

WOMEN ENTREPRENEURSHIP: A ROAD AHEAD

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ABSTRACT:

In today's century women are playing multitasking role and thus have become an important nutshell of global environment which is a necessity for economic development and social progress. In order to achieve equal rights, identity and position in society educated women has to go long way despite of all traditional barriers for them in their respective fields. The variation of Social fabric in the Indian society in terms of varied inspirations and increased educational status of women for better living necessitated a change in life style of Indian women. As women they have to face cut throat competition with man in every prospect, a business is no longer for them indeed balancing both family and work life. The main purpose of this paper is to highlight the status of women entrepreneurs in India and also includes prospects and reasons which uplift them behind the women entrepreneurship. Another main purpose of this paper is to analyze policies of Indian government for women and also schemes adequate for the growth of women entrepreneurship. On the basis of this study some suggestions are given to motivate and to enhance women to become a successful entrepreneur.

KEYWORDS: women entrepreneur, tips and suggestions, factors influencing for entrepreneurship, obstacles faced, and steps taken by government

1. INTRODUCTION

Entrepreneurship is an economic activity of a man and it plays a major role in economic development. Women constitutes about half of the population but they are not found in the economic activities to the extent of men this is because of their inferior status. In the traditional Indian society being male dominated, the women have naturally highlight as an inferior status in the family and society. Economic independence no doubt makes changes in women lives. Entrepreneurship among women is an indicator of economic independence. Women entrepreneurship in the country helps Industrial Development, Promotes Economic Development and solves the Unemployment Problem. Today women are not restricted to traditional roles of home maker or a mother but it has become much wider than previous ones. Apart from housewife she has to play multiple roles as a daughter, wife, mother and working and independent women.

2. WOMEN ENTREPRENEUR- A CONCEPT

Women Entrepreneurs entered into business either due to push or pull factors which encourage women to have independent and prestigious life. Entrepreneurship is a challenge, an urge to do something new for them and betterment of the society. Entrepreneurship development among women can be seen from two points of view: first is to create sound

environment needed for entrepreneurship and second is to organize more motivational campaigns for women entrepreneurs when they take on the challenging roles and want to adjust their personality needs, family, social life and economic independence. For the large majority of women in India the most motivational factor is the economic needs. Among them educated in general and professionally qualified women, the strongest motivational force for starting their own business is the craze for independence, satisfaction and achievement rather than economic and social needs. Today modernization, industrialization, globalization and liberalization, spread of education among women, awakening among women about their rights etc have brought about changes in the lives of women. With the proper education, knowledge, training and environment women can succeed in all walks of life including business field. Women are participating in different economic activities such as employment in organized and unorganized sector. Their participation in economic activities particularly in entrepreneurship is important from the view point of reducing unemployment, eradication of poverty, empowerment of women and overall development of women in society.

2.1WORK-FAMILY BALANCE

One of the major topics addresses the tight rope that women walk in order to balance their work life and family. When women joined the workforce they climbed into higher positions and are mastered in every respective field by wearing multiple hats at the same time. Emotional abilities, interpersonal skills and leadership activities involved in women's personal sphere positively spill over into professional realms. Work life affects satisfaction that employees and managers derive from their work and in turn the productivity of large corporations. According to Duncan (2002), the incompatibility of work, stress, tiredness, ill-health and lack of leisure time not only affect the family life but also opportunities for career advancement.

2.2LEADERSHIP QUALITIES

Leadership quality is the most important characteristic for each and every woman must have to deal with the customer as well as employees. It is the part of every entrepreneur who has to support individual ideas and guide employees to take right decision at right point. It is the process which influences and supports others to work actively and enthusiastically or achieving objectives. Women lead differently than men and impart various qualities such as being holistic, collaborative, inclusive, and consultative are strengths that will help to succeed in a global economy.

2.3MOTIVATIONAL FACTOR

There are reasons for women starting their own enterprise and motivational factor is one of them. Women are mainly influence by push and pull factors which influenced and motivate them to be an entrepreneur either by their own choice or by compulsion and necessity. According to Schiller and Crewson, women tend to have more positive business traits than men including strong initiative, good common sense, the ability to think critically and they are skilled in decision making. They can be very aggressive in achieving their goals and have strong resolve to be successful and also Women in certain area and communities have various government policies that enhance them to start more businesses, Narayanaswamy, Rasiah & Jacobs, 2011. This show that governments have slowly begun to understand difficulties of women facing for Starts up an enterprise hence, they are starting to create gender-sensitive policies that will help them in business.

