

## **WOMEN ENTREPRENEURS& EMPLOYMENT OF INDIA - CHALLENGES FACED**

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### **Abstract**

Women have attained attention worthy success in what was earlier considered as “male domain” in this hassle working world. Social fabric of India has transformed in terms of women educational status and aspirations for better living, all these necessitated a change and this change leads to change in lives of Indian women. This research paper attempts to put light on basics of Women entrepreneurs and the problems that cross their path. Our present paper takes into account not only theoretical aspect of entrepreneurship but also its logical aspect. This study revealed that we are far behind when it comes to the ratio of women participation in entrepreneur world as compared to other nations. The major reason behind it is that Indian women are more inclined towards family responsibility and omnipresence of masculine corporate. This study will help Indian women to overcome these threats and it will help them in availing opportunities in different sectors.

*Keywords :Entrepreneur , Indian women, Omnipresence*

## **Introduction**

Increasing role of women has contributed a lot towards economic growth of the country. Steps taken toward women empowerment has helped enormously in making the foundation strong and solid, whether it is improved female labor force participation, reduced intolerance and wage incentives according to the efforts, every small step contributed toward higher goals and upholding women in executive roles. Worldwide the number of women in the workforce has increased over the years with a corresponding increase in the number of highly educated women equipped with technical know-how. However, workplace discrimination against women has pulled their jobs and position down, which impacted recognition of women in the modern era. Working women are suffering not only from horizontal segregation but also from discrimination done on the basis of gender specific jobs. Risk taking ability and mobility of entrepreneurs are generally hampered by exploitation done by middlemen, perception of weakness of women in particular. According to few studies done on representation of women on senior roles globally have revealed that women are lagging far behind men, but the pace of filling the gap is increasing incrementally.

In 2019, 29% of senior management roles are held by women (catalyst, 2019) , the highest number on record and expected to grow even higher in coming years keeping in mind the changing scenario of social fabric and government efforts towards empowerment. In India it is very clear that reservations for females in the political field have progressed a long way in demanding political participation for women. However considering participation of women in economy has not travelled a long way, gender discrimination is deeply rooted and Equity is still a dream. India stood at 108th rank out of 149 countries on parameter of economic participation and opportunity according to the 2018 World Economic Forum's Gender Gap Index. It is difficult to imagine that women constituting 48 percent of population (Census 2011), 48 percent of the marginal and 17 percent of the main workers (Census 2011), only 2 to 3 percent of total number of women takes managerial positions. This discrimination shows the glass ceiling which still prevails in the country and needed to be shattered as soon as possible for economic good of the nation. Here we are presenting various challenges:

1. Girl Childs are doing really well in educational attainment at primary and secondary levels but their is lack of technical and vocational skills with academic education so as to support the

development of productive business for women .

2. Lack of availability of finance is the measure challenge that women entrepreneurs are facing on a large scale because of not having personal identification and lack of property on their own name.
3. Women family obligations also restrict them from becoming successful entrepreneur all over the world. The conflict between work and domestic commitments act as a big hurdle for the females to work for their dreams.
4. Orthodox families tries to humiliate women entrepreneurs for ignoring household chores for pursuing their business goals. This lacking of family support stand as a big obstacle in development of women entrepreneurship by holding them back from venturing into her own business.
5. Lack of self-confidence and faith also act as a major hurdle for the females of middle class families as they are always suppressed by the males of the family and also the work of selling is not considered right for the female gender which again put a hurdle for them to have self confidence of women entrepreneurs.
6. Traditional sources of finance like banks are not willing to lend money to women entrepreneurs especially to lower income females. They also have a perception that women do not have enough knowledge of finance and legal requirements for starting a enterprise.
7. Scarcity of raw material and necessary inputs is one of the main challenges for most of the women enterprises.
8. Women entrepreneurs have to experience tough competition for advertising and marketing their products as compared to their male counterparts. Lacks of money for spreading knowledge and product to the customers and to beat such competition ultimately results in the winding up of women enterprises.

## **Review of Literature**

Here in this section various studies on women entrepreneur are presented here-in-under:

Kumbhar, V. (2013) emphasized on various issues faced by rural women whether it relates to definite motives of life , family obligations , hindrances made by society in women's career

growth , financial constraints for women , lack of direct ownership and entrepreneurial skills , risk averse behavior , ignorance and secondary treatment by financial institutions, lack of self-confidence, lack of educational opportunities are some of the major impediments of women entrepreneurship development in India.

