

PROBLEMS OF WOMEN ENTREPRENEURS IN AGRA WITH SPECIAL REFERENCE TO SMALL SCALE INDUSTRIES

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ABSTRACT

Entrepreneur is a highly respected word in the commercial world. The entrepreneur is a significant conversion agent in every culture. Entrepreneurship has been a masculine dominated phenomenon from the very initial stage, but time has transformed the condition and brought females as today's utmost unforgettable and inspirational entrepreneurs. Females in corporate are a modern sensation in India. We have also seen that at present, we are having unsatisfactory numbers of women entrepreneur participation all over the nation. In this paper we focused on those problems which are facing by women entrepreneur in setting up and running their enterprises in Agra because Agra has critical conditions for women entrepreneurship. For this persistence we have outlined suitable objectives and sample size of women entrepreneurs in Agra. To find out possible solution suggestions are also given. These concepts may be beneficial for resolving the problems and amendments in present policies and formulations of new policies and planning for the welfare of women entrepreneurs of India especially Agra.

KEYWORDS: *Entrepreneur, Inspirational, Dominated.*

Introduction

Entrepreneur word has been taken from French which means to begin something. It can generally apply to any individual or individual who starts a new business or project, or organizes and manages any enterprise with a competent and positive initiative or risk. The term entrepreneur denotes to the potentials of direction, initiative and modernism in new enterprise design. Women make up about 50% of the entire world's population and about 49% of India's population. The main purpose of this research paper is to promote all the enterprises owned and managed by women and run by women are very helpful in the growth of economies.

Females are usually observed as care taker of house with slight to do with economy or business. But this picture is changing. In our Contemporary country, a big numbers of females are taking up commercial activities mainly in medium and small scale enterprises. In spite of this females are receiving education, they face the panorama of joblessness. In this background, self-work is regarded as a cure to produce earnings. The Planning commission as well as the Indian government recognizes the need for women to be part of the mainstream of economic development.

Source: <https://educheer.com/essays/women-entrepreneurship-in-india>.

Women today, especially in India, are now more empowered than ever. They are taking on more liability and working with confidence, even against tradition and expectations.

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Females in corporate are a modern sensation in India. We have also seen that at present, we are having unsatisfactory numbers of women entrepreneur participation all over the nation.

Despite the recognition that women entrepreneurs play a key role in economic activity, their growth has remained significantly subdued. This has been a result of the many gender related challenges they face in the competitive business world with their male counterparts.

Small scale industries play very important role in the economic development of any less developed or under developed country. Women Entrepreneurs defined as the women or a group of women who initiate, organize and operate a business enterprise. Government of India has defined women entrepreneurs as an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women. Women entrepreneurs have a lot of functioning activities just like a male. They should explore the prospects of starting new enterprise; undertake risks, introduction of new revolutions, bringing together management and regulator of business and providing effective direction in all features of industry.

The research concluded that women entrepreneurs face constraints related to access to finance, conflicts between work and family responsibilities, networking challenges, lack of education and management skills. Sourcing raw materials markets were cited as the least challenges for women entrepreneurs.

Present State of Knowledge

A Anandalakshmy, (2018)¹ in his paper state that for the economic growth entrepreneurship is very important and outcome of the entrepreneurship is growth of an economy and they would be the asset for the progress of the country.

A Rajalaxmi (2014)² state that social and economic development of women is necessary for overall economic development of any society or a country the development of women entrepreneurship is low in India, especially in rural areas. Women entrepreneurs face lot of problems right from the beginning till the enterprise functions. They managed to continue and do well in this cut- throat competition with their hard work, conscientiousness and persistence. The present paper focuses on the role of women entrepreneurs in the development of India economy.

Santhi, V (2022)³ in her paper "Women Entrepreneurs: A Systematic Review on problems, Challenges and Success" state the different problem and challenges of female entrepreneurs and also understand the factors that contribute to the success of women entrepreneurs. Among them level of education, Occupational experience, Managerial skills, Support from family, Strong social ties and internal motivation are the most significant factors that contribute to the success of female entrepreneurs.

Need of the Study

To evaluate the performance and problems of women entrepreneur in Agra the following points can be viewed:

- Number of business graduates is increasing day by day, but in spite it presently we are having unsatisfactory ranking of women entrepreneur participation all over the country, therefore there is need to increase the participation.
- Financing facilities are also enhanced. for knowing from where it can be increased this is the need of study.
- There is shift of economic dependence from male to female in recent social set up of the country.

Objectives of the Study

The study is planned with the following objectives:

- To understand the literature existing on what influences the women entrepreneurs working in the small scale sector.
- To study the demographic characteristics of women entrepreneurs in Agra city.

¹ International Journal of Research and Analytical Reviews (IJRAR) September 2018, Volume 5, Issue 3

² International global journal for research analysis Volume-3, Issue-11, Nov Special Issue -2014 • ISSN No 2277 - 8160

³ Svādhyāya - International Journal of Trans disciplinary Research and Development (SIJTRD) VOL 2 (1), May 2022, PP. 51-57

- To depict the role of a women entrepreneurs and their enterprises in the small scale sector.
- To study the problems of women entrepreneurs of small scale industries in Agra.

Research Methodology

This study utilized the survey research design. The study focused women entrepreneurs in Agra city who were randomly selected because of their participation in entrepreneurial activities in the city. The first stage of data collection involved the physical distribution of questionnaires to the respondents. Thereafter the second stage involved in-depth interviews with other respondents as a follow up to responses provided in the questionnaire. The survey gathered information with respect to respondents' demographic profiles and challenges they face in business. Data collected was tabulated and analyzed using MS Excel graphs and the results are presented below. Weighted Average method has been adopted as a tool for the analysis of the research.