Some motivational factors for women are:

- More Concerned about Hazards in Business Ownership
- Require More Detailed Information
- Require Less Social Support to Start Business
- Less Willing to Fail in Business
- Risk Adverse Generally
- Be their own boss
- Be independent to earn money
- Innovative ideas
- Employment generation for themselves and society

3. NEED FOR WOMEN ENTREPRENEURS IN INDIA

There is a myth that men are only bread winners of their families but it had proved incorrect by Gender and Development which identified the role of women entrepreneurs. Educating single women means educating whole family. In traditional days women roles were restricted to only house and child but nowadays kids want multitasking mother to balance both house and business which is indeed a tough job for her. This is a way to impart knowledge for the kids which eventually will lead to the betterment of coming generation. Although there is male dominance in 21st century women has to work harder to prove to be smart enough with the male competitor. For a woman, one can better understand the gift such as decisiveness and strength are just a feminine intuition and emotional connection for women.

Besides this most of the women lives in semi urban and rural areas, government has taken initiative to promote various schemes for development of women entrepreneurs. Women in this generation are coming fore-front in every aspect and other sector of Information Technology (IT), Management, Personal care and Health care services. Women entrepreneurs have also emerged in new technology areas of Data Base Management, Designing and various Multimedia Services. With this women are not competing in every field with male but there are still barriers and factors which hampers them from becoming successful entrepreneurs. These are the reasons why there are fewer women entrepreneurs in India. According to Center for International Enterprise studies showed that women can gain access their own financial freedom, lifted out of poverty, their children are becoming healthier and thus economic status of a country is improved in much wider sense.

3.1Economic Growth.

There are only few countries where the ratio of man and women are equal but for the economic growth women has to come forefront for raising economy of nation. Women may be able to open businesses that cater to a different clientele or niche than their male counterparts. Overall, this accounts for improved economic growth and stability within a country.

3.2Dramatic Target for Poverty Reduction

Some organizations have pointed that entrepreneurship is best solution to support women to reduce poverty. By removing barriers women are able to gain incomes, advocate their own independence and provide employment to society. As many women are also parents women

also helps to support children in nations that struggle with youth poverty. One woman can provide employment to other house wife which is a need for nation to reduce poverty and uplift women in society.

3.3 More Money Reinvested Into Local Economy

Women in emerging marketplaces put about 90% of their earnings in local economy which they invest on household equipments. As men are generally addicted to spend their earnings on personal consumables such as tobacco, alcohol and other expenditure on friends while women spend their earnings on purchasing items for their families and children which is the reason to boost economy creating flourishing pockets of power in a global marketplace.

3.4 Improved Innovation

As women are playing multiple roles they are creative enough and innovation is in their root than men. There are many different theories put forth, from women having access to different niches than men, to having a different societal role and therefore different needs than men, to simply having a different understanding of usefulness. Whatever the ultimate reason, it is clear that women entrepreneurs have a valuable and diverse perspective that will support the overall development of a robust global economy as we proceed farther into the 21st century.

4. FACTORS INFLUENCING WOMEN FOR ENTREPRENEURSHIP

Women entrepreneurs are identified as a business venture and form a projection of new enterprise, undergo risk, develop innovative ideas, coordinate and control business providing effective leadership in all variation. Women entrepreneurs are influenced by push and pull factors which give them confidence to fulfill their dreams, motivate them and compensate them to have a self-sufficient occupation to stands on their own feet.

4.1 PUSH FACTOR-A NEED

Push factor is the means by which women are forcefully pushed and compelled to be an entrepreneur. They may be financial difficulties, responsibility of a family, death of bread winner, death of a husband or a father, divorce or separated etc. There are certain reasons by which women come forward to be an entrepreneur. However, the influence of this factor on women in becoming entrepreneurs is low than the former factors. The reason may be:

- Death of husband
- Health problems of husband
- Separated/divorced
- Responsibility of family

Kalpana saroj-owner of Kamani tubes

Born in a backward class family, married at the age of 12, illiterate by education, after marriage she stayed in a slum of Mumbai with her husband's family. After suffering severe physical abuse she was rescued by her father, left her husband and returned to village. After death of father again with a zeal to do something for the family and as a bread earner she decided to move to Mumbai live with her uncle and started working in a small garment factory to support her family and not getting down after struggling a lot to cope up from poverty and with dedication she is successfully the owner of Kamani Tubes .This is a real example of push factor by which economic necessity indulges her to become a successful women entrepreneur.