O'Connell, SD. et.al (2014) examined the role of women in India's manufacturing sector and the political reservation for the women in Nation. The paper reveals that even after so many reforms for women employment in manufacturing sector, it does not increase and remains in the orbit of males of the society and as a result unorganized sector was dominated by women- owned establishments. These establishments emphasized only the participation of women entrepreneurs by traditional method and the study highlighted that women were very active in these type of organizations. The study shows the effect of political reservation for women in their empowerment and enrichment in economic opportunities and participation

Palma, G. and Molina, S.M (2016) showed that women capability and actions are strongly impacted by various factors especially by higher education and training.

Amlathe & Mehlotra, (2017) suggested that promotion of leadership qualities is required to inculcate in the attitude, thinking and perception of women entrepreneurs for becoming them the leading entrepreneurs in the economy. This also requires efforts and assistance on the part of government to create awareness among women entrepreneurs and by granting financial help, exposure , market assistance and land

Agarwal, S. and Arora, S. (2019) studied on recognize boundaries that ruin women' advancement as entrepreneurs and looks at the components that encourages them to take up enterprise. The study concludes that concentrating on the basic changes in the Indian economy, the outstanding 'liberalization, privatization and globalization' arrangements in the mid 1990s, has totally changed the Indian standpoint. It had prodded the start-up wonder in the nation and accentuation on women entrepreneurs had picked up essentially from that point onward.

## **Research Objectives**

The major objectives of this research are following here-in-under:

- 1) To examine the status of women entrepreneurs in India as well as across the globe.
- 2) To explore different strategies to uplift women entrepreneurs from secondary status.

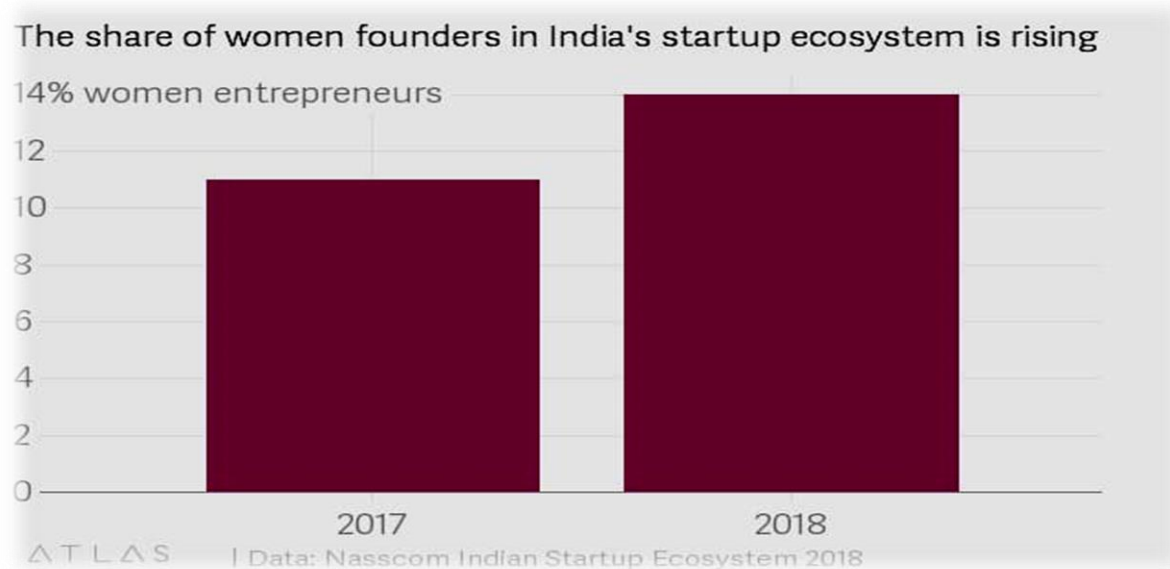
## Research Methodology

To achieve the aforesaid objectives, we used secondary data from different articles, newspapers and other resources. We also used percentage technique to interpret the results.

## Result & Analysis

Here in this section we present the results and analysis based on secondary data.

Fig.5.1 women founder's share in 2017 & 2018 (INDIA)



Source : ATLAS Data: Nasscom Indian Startup Ecosystem 2018

From this table it can be easily interpreted that in 2018 there is an increase in the number of women entrepreneurs. In 2017 it was approximately 10.5 % in India's startup but in 2018, it was approximately 14% of total India's startup.

Fig.5.2 Participation of women in leadership roles across ten countries (2015) Source: Global Women Entrepreneur Leaders Research Team (2015)

This table presents the participation of women in leadership role across ten countries. From this table it can be shown that china is standing on first rank in CEOs level but in senior manager and board members level France stood on first rank. In India it is 4% at CEOs level and 15% in senior manager's level that presents good symbol.

