



## A STUDY ON WOMEN ENTREPRENEURS PROBLEMS IN INDIA AND GOVERNMENT POLICIES

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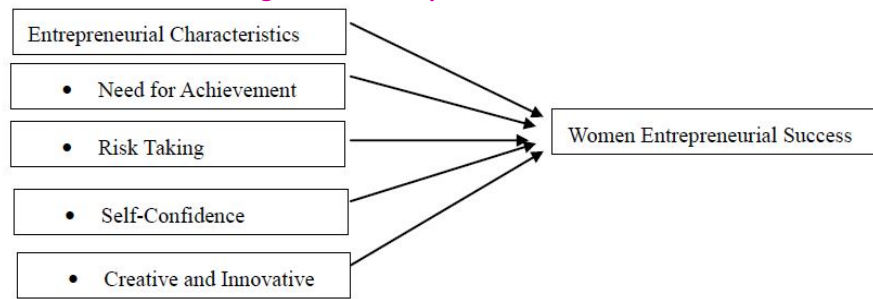
### ABSTRACT

Throughout the decades a little change has occurred in the development of women in the region of entrepreneurship. Entrepreneurship fills in as an impetus of economic development of the nation. It is one of the biggest segments for capital aggregation. Truth be told economic development is the after-effect of the endeavours taken by the entrepreneurs. Also entrepreneurs can manage the economic development by their activities and choices. Presently many have started to understand that for accomplishing the objective of economic development, it is important to advance entrepreneurship both subjectively and quantitatively in the nation. Just dynamic and eager entrepreneurs completely investigate the possibilities of the nation's accessible assets – work, innovation and capital.. There is some enhancement in the execution of the women drove endeavours. Be that as it may, they are confronting number of issues for advertising their items because of absence of access to outside assets and so forth. Women inclusion in family leaving little vitality and time for business. Stretching out credit offices to women entrepreneurs is especially expected to support women entrepreneurs in India.

**KEYWORDS:** Economic Development, Women Entrepreneurs, Women Problems .

### 1. INTRODUCTION

In the course of the most recent couple of decades there has been a moderate however consistent change occurring as for development of women. The gross enrolment proportion (GER) for women has expanded and women have progressively approached to take an interest in the work part. Not just that, women have approached to build up their very own undertakings and progress toward becoming employment suppliers. Despite the fact that the innovative world is as yet male overwhelmed, women support is on the ascent consistently. Regardless of whether it is miniaturized scale, little or medium scale task, women have approached to build up them as proprietors. Women have dove into the field of entrepreneurship and found successful in developing financial job. Many are occupied with locally situated little scale enterprising exercises like moving home-arranged nourishment things, moving home-developed vegetables, drain distributing, margarine and ghee making by keeping up one or couple of milch creatures. Women are likewise occupied with goat rising, poultry cultivating, cash loaning, and pawn handling, and moving materials in the area and so on. The cash created through such locally situated entrepreneurship helps increase family salary unassumingly.

**Figure: 01 Conceptual Framework**

The sixth economic census, discharged by service of insights and program execution, displays a troubling image of the status of women entrepreneurs in the nation.

1. The overview demonstrates that women comprise just 13.76% of the aggregate entrepreneurs, i.e., 8.05 million out of the 58.5 million entrepreneurs.
2. These foundations altogether, claimed by females, give work to 13.45 million individuals.
3. Another disclosure is that out of these entrepreneurs, 2.76 million women (34.3% of the aggregate entrepreneurs) work in agribusiness area while 5.29 million females (65.7% of the aggregate entrepreneurs) work in non-horticultural segments.
4. In the horticulture, domesticated animals command (with an offer of 31.6 %) among all other cultivating exercises.
5. Among the non-rural exercises possessed by women entrepreneurs, assembling and retail exchange are prevailing ones with relating rates being 29.8% and 17.8% separately.
6. Out of the aggregate foundations under women entrepreneurs, rate offer of different social and religious gatherings OBC: 40.60%, SC: 12.18%, ST: 6.97% and others (40.25%); Hindus: 65.6%, Muslim: 12.84% and Christian: 5.2%.
7. Among the states, the biggest offer in number of foundations under women entrepreneurship is of Tamil Nadu (13.51%) trailed by Kerala (11.35%), Andhra Pradesh (10.56%), West Bengal (10.33%) and Maharashtra (8.25%).
8. Average work per foundation for women possessed foundations is 1.67.

## 2. PROBLEMS FACED BY WOMEN ENTREPRENEURS

Women entrepreneurs experience numerous issues in their endeavours to build up the ventures they have set up. The fundamental issues looked by the women entrepreneurs might be broke down as pursues.

1. Shortage of Finance: Women and little entrepreneurs dependably experience the ill effects of insufficient money related assets and working capital. They are inadequate with regards to access to outer assets because of nonappearance of substantial security and credit in the market. Since women don't by and large have property in their names, they need security to benefit credit. Likewise the confused technique of bank advances, the extreme deferral in getting the credits and the running about alongside the exchange cost required there in work as impediments against numerous women who try to be entrepreneurs.
2. Inefficient plans for Marketing and Sales: For advertising their items, women entrepreneurs are frequently helpless before the go betweens who stash the lump of benefit. Further, women entrepreneurs think that its hard to catch the market and make their items well known. This issue is even more genuine on account of nourishment generation and preparing adventures.
3. Stiff Competition: Many of the women ventures have defective hierarchical setup. They need to confront serious rivalry from sorted out ventures and male entrepreneurs. For instance, women cooperatives

occupied with hand beating of rice in Kerala went up against substantial rivalry from automated rice factories, which brought about the liquidation of numerous units in the customary area.