4.2 PULL FACTOR-AN AMBITION

Pull factors implies the factors which encourage and motivates them to become an entrepreneur. They include passion, dream and desire to do something new in life, for society and for themselves, need for independence, freedom, and status in society and to earn money.

- To earn money
- To gain independence
- Due to encouragement
- To gain higher social status
- To engage oneself.
- To provide employment to others
- To fulfill dream

Shahnaz Hussein- The Herbal Cosmetic & Beauty Industry Queen

Born in a conservative and rich family, Shahnaz married at early age of 15. After baby child at an early age of 16, only to convert dream into passion and reality she started her own beauty clinic at her residence in veranda by borrowing a small amount of rs.35, 000 from her father. She started developing clinical treatments, formulating products for skin and hair care. After decades of years, Shahnaz Husain Group has a chain of more than 400 franchise clinics, schools, shops, and spas across 138 countries. This is a real example of motivational and passion to do something for themselves and society.

5. SOME SUCCESSFUL WOMEN ENTREPRENEURS IN INDIA

There are number of successful women entrepreneurs in India like Kiran shaw, Ekta Kapoor, Sabina chopra ,Shahnaz Husain etc who apart from problems, struggles and obstacles have faced a journey of entrepreneurship easily also according to 2015 studies revealed the story of upcoming women entrepreneurs who enlighten their way to follow the path for entrepreneurship which are as follows:

5.1. Falguni Nayar

Company: Nykaa.com

At the age of 45, the former MD of Kotak Mahindra, Falguni Nayar launched her entrepreneurial dream of investing into Nykaa.com a beauty products online website which she created her dream into a successful business.

5.2. Pankhuri Shrivastava

Company: Grabhouse

At the age of 25, an engineer by education founded GrabHouse which is a website with broker free and it helps customer in finding finding apartments, sharing rooms and PG's on rent. In today's context. the startup has more than 1.5 lakh visitors a day.

5.3. Ankita Sheth

Company: Vista Rooms

Ankita Sheth is currently working as a cofounder of Vista Rooms, one of India's fastest growing online aggregators for budget hotels. She is the only women entrepreneurs in highly male dominated sector. An avid traveler and an active social activist, amongst other causes, Ankita has also been part of Anna Hazare's campaigns.

5.4. Swati Bhargava

Company: Cashkaro.com

Cashkaro is one of the India's largest and fastest growing Cashback and coupon site and now is planning after raising a 3.8\$million Series A from kallari capital.

5.5. Pranshu Bhandari

Company: Culture Alley

In OCT 2014, Pranshu Bhandari Launched A Startup Named Culture Alley, One Of The English Learning Application Which Helps To Learn A Smart English Language. Within Eight Months English App Has 3 Million Installs On Android From India.

6. RESEARCH METHODOLOGY

The study is based on secondary data which includes journals, various papers and websites, etc. The study explains need and challenges faced by women entrepreneurs and also support given by government to launch schemes for women entrepreneurs.

6.1 Aim and Objectives

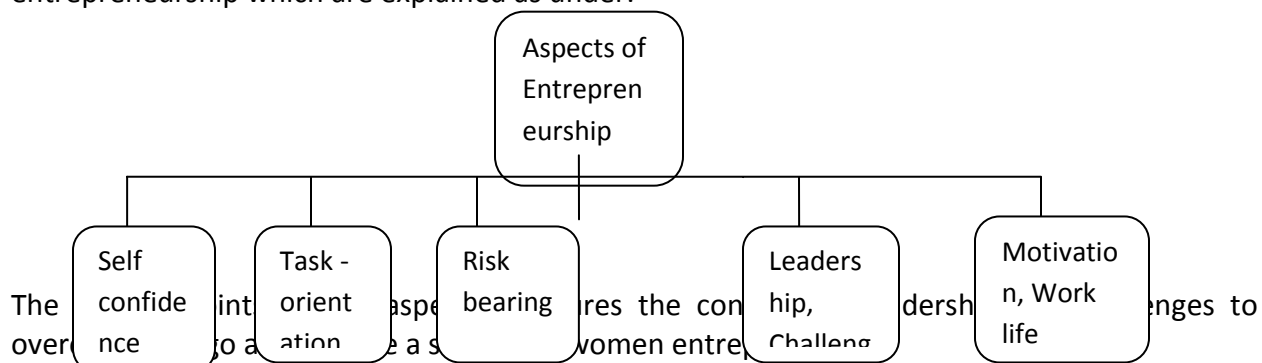
The main aim of paper is to study Women Entrepreneurs in India and their objectives behind working as successful women entrepreneurs.

