneurial skill for the development of the economy. But in Indian environment where women are more playing role of care taker of the family rather than an economic support. In this situation what are the obstacles faced by women in the development of entrepreneurship are focused in this paper. It is based on secondary data plus observations of the researcher. To conclude we can say that Indian women face certain problems but as per the change in the scenario the future of Indian women entrepreneurs is bright.

KEYWORDS: Women Entrepreneurs, Obstacles, India

The concept of Entrepreneurship is not limited up to male but it includes females as well. Normally as per Indian culture, males dominate the economic side of the family in form of creating wealth thru economic activities while women take care of family and social side. In this way they are complimentary to each other. The bifurcation is based on the inner capabilities of both. But according to change and demand of time, women have played important role in development of business and economy.

According to APJ Abdul Kalam "empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation."

As per Indian culture a woman first take care of the family and as per the need of the family, she helps in economic activity also. In villages also we find women helping in the farm as well as doing some 'Gruh Ugyog'. As now the time has changed, women are equally educated; they know what's going on in the economy. Where the opportunity lies and how to grab it? So they can start any economic activity like a man. But they face certain problems due to typical indian cultural - traditional environment, which become obstacles in their progress, which are explained in this paper.

Objectives of The Study

The main objective of the study is to know the problems faced by a woman entrepreneur. For this purpose, the researcher has collected data from the secondary source in form of various research papers, websites and books. In addition to this the researcher has placed his own observations regarding the same.

Obstacles Faced By Women Entrepreneurs India

The main obstacles faced by women entrepreneurs can be explained as follows

1) Family Constrains

In the life of a woman the biggest turning point is marriage. A change in forms no of family members, routine, responsibility etc. change her personal life. The goal and economic activity started before may be changed totally. This is one of important reason that a woman prefers to join a service rather than doing a business as her future is uncertain. She may need to give up the business activity completely, when the fruits have ripped. If she begins a business then also it is quiet difficult to balance business life and family life. It is also noted by Cf. Mathur (2011), Singh N.P. (1986) that Indian women are more conscious about their family obligations compare to business responsibility.

2) Dominancy of male in the society

In the society and economy male is dominant part in decisions. Women do not play any considerable role in decisions of the day to day. Their opinions are not taken into account. In such environment it becomes difficult to even think about a new business.

3) Lack of self confidence

To undertake any business activity one must confident. As we have

seen above that it is male dominated society where women is mostly follower. How can we expect any sole effort from such woman who has not taken any individual decision? This will demoralize the woman to do any activity independently. This decreases the confidence and confidence is basic attribute of any entrepreneur.

4) Courageous nature

Indian women are not courageous by nature. They are always afraid of any uneven to happen. They always prefer to remain in a group or at least two. This shows her nature of feeling insecure. Business is full of risk and uncertainty. Our calculations may be proven wrong. So those who are ready to face any unknown situations can easily play a role of an entrepreneur. But unfortunately we find less women of such kind in India.

5) Financial Back up

To start a business one must have capital to invest in the assets. Normally women do not have assets or fund sufficiently to start a business. They are mostly dependent upon the others. A study by Das (2000) reflects the same fact that more than 50 per cent of the women used their own funds or funds borrowed from their husband or family to set up their business. Even most of the women in India may not possess any asset on her name. So it's difficult for a woman to start a business.

6) Less support from financial institutions

If a person wants to start a business and do not have fund then he can have fund from the bank or any other financial institute. Based on the project report they are given the loan. It is easy available for male but not that easy for female entrepreneurs. As banks have more faith on male entrepreneurs as they will stick with the business in any situation while woman may discontinue in between. Financial Institutions and bankers are skeptical about the entrepreneurial abilities of women. These institutions consider women loan takers as higher risk than men. (A.B.Siddiqui 2012). This may result in non recovery. That's why it's difficult for a woman to have external financial assistance.

7) Lack of relevant experience and training

To start a business a woman must have some experience of similar type of business. In many a cases women start their business without having any relevant experience. This may result in trial and error. If they have strong financial background then may not face that much problem otherwise it becomes really difficult to run the business. If proper family support is not received then it may result in decrease in confidence. UNIDO report suggests that women are often unaware of the training opportunities.

8) Objectivity

Doing a business by a woman is either situational or for a pastime. It is hardly a keen desire right from their childhood. In this case when it's a desire to do the business it will result in some remarkable achievement. But when it is situational and not expected by a woman and she has to handle the business due to family circumstances, the involvement will defer. Instead of passion, it becomes burden or necessity. In india, till we find hardly a few percent families who gives equal business opportunity to daughter as compare to son. So objectivity of business

is hardly found. The level of education has increased among women nowadays, so trends have started changing but still a long way to go.

9) Ego problems with male workers

As Indian environment is male dominated, most of the male employees or workers feel degradation when they have to work under a female. It hurts their ego. It is also observed by Shruti Lathwal in 2011 that semi educated or uneducated workers are not ready to accept women as boss. No doubt, the environment has started changing but still we find such kind of dissatisfaction among blue collar workers more as compare to white collar. It is also difficult for a woman to work with such blue collar workers who are less educated or uneducated making use of rough language as they belong to such background. In this situation a woman may find it difficult to handle such workers.

10) Less mobility

To develop a business one may needs to travel a lot. It is quiet easy for a man to stay at any place, any time. But it's difficult for a woman to do so. The first constraint is family. As a woman has to wear many hats, it's difficult to justify each role. A role of a wife, a mother and a role of a business woman, to balance them all family support is needed. To travel and develop a business is only possible if family members are educated and cooperative with modern and bold thinking or it's a family need. Such 'rare' combination we hardly find in Indian environment. That's why find that women entrepreneurs are limited up to certain types of businesses only.

11) Keen Competition

Every industry in economy is full of competition. The time of monopoly has almost gone. To set a place or to sustain in the industry has becoming difficult now. One has to be very much alert and ready to take

some aggressive decision to retain the market share. Being in this role is difficult for any typical Indian woman. They have to face competition of well experienced, practical and aggressive males. They are easily able to introduce the advertisement and promotional strategies. So it happens that women are imperfect and incomplete in their set up but they are facing competitions from well established and organized setup.

12) Cost Consciousness

To undertake any business activity one must be aware regarding cost fundamentals. Cost effectiveness can be achieved thru scale of production. It is difficult for any woman to manage cost at the initial face of the business. The activity level is low and overall expenses are high. It needs entrepreneurial skill to manage this time when the cost is high and overall business volume is less. If it is not managed properly then it may cut present profit and will become obstacle in future growth.

13) Legal formalities

In some types of industries where legal formalities are needed to start the business, it's difficult for a woman to tackle it. As women are not much associated with practical economic life, they are not well conversant with some legal formalities. If any male like her husband, brother or father is there to support then it becomes easy.

Conclusion

In conclusion we can say that, it's difficult for a woman to start and run the business in India as there are a lot of obstacles. But with family support, enthusiasm, courage and dedicated efforts women can start the business. The awareness among the women regarding education has increased plus government has also introduced certain programs and scheme to develop women entrepreneurship so future of women entrepreneurs is bright in India.

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