

# WOMEN ENTREPRENEURS IN INDIA AND THEIR PROBLEMS

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## ABSTRACT

Entrepreneurship is one of the largest sectors for the capital accumulation. It serves as main key for the economic development of the country. In fact, entrepreneurs dictate the economic developments by their decisions and actions. Entrepreneur can fully utilize the resources available such as labor, technology, capital and material etc. In India women are also playing a vital role for the economic growth of the country in recent years, despite of having many problems. In most of the countries, majority of business owners are male, however, there is a increasing evidence that more and more women are becoming interested in small business ownership. Women are working efficiently in this multifaceted world but has to face many challenges due to social barriers, lack of financial assistance, lack of management skills, and sales and marketing skills, absence of confidence and low status of women in Indian society.

*Keywords: Entrepreneurs, women, problems, challenges, economic development.*

## I. INTRODUCTION

### Status of women:

Since 21<sup>st</sup> century, the status of women in India has been changing as a result to growing Industrialization and urbanization. Over the years more and more women are opting for higher education, technical and professional education and their proportion in the Work-force has also been increased. With the spread of education and awareness, women have shifted from kitchen, handicrafts and traditional cottage industries to non-traditional higher levels of activities. Even the government paid special attention on the need for conducting special entrepreneurial training programs for women. Financial help also provided to them by setting up financial institutions and banks.

## II. BARRIERS FACED BY WOMEN ENTREPRENEURS

The problems experienced by women entrepreneurs have resulted in restricting and inhibiting the expansion of women entrepreneurs. The major barriers are:

1. **Finance:** Majority of women business owners have had to rely to a significant extent on self-generated finance during the start-up period.
2. **Lack of management skills:** Women entrepreneurs lack management skills to a greater extent **because of lower propensity to have had previous business experience.**

3. **Marketing:** Lack of Sales and marketing skills was the most common problem faced by the women entrepreneur after finance.
4. **Technology:** The lack of computer knowledge of employees is a major problem as computer skills are a key part of the business.
5. **Lack of confidence:** As women are accepting subordinate status, they lack confidence of their own capabilities. Even at home, family members don't have faith in women possessing the abilities of decision making.
6. **Male dominated society:** As women is dominated by men in her family as well as business. She has to obtain permission from men for almost everything. They are not treated as equals and her freedom is restricted.

### III. SUGGESTIONS:

Women entrepreneurs also explore their perceptions of the types of support that might be most helpful for them in addressing the issues and challenges they are facing.

1. **Financial Aspects:** Special schemes should be implemented whereby women can get bank loans at decent conditions.
2. **Child care:** More child care should be provided to fit women entrepreneur's needs.
3. **Household:** It should be made easier for women entrepreneurs for their households.
4. **Working time:** self-employed women should be encouraged to employee on a part time or full-time basis at least 1 person so that they have more time for their family and can take interest in other occupations.

### IV. CONCLUSION:

The main aim of this article is to identify the key issues and challenges facing women entrepreneurs in India. It is necessary to promote entrepreneurship to achieve the goal of economic growth of the country. Economic development of our country is the result of the efforts taken by the entrepreneurs. As women entrepreneurs are also proving their abilities to a large extent. There is a good deal of evidence to suggest a significant increase in female entrepreneurship. Women are more likely to run younger business. This in turn has some implications for the problems faces by the women and their ability to deal with them.

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