6.2 Objectives

- To examine the obstacles and challenges faced by women entrepreneurs.
- To study the policies, programmes, institutional networks and the involvement of support agencies in promoting women's entrepreneurship.
- To critically examine the problems faced by women entrepreneurs.
- To study motivational factors for women entrepreneurs.

7. ENTREPRENEURSHIP-A ROAD AHEAD

This above diagram clearly shows the path to go ahead by overcoming all obstacles and challenges. There are various innovations, challenges, dissatisfaction like job loss, education, personal problems, and family but to enrich as an entrepreneur one has to highlight by overcoming through various path and obstacles. The diagram indicates aspects of entrepreneurship which are explained as under:



8. LITERATURE REVIEW

Das, 2000 performed a study on women entrepreneurs of SME in India i.e. in two states of Tamil Nadu and Kerala .The initial problems faced by women entrepreneurs are quite equal to that of western countries but Indian women faced lower level of work family conflicts rather than western entrepreneurs in starting and success ding in business. Similar trends are also found in other Asian countries such as Indonesia and Singapore. Again the statistics showed that the proportion of business setup and operated by women is much lower than the figures found in western countries. Greenetal, 2003 evaluate the research and publication in the area

of women entrepreneurship. The study is concerned on the basis of certain parameters with women entrepreneurship like gender discrimination, personal attributes, financing challenges, business unit, context and feminist perspectives.

Singh 2008 identifies the reason and influencing factors behind the entry of women in entrepreneurship. He mentions various obstacles in the growth of women entrepreneurship and also characteristics of their businesses in Indian context. He also mentions social unacceptance, family responsibility, gender discrimination and low priority given by bankers to provide loan to women entrepreneurs. He also suggested remedial measures like promoting micro enterprises, projecting and pulling to grow and support women. The study advocates for ensuring synergy among women related ministry, economic ministry & social & welfare development ministry of the Government of India.

9. REASON FOR WOMEN TO BECOME ENTREPRENEUR

Women entrepreneurs are moving their business balancing both work and home and despite of various struggles there are various reasons which influence them to become entrepreneurs which are as under:

9.1 Work-Life Balance

Spending time for family and friend has been an important task if as an entrepreneur we can manage time working and enjoying outside of work that spark creativity, like reading or getting out exercising etc. This will reduce stress and help make you more productive at work as well as being healthier.

9.2 Pursue a Passion

Women are highly motivated to do and work for their own and to fulfill their dream. Their inner urges forced them to, pursue their passion rather than stuck into four walls of their house. In order to pursue their passion they are influence be a working entrepreneur.

9.3 Be Their Own Boss

Every person wants to live their own life by their own way and be their own boss by managing their time with family and work. Being your own boss is definitely the biggest benefit of working for yourself. A woman by entrepreneurship is one of the reasons to be her own boss and manage independently by pursuing her passion and flexible enough to give time balancing entire family, friends and work.

9.4 Motivated to work from Home

According to current scenario of research, married women with children under the age of five are often motivated to become self-employed and do work from their home. This is a way for them to continue to work or to provide a little extra income for the family, without the need to have a career outside of the home.

As with the techno savvy world it is everything possible to work from home because of Internet and computers sitting at one place and doing work. It is possible for many women, especially those who have children, to start businesses and earn money from home.

9.5 Freedom and flexibility

Women as a single want freedom to work from anywhere and is motivated enough to be an independent, confident and earning women. A woman wants flexibility to work as an entrepreneur she is motivated to do work and have freedom as per her requirements. Most of us probably have multiple motivations for becoming entrepreneurs or pursuing self-employment.

