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ANALYSIS OF WOMEN ENTREPRENEURS THEIR PROBLEMS AND ISSUES FOR ENTREPRENEURSHIP DEVELOPMENT IN INDIA

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Keywords

*Women
Entrepreneurship,
Women Empowerment,
Self-Awareness,
Standard of Living.*

Abstract

This paper aims to explore the opportunities and challenges faced by women entrepreneurs in India. Women entrepreneurship serves as the backbone for women's empowerment in the country and contributes to economic growth. It involves women taking risks, initiating innovative business ideas, mobilizing resources, overcoming obstacles, providing employment, and managing businesses independently. The main goal is to identify the specific opportunities and challenges women encounter in India and analyze how entrepreneurship development impacts their standard of living. The study relies on secondary data sources, including the internet, e-libraries, published and unpublished records, magazines, books, and journals. Fostering entrepreneurial skills among women can significantly improve their overall condition in India.

INTRODUCTION

A woman entrepreneur is an adult woman who may create, own, or operate an enterprise, often combining these roles. In today's world, women's roles extend far beyond domestic



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responsibilities, as many pursue their own careers. Women's entrepreneurship in the Indian context is defined as business undertakings initiated, organized, and managed by women, effectively transitioning from traditional domestic roles to business leadership in diverse economic sectors. This emerging segment is regarded as a vital impetus for national economic growth, driving innovation, fostering inclusive development, and creating significant employment opportunities (Kumar & Shobana, 2023). They make up about half of the available human resources for economic activities and undertake various productive roles. Recognizing that full participation of women in industrial growth can lead to better labor utilization and an improved quality of life, women remain a significant part of the workforce. Their economic contributions are integral to development, and the extent of their participation often reflects their economic independence and social status. Conversely, proactive efforts are being made to mitigate these disparities through government initiatives such as the Mudra Yojana and Stand-Up India, which promote financial autonomy and provide institutional support for women-owned startups (Mistry, 2024). Such targeted interventions are deemed essential to facilitate the transition from small-scale enterprises to high-growth, sustainable ventures capable of fundamentally transforming India's economic trajectory (Sharma et al., 2023). Leveraging schemes like 'LakhpadiDidis'—which build financial resilience among rural women—offers a pathway to bridge further the gender gap in formal business participation (Poonam, 2024)

Women entrepreneurs in India are broadly divided into the following categories:

1. Affluent Entrepreneurs:

Women entrepreneurs are those who hail from wealthy business families. They are the daughters, daughter-in-laws, sisters, sisters-in-law, and wives of affluent people in society. Some of them are involved in interior decoration, beauty parlors, book publishing, film distribution, etc. The family supports the above type of entrepreneurs, playing a major role in carrying out their responsibilities.

2. Self-Driven Entrepreneurs:

Ladies of cities and towns take up entrepreneurship as a challenge to be economically independent and to do something new. This category includes educated women who generally look to small and medium industries where the risk is low. Usually, they start restaurants, food catering centers, grocery shops, service centers, schools, etc., under this category.

3. Survivor Entrepreneurs:

Some women entrepreneurs accept entrepreneurial activities to overcome financial difficulties. Family situations force them either to develop the existing family business or



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to start new ventures to improve the economic conditions of the family.

4. Self-employed Entrepreneurs:

Poor, very poor ladies in towns and villages depend heavily on their own exertions for sustenance. They start tiny enterprises like broom-making, wax candle-making, providing tea and coffee to offices, ironing clothes, knitting work, tailoring work, etc. Such women are called self-employed entrepreneurs.

5. Rural Entrepreneurs:

Ladies in villages/town areas start businesses that need less risk and require minimal organizing skills. Dairy products, pickles, pappads, and jaggery making come under this category of rural entrepreneur.

LITERATUREREVIEW

Consequently, the imperative remains to synthesize technological infrastructure with holistic capacity-building initiatives that prioritize fundamental managerial and financial literacy (Emon & Nipa, 2024). Bowen and Hisrich (1986) have assessed different research done on business, including women's enterprises. It summarizes various studies suggesting that women entrepreneurs are generally quite knowledgeable, though they may lack administrative skills. They tend to have a high internal locus of control, exhibit more traditionally masculine or instrumental traits compared to other women, and often have entrepreneurial fathers or are likely to have children or be pregnant. They are less likely to start businesses in male-dominated fields and often face a need for additional management training. Greene et.al. (2003) assess the examination and the distribution commitment in the field of women's business. The investigation classified different journals and research sources based on specific parameters related to women's enterprise, such as gender segregation, individual traits, financing challenges, specialty units, setting, and women's activist perspectives. Damwad (2007) portrays the experiences, activities, and obstacles faced by five Nordic nations, such as Finland, Denmark, Iceland, Norway, and Sweden, towards women's enterprise. It extensively recognizes a couple of impediments, such as financing, lack of information and skills in business life, markets and entrepreneurial activity, work-life balance (including lack of development and desire to develop), and, above all, the heterogeneity of women across different groups. The study examines early-stage entrepreneurial activity among men and women in Nordic countries, as well as in the USA. It additionally considers different projects and plans created by Nordic nations and offices that offer support for them. The OECD and the European Commission are focusing on methods for analyzing quantitative and qualitative data on women's business. The Nordic nations require a framework for policy learning and to develop an appropriate strategic blend towards



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advancing women's business. Dorian, Harpel, and Mayer (2008) examined the relationship between human capital components and independent work among women. The investigation demonstrated that independently employed ladies vary on most human capital variables when contrasted with salaried and blue-collar ladies. The analysis also found that the level of educational attainment is higher for independently employed women than for other working women. The level of employment in administrative occupations is observed to be relatively higher among independently employed ladies when compared with other working ladies.