Fig.5.3 Top professions women entrepreneurs aspire for in India. (2018)



Source: Britannia Marie Gold Indian Women Entrepreneurship Survey Report (2018)

The table also presents the top professions women entrepreneurs aspire for in India. Maximum women entrepreneurs belong to fashion category.



Fig. 5.4  
Establis hme nt and emp loy men t in

proprietary establishments by sex of the owner:(2014)

		Male	Female	Total	% Female
Rural	Establishment	9342670	2452819	11834222	20.73%
	Workers	16709863	3641531	20437388	17.82%
Urban	Establishment	707430	308948	1019286	30.31%
	Workers	1311080	411819	1729873	23.81%
Total	Establishment	10050100	2761767	12853508	21.49%
	Workers	18020943	4053350	22167261	18.29%

Source: Sixth Economic Census (2014), Ministry of Statistics & Programme Implementation

The table presents the establishment and employment in proprietary establishment by sex of the owner. From the table it can be depicted that 20.73% which is far behind male establishment in rural area where as it is showing a better picture of participation in urban area by women i.e. 30.31%.

Fig. 5.5 Establishments and employment in non-agricultural proprietary establishments by sex of the owner: 2014

		Male	Female	Total	% Female
Rural	Establishment	16149809	2790225	19000169	14.69%
	Workers	28679897	4623335	33475585	13.81%
Urban	Establishment	17876783	2498827	20436846	12.23%
	Workers	42435503	4771497	47417860	10.06%
Total	Establishment	34026592	5289052	39437015	13.41%
	Workers	71115400	9394832	80893445	11.61%

Source: Sixth Economic Census (2014), Ministry of Statistics & Programme Implementation

The above table represents establishments and employment in non agricultural proprietary. It can be concluded that females working in non agricultural establishment i.e 13.41% is far behind males whose contribution is 86.28% whereas workers working under female owners are 11.61% and under male owners are 87.9% which shows drastic difference between working demography of the country.

Fig 5.6 Distribution of proprietary establishments by sex of owner state wise : 2014

States/UTs	Rural			Urban			Total		
	Male	Female	% Female	Male	Female	% Female	Male	Female	% Female
A & N Islands	69	38	36%	36	5	12%	105	43	29%
Andhra Pradesh	63493	27001	30%	37306	9779	21%	100799	36780	27%
Arunachal Pradesh	30	54	64%	46	43	48%	76	97	56%
Assam	44142	24414	36%	15292	5427	26%	59434	29841	33%
Bihar	19153	2461	11%	7612	758	9%	26765	3219	11%
Chandigarh	25	0	0%	207	18	8%	232	18	7%
Chhattisgarh	13127	1340	9%	5531	749	12%	18658	2089	10%
Dadra & Nagar Haveli	6	1	14%	40	3	7%	46	4	8%
Daman & Diu	5	0	0%	11	11	50%	16	11	41%
Delhi	80	8	9%	7384	1111	13%	7464	1119	13%
Goa	237	193	45%	334	131	28%	571	324	36%
Gujarat	13694	5298	28%	31520	11192	26%	45214	16490	27%