10. OBSTACLES FACED BY WOMEN ENTREPRENEURS IN INDIA

Women in India are bounded by family, friends and thus have to face various challenges to enter into their life in business. There are umpteen problems faced by women at various stages from starting from their initial commencement till running their enterprise. The main barriers are highlighted which are as follows:

- 10.1 Male Society**-The greatest deterrent to women entrepreneurs is that they are women. Male chauvinism is still prevalent in many parts of the country yet women are looked upon as able i.e. weak in all respects. In a male dominated society, women are not treated equal to men that act as a barrier to women's entry into business.
- 10.2 Lack of self-image**-Lack of self-confidence, will-power, strong mental outlook and optimistic attitude amongst women creates a fear from committing mistakes while doing their piece of work.
- 10.3 Culture and rituals**-Indian women give more emphasis to family ties and relationships. Married women have to make a fine balance between business and home. More over the business success depends on the support the family members extended to women in the business process and management. The interest of the family members is a determinant factor in the realization of women business aspirations.
- 10.4 Financial Institutions**-They are skeptical about the entrepreneurial abilities of women. The bankers considered women loonies as of higher risk than men loonies. The bankers put unrealistic and unreasonable securities to get loan to women entrepreneurs.
- 10.5 Low level of Management skills**-Another argument is that women entrepreneurs have low level management skills. They have to depend on office staff and intermediaries to get things done especially, the marketing and sales side of business.
- 10.6 Education part**-Achievement motivation of women folk less compared to male members. The low level of education and confidence leads to low level achievement and advancement motivation among women folk to engage in business operations and running a business concern on their own.

11. STEPS TAKEN BY GOVERNMENT FOR DEVELOPMENT OF WOMEN ENTREPRENEURS

Now days even the government has come up with multiple schemes which will benefit working women, women entrepreneurs, start-ups etc. to run their business smoothly. Being a mother, sister, daughter etc, Women entrepreneurs see the world through a different lens and, in turn, do things in a different manner. Multitasking has been in their blood since ages. Women-owned businesses enterprises are playing a more active role in society. India has a lot more examples of inspiring and significant business women in various fields Education, IT, Travel, Food, Beauty, Mass media, healthcare, telecommunications, property etc. This gives the overall employment scenario as a

major boost for the country. If a woman has the personality to drive and street smarts, she can become as successful as her male counterparts.

11.1. Mahila Vikas Nidhi:

In Mahila Vikas Nidhi SIDBI has developed this fund for entrepreneurs specially for women in rural areas. Under this scheme women can grant loans to start their venture in the field like spinning, weaving, knitting, embroidery products, block printing, handlooms handicrafts, bamboo products etc.

11.2. Trade Related Entrepreneurship Assistance and Development (TREAD) scheme for women

Trade Related Entrepreneurship Assistance and Development (TREAD) scheme was launched by Ministry of Small Industries to develop women entrepreneurs in rural, semi-urban and urban areas by developing entrepreneurial qualities. This scheme provides women with trade related training, information and counseling with activities related to trade, products and services etc. Along with that government also provides up to 30% of total project cost appaise by lending institutions which finance remaining 70% loan assistance to applicant women. It helps poor and also illiterate/semi-literate women for starting their business.

11.3. Association of Women Entrepreneurs of Karnataka (AWAKE)

AWAKE is a not for profit, non-governmental organization established in 1983 .It has a unique approach of 'Entrepreneur guiding entrepreneur "through voluntary efforts of successful women entrepreneurs by counseling,training,business incubation, mentoring and peer group support.

It has developed a unique 4S module which encompasses all the programmes conducted to support entrepreneurs at different level of enterprise development.

- Startup
- Stimulus
- Support
- Sustenance

11.4. Self Employed Women's Association (SEWA)

SEWA is a trade union registered in 1972.Their m main goal is to organize women workers for full employment whereby workers obtain work security, income security, childcare and shelter. These are women who earn a living through their own labor or small businesses.

Services of SEWA:

- Employment to members
- Food and nutrition to members
- Child care to members

11.5. Government Yojanas

Government has also launched some schemes such as Swarna Jayanti Gram Swarojgar yojana and Swaran Jayanti Sekhari Rojgar yojna which provide reservations for women and encourage them to start their ventures.