4. **Lack of Education:** In India, proficiency among women is low. Because of absence of training, lion's share of women is uninformed of innovative developments, showcasing learning, and so on. Absence of data and experience makes further issues in the setting fully operational of business undertakings.
5. **Low Ability to shoulder hazard:** Women have relatively a low capacity to tolerate economic and different dangers since they have had an ensured existence. Here and there, they confront segregation in the determination for innovative development preparing. Some of them need pioneering activity or particular preparing. Feeling of inadequacy, spontaneous development, and absence of foundation, poor starts and so forth is different issues of women entrepreneurs in India.
6. **Social Attitude:** The most concerning issue of a women business visionary is the social demeanour and the limitations in which she needs to live and work. In spite of sacred arrangements, there are victimization women. In a custom bound society, women don't get ace dynamic help from relatives. Their desires and goals are never thought about for the sake of "family renown "and "order". Inclination to young men and oppression young ladies are notable practices among lion's share Indian families.
7. **Low Mobility:** One of the greatest debilitations for women entrepreneurs is portability or heading out from place to put. Women all alone think that its hard to get convenience in littler towns. A solitary lady requesting convenience is still viewed with doubt.
8. **Family Responsibilities:** In India, it is primarily a lady's obligation to take care of the kids and different individuals from the family. Her association in family leaves little vitality and time for business. Hitched women entrepreneurs need to make a fine harmony among business and home. Without the help and endorsement of spouse, the female entrepreneurs will fail. Regardless of modernisation, custom and family duties back off the development of women.

### 3. GOVERNMENT POLICY FOR DEVELOPMENT OF WOMEN ENTREPRENEURSHIP

The administration of India and the different state governments have thought of arrangements and projects to help women entrepreneurs and help in understanding the above expressed difficulties and issues, which they confront. A concise record of these strategies and projects are given underneath.

1. **Policy Initiatives:** Government of India is resolved to create MSMEs all in all and women entrepreneurship specifically. In a wide way, the administration has executed the MSME Development Act 2006 which has just become effective. There is an arrangement to hold things solely for the MSMEs. At present 20 things are held for these segments. Anyway relying upon the variables, for example, economies of scale, dimension of business, aversion of convergence of economic power and so on there are potential outcomes of de-reservation too. The Government has additionally propelled National Manufacturing Competitiveness Program (NMCP) to energize aggressiveness in this part. Women entrepreneurship has been profiting from these approach activities.
2. **Role of the Ministry of MSME:** The Ministry of MSME is essentially set up to help different states and Union Territories in the push to advance development and development of MSME when all is said in done. The two explicit plans to help the women business person (a) The Scheme of Trade Related Entrepreneurship Assistant and Development (TREAD) and (b) Mahila Coir Yojana. Track is connected with NGOs wherein the Govt. give concede up to 30% of the aggregate task cost and furthermore give separate give to innovative work. Mahila Coir Yojana is an independent work program for women expected to give preparing and ratts to completing turning exercises in a sponsored way.
3. **Entrepreneurship Development Program (EDP):** The Government additionally report now and again Entrepreneurship Development Program (EDP) particularly for the original of women who want to be business person. To train and expertise development, there are three critical organizations to be specific National Institute of MSME, Hyderabad, National Institute of Entrepreneurship and Small Business Development (NISESBUD), Noida and Indian Institute of Entrepreneurship (IIE), Guwahati and NISC, Delhi. Every one of the foundations prepared in excess of 20,000 women amid the 2011-2012.

4. Prime Minister's Employment Generation Program (PMEGP) propelled in 2008-09 likewise gives exceptional consideration regarding urban and provincial women by giving them appropriation at the rate of 25 to 35 percent of the venture cost in urban and rustic regions separately. Bank fund as credit is 95% of the venture cost for women.
5. It ought to be referenced that The Ministry of Women and Child Development of Government of India plays a critical job for all round development of women and offers help to women to enable themselves. It has propelled the National Mission for Empowerment of Women (NMEW) in March, 2010. The mission has the system of different State Mission Authority (SMAs) at state level. Other than that there are two essential plans of the service, which can go about as supplement to the procedure of development of women entrepreneurship. These plans are named as Rajiv Gandhi Scheme for Empowerment of Adolescent Girls-Sabla and Support to Training and Employment Program (STEP) for women. 'Sabla' was propelled in 2010 with one of the targets to give professional preparing to young ladies matured 16 or more under National Skill Development Program. 'STEP' has been operational since 1986-87 with the target to guarantee maintainable work and salary age for minimized and resource less women the nation over.
6. Other plans worked by various divisions and services are: Management Development Programs, Women's Development Corporations (WDCs), Marketing of Non-Farm Products of Rural Women, Assistance to Rural Women in Non-Farm Development (ARWIND) Schemes, Micro Credits Scheme and so on.

#### 4. CONCLUSION

There has been a relentless increment in the investment of women in independent venture showing gigantic potential for innovative development among them. From the perspective of execution, it was seen that the women undertakings in India have made noteworthy commitment towards age of work, net yield, resource creation and fares. Women frame the family, which take part to create society and Nation. Innovative development among women began late is still in its early stages. Changes in the worldwide and household condition have contributed towards the development of women entrepreneurship in India. The accomplishment of women entrepreneurs contrasts from State to State in India. Women undertakings are packed in the miniaturized scale portion of the MSME division. To develop their interest in little and medium fragments a more grounded facilitated job of Indian Government, budgetary foundations, deliberate organizations and instructive establishments with a coordinated methodology is vital. Youthful female entrepreneurs should share their examples of overcoming adversity in the realm of online business to accelerate enterprising development in India.

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