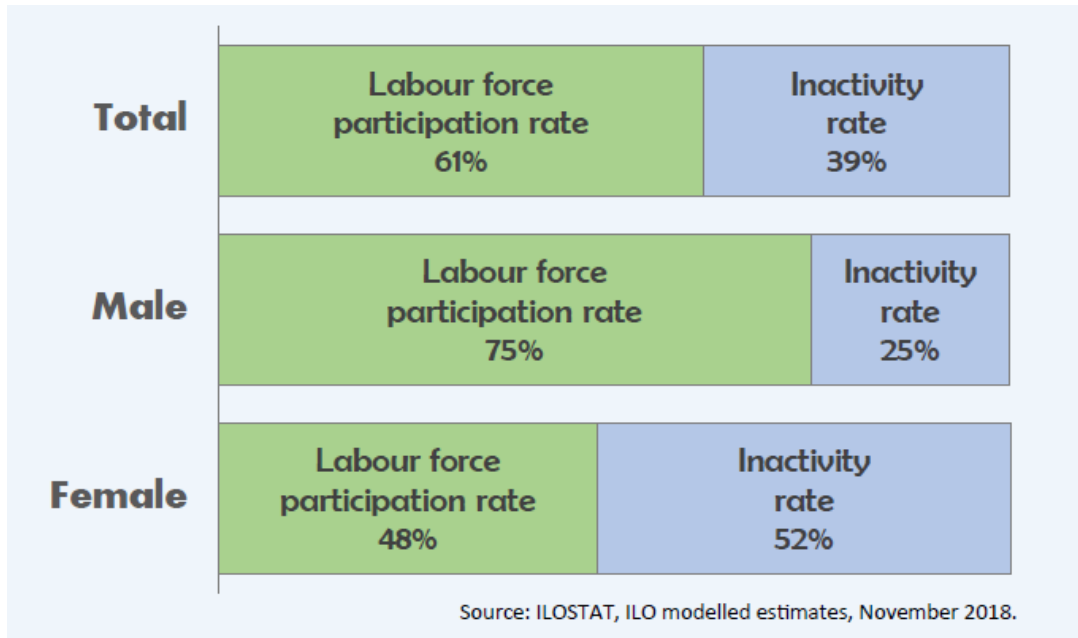
Haryana	7425	1681	18%	6183	763	11%	13608	2444	15%
Himachal Pradesh	6372	4786	43%	547	232	30%	6919	5018	42%
Jammu & Kashmir	30399	9659	24%	8912	3086	25%	39311	12745	24%
Jharkhand	9922	1151	10%	2484	428	15%	12406	1579	11%
Karnataka	24360	6909	22%	23219	5566	19%	47579	12475	21%
Kerala	6129	8799	59%	8024	6144	43%	14153	14943	51%
Lakshadweep	3	0	0%	7	5	42%	10	5	33%
Madhya Pradesh	26020	3109	11%	16455	3202	16%	42475	6311	13%
Maharashtra	28241	5971	17%	40017	7286	15%	68258	13257	16%
Manipur	7011	31074	82%	4264	14512	77%	11275	45586	80%
Meghalaya	1414	1646	54%	275	368	57%	1689	2014	54%
Mizoram	463	161	26%	939	756	45%	1402	917	39%
Nagaland	2374	1766	43%	272	353	56%	2646	2119	44%
Odisha	109417	17946	14%	13495	2183	14%	122912	20129	14%
Puducherry	74	12	14%	166	73	30%	240	85	26%
Punjab	4199	1581	27%	7311	1347	16%	11510	2928	20%
Rajasthan	60660	7118	10%	42795	7649	15%	103455	14767	12%
Sikkim	308	238	44%	106	54	34%	414	292	41%
Tamil Nadu	43215	8151	16%	61192	10035	14%	104407	18186	15%
Telangana	20070	4998	20%	7298	7185	49%	27368	12183	31%
Tripura	5512	881	14%	3933	262	6%	9445	1143	11%
Uttar Pradesh	120474	29573	20%	132686	17853	12%	253160	47426	16%
Uttarakhand	4249	1839	30%	2200	871	28%	6449	2710	29%
West Bengal	151237	48776	24%	95165	18045	16%	246402	66821	21%
<b>India</b>	<b>823609</b>	<b>258633</b>	<b>24%</b>	<b>583264</b>	<b>137485</b>	<b>19%</b>	<b>1406873</b>	<b>396118</b>	<b>22%</b>

Source: Sixth Economic Census (2014), Ministry of Statistics & Programme Implementation

The above table shows distribution of proprietary establishments by gender of owner of all states and union territories of India. From the table, it can be depicted that Delhi has only 9% women proprietary establishments in rural areas as compared to 13% in urban areas. In Haryana, women proprietary establishments are 18% in rural areas as compared to 11% in urban areas. Table also

shows all over country women and men proprietary establishments in which 24% women proprietary establishments are in rural India as compared to 19% in urban India.

Fig 5.7 World's Labour force participation rate and inactivity rate by sex (2018)



Source: ILOSTAT , ILO modelled estimates, November 2018.

According to modelled estimates given by ILO November 2018. It can be analyzed that the inactivity rate of female labour force is 27% higher than male labour force approximately. Whereas it can be concluded that participation by female labour force is restricted to only 48% .

### Conclusion

Women entrepreneur can be termed as potentially emerging human resource in the 21st century. India is being termed as second largest startup expected to grow at a speed of 10-12%. It is impossible to think about economic growth without women playing the role of fundamental driver. In India women owned - businesses provide employment to 13.45 million people. according to the study by Mckinsey Global institute (2015) India's GDP could rise between 16-60% by 2025 if equitable participation of women and men in economy can be witnessed. Radhika Aggarwal of e-commerce (Shop Clues) has made a history as India's first female co-founder of a billion-dollar company . For removing hurdles on the path of women

entrepreneurship drastic changes in traditional attitudes and society's views is needed and not just creation of opportunities for them. Entrepreneurship seed should be reaped in the minds of females from the very beginning, when they are young.

It is very important to continuously inspire, encourage, motivate women and run various awareness programmes on large scale to make women aware about various sectors to conduct business. The World Bank and countries related to it, NGO's, SHG's , colleges are providing helping hands to them. With a small help by nation, she can turn every thing into promising situation for herself; her kids; her neighbours and world as a whole.

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