11.6. Exhibitions for Women under Promotional Package for Micro & Small Enterprises

With a view to encourage women entrepreneurs to participate in the International Exhibitions it has been decided to msme has formulate a scheme for women entrepreneurs to encourage Small and Micro manufacturing units to increase participation of women in Trade/Fair

exhibitions. In the year 2007-08 women entrepreneur association has sponsor their members for international exhibitions which encourage women entrepreneurs to participate in exhibition and they also decided to provide : i) provide rent free space in the exhibitions ii) reimburse 100% economy class air fare for one representative iii) reimburse shipping cost up to Rs.15,000/

11.7. Training Programmes:

Apart from schemes there are also training programmes launched by government especially for self employment of women that provide training and encourage them for entrepreneurship these are as under:

- (i) Support for Training and Employment Programme of Women (STEP).
- (ii) Development of Women and Children in Rural Areas (DWCRA).
- (iii) Small Industry Service Institutes (SISIs)
- (iv) State Financial Corporations
- (v) National Small Industries Corporations
- (vi) District Industrial Centers (DICs)

12. TIPS & SUGGESTIONS FOR WOMEN ENTREPRENEURS

These are the various tips for developing themselves to go ahead to be an entrepreneur:

- 12.1 Have confidence in yourself
- 12.2 Personal Branding
- 12.3 Communicate with others and Society
- 12.4 Organize time properly
- 12.5 Be Smarter enough with Technology
- 12.6 Team Building
- 12.7 Building Relationships
- 12.8 To attend Training Development Programme
- 12.9 Assess the market
- 12.10 Research the product/ service
- 12.11 Upgrade the product according to need of the customer
- 12.12 Take advice from professionals

13. SUGGESTIONS FOR WOMEN ENTREPRENEURS

Here are some suggestive measures, to solve the problems confronted by them and for running their enterprise smoothly.

- 13.1 Proper technical education and women development cells will help women to upgrade themselves.
- 13.2 Improvement of identification mechanism of new enterprise.
- 13.3 Assistance in project formulation and follow up of training programmes.

13.4 Easy availability of loan, credit facilities, incentives and subsidies can help them in financial support.

13.5 Women Enterprises research and application from time to time have to be documented.

13.6 Women entrepreneurship association in specific places and also awareness camp will definitely help women to motivate them to become entrepreneur.

13.7 Family support, encouragement from husband for married woman can help them to be self independent and develop self confidence among themselves.

14. Conclusion

Generally speaking, globally business world has realized and is working on war footing to create entrepreneurship as the final remedy to overcome all types of business and market challenges. Birley, (1989). According to gem 2007 annual report in the low/middle income country groups, women are most likely to be early stage entrepreneurs between the ages of 25 to 34 and to become established entrepreneurs between the ages of 35 to 44 years old. Women entrepreneurs are potentially more confident and perceive the existing unexploited opportunities than women who are non-entrepreneurs.

It can be said that women are in better position today as their participation in entrepreneurship is increasing at par at occupies nearly 45% of the total Indian population. At this juncture, several steps has to be taken on entrepreneurial awareness, orientation and skill development programs to uplift women to come in forefront to stand on their own feet. Ultimately a woman can provide employment to other household woman which is a need for today's nation. From these suggestions it is quite visible that for development and promotion of women entrepreneurship, in the region, there is a need for multi dimensional approach from different sector, namely from the government side, financial institutions, individual women entrepreneurs and many more, for a flexible integrated and coordinated specific approach.

Though there are various obstacles and for ages together they have been confined to a secondary role and confined to the homes and one has to bring out so that they become self reliant, Self-respecting enterprising people. Ultimately contribution of women as an entrepreneur from all dimensions would pave the way for the women moving into entrepreneurial activity thus contributing to the social and economic development of the members of the family and thereby gaining equality and equal importance for themselves. Empowering women entrepreneurs is crucial for achieving the goals of sustainable development and the bottlenecks hindering their growth must be reduced to enable full participation in the business. Apart from Training Programs, Newsletters, Mentoring, Trade Fairs and Exhibitions also can be a source for entrepreneurial development. As a result, the desired outcomes of the business are quickly achieved and more of remunerative business opportunities are found. Therefore promoting entrepreneurship among Indian women is certainly a short-cut to rapid economic growth and development. Let us try to eradicate all kinds of gender bias and thus allow 'women' to be a great entrepreneur at par with men.

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