Tambunan (2009) made an investigation of the recent developments of women business entrepreneurs in Asian developing nations. The examination concentrated primarily on women business entrepreneurs in small and medium-sized ventures, based on data analysis and a review of recent key literature. This examination found that in Asian developing nations, SMEs are gaining overwhelming significance; over 96% of all organizations across all sectors in each country. The investigation likewise portrayed the way that the representation of women businesspeople in this area is relatively low because of variables like the low level of education, lack of capital, and social or religious imperatives. It is estimated that women business visionaries currently account for around 13% of the total number of business visionaries in India, with the rate growing each year. If these patterns continue, it is likely that in an additional five years, women will comprise 22% of entrepreneurial power (Saidapur et al., 2012).

OBJECTIVES OF THE RESEARCH

- To study the issues and challenges of women entrepreneurship in India.
- To examine the problems faced by women entrepreneurs in India.
- To analyze the impact of entrepreneurship development on the standard of living of women.

RESEARCH METHODOLOGY

The current study is descriptive in nature, based on data from secondary sources. Secondary data are collected from the internet. various published and unpublished records, magazines, books, and journals.

Opportunities for women entrepreneurship

Entrepreneurs and visionaries are trusted to contribute to the general public's prosperity and to tap opportunities in the enterprise for women. They have numerous obligations toward societal advancement. Recently, women business visionaries have shown outstanding performance across various areas, including eco-friendly technology, biotechnology, IT-enabled ventures, event management, tourism, telecommunications, plastics, vermiculture,



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mineral water, sericulture, floriculture, herbal and social health, and food, fruit, and vegetable processing.

Challenges for women entrepreneurship

Family Challenges:

Convincing someone to choose business over occupation isn't a simple task. The main thing looked at is: Will you profit from the business you choose or as a successor of a privately owned company? This is the point at which it becomes relatively difficult to Convince others that you are capable of delivering more with your energy than doing what your Dad is or was doing.

Social Challenges

Family challenges and social difficulties are vital. You selected business enterprise and your companion decided to have another occupation. He now has a degree; he could, without much of a stretch, get anything with a bank loan; however, despite everything you have nothing to flaunt, and this is where the challenge comes. Conflicting thoughts of family members often pose a serious challenge.

Innovation Challenges:

The Indian education framework lags significantly behind the job market in general, and then it lags significantly more about online enterprise. What innovation would be perfect, and how to utilize that innovation successfully?

Monetary Challenges:

Financial difficulties are a considerable problem in India, particularly for online business visionaries. When you are beginning as a business visionary, you don't settle on subsidizing; however, you attempt to run with financing from small to medium representatives. Numerous such non-specialized representatives do not comprehend the online plans of action, thus getting an initial business financing from them ends up challenging. Another option is credit, yet a bank loan isn't a viable option in India for new online business entrepreneurs.

Socio-Cultural Barriers

Family and individual commitments sometimes pose an extraordinary obstacle to successful women entrepreneurs in business. Only a few women can handle both home and business needs effectively, leaving adequate time for everyone who needs it their attention.

FINDINGS

- Flexibility, control, and the challenges offered by business ownership force women to



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enter entrepreneurial activity that regular employment does not provide.

- There is a large amount of evidence that women are highly motivated to enter into new business ownership in comparison to male entrepreneurs.
- Entrepreneurial activity and population growth result in a strong positive relationship. Women's participation in entrepreneurship indicates that self-employment can circumvent cultural and institutional constraints on female employment while also providing supplementary family income. Decreasing job opportunities and increasing competition push people into entrepreneurship.
- In proportion to a lower financial capital requirement, there are a number of banks that provide loans. India has a large informal economy where entrepreneurial activity is positive.
- In developing and developed nations too, family obligations bar women from becoming successful entrepreneurs. Women have to fulfill their primary responsibilities first, such as caring for their homes, children, and older dependent family members. As far as business concerns are concerned, few women can devote their full time to entrepreneurial activity.
- Risk-bearing attitude is another factor affecting women entrepreneurs' decision to get into business. Low risk-bearing capacity and low education provide low self-confidence and self-reliance to women to engage in business, which is a continuous risk-taking strategic decision-making profession.
- Married women have to make a fine balance between business and home. Business success depends on the support of family members, which can extend to women in business management and processes.

CONCLUSION& SUGGESTIONS

In India, the number of female entrepreneurs is growing quickly, but their share remains much lower than that of men. Several factors contribute to the rise in female entrepreneurship in the country. Even though women have achieved credibility as entrepreneurs in areas such as retail, personal services, and business services, the perception that women-owned businesses are less successful, less creditworthy, and less innovative remains a barrier. Besides this, several other challenges are being faced by women entrepreneurs in India. Indian women face many problems in getting ahead in business.

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The writers affirm that they have no connections to, or engagement with, any group or body that provides financial or non-financial assistance for the topics or resources covered in this manuscript.



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CONFLICTS OF INTEREST

The authors declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

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