Primary Data

- **Sample size for the primary data used**
Women entrepreneurs in Agra-30
- **Sample Tool:** interviews, questionnaire and schedule
- **Statistical Tools:** frequency & percentage count and weighted average method
There are five parameters used in the questionnaire strongly agree, agree, moderate, disagree and strongly disagree.

Secondary Data

The secondary data is collected from different books, magazines, newspaper, journals, annual reports, related websites etc.

Small Scale Women entrepreneurs in India

The participation of women in SSI sector has been identified in three different roles. At some places they are owners of enterprises, somewhere managers of enterprises and employees also. With regard to ownership, an SSI managed by one or more women entrepreneurs in proprietary concerns, or in which she/ they individually or jointly have a share capital of not less than fifty one percent as partners/ shareholders/ Directors of Private Limited Company/ Members of Cooperative Society is called a 'Woman enterprise'. The total number of women enterprises in the Total SSI Sector was estimated at 10, 63,722(10.11 %). The estimated number of enterprises actually managed by women was 9, 95,142 (9.46 %). Share of women employment is higher approximately higher than 20% in some states of India such as- Mizoram, Orissa, Karnataka, Goa, Lakshadweep, Kerala, Tamil Nadu and Pondicherry. ¹

Problems Faced By Small Scale Women Entrepreneurs

Life for Woman Entrepreneur having a small scale industry is not a bed of roses. The individual woman entrepreneur single- handedly faces a plethora of putatively endless problems. The words of Pandit Jawaharlal Lal Nehru are "When a woman moves, the village moves and the nation moves," often repeated because it is an accepted fact. Employment gives economic status to women. Women are now seeking gainful employment in several fields. In spite this the number of women entrepreneurs are not increasing high.

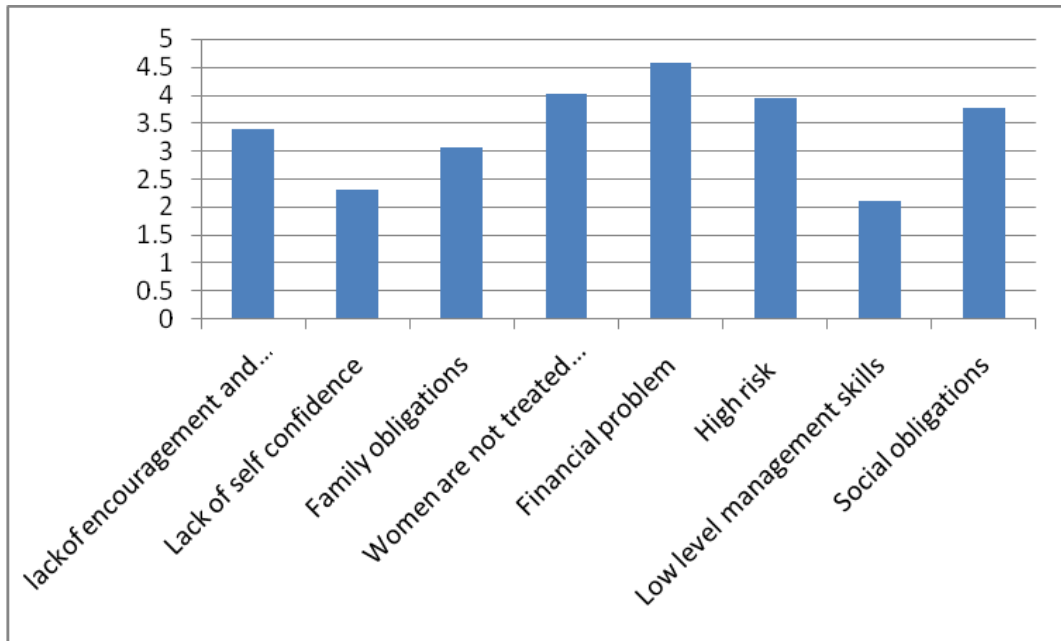
Womanish entrepreneurs in India face numerous obstacles including lack of access to capital, discriminative programs, and a lack of mentorship and support.

Problems by which the numbers of women entrepreneurs are not increasing or increasing slightly are given below:

- **Lack of Encouragement & Motivation**

Lack of encouragement of women by their families and relatives is also a reason to not increase the number of women entrepreneurs and not to participate in decision-making in India. Women lack of confidence in their strength and competence and they even hesitate taking risks. The family members and the society are reluctant to stand beside their entrepreneurial growth. To a certain extent, this situation is changing among Indian women and yet to face a tremendous change to increase the rate of growth in entrepreneurship.

¹ <https://dcmsme.gov.in/ssiindia/census/ch11.htm>



- **Family Obligations**

Women's family scores also bar them from getting successful entrepreneurs in both developed and developing nations." Having primary responsibility for children, home and aged dependent family members, many women can devote all their time and powers to their business"

- **Unequal Treatment of Man and Woman**

In this male dominated society women are not treated equal to men. Women cannot get Sales Tax number (Regd.) without a male partner. This again humiliates prospective Women Entrepreneurs. This is male prejudice at its worst and that too at the eve of the 21st Century.

- **Financial Problem**

Finance is regarded as "blood of life" for any enterprise, whether it's big or small. However, women entrepreneurs suffer from shortage of finance. The banks consider women less credit-worthy and discourage women borrowers on the belief that they can at any time leave their business. Given similar situation, women entrepreneurs are bound to calculate on their own savings, if any and loans from musketeers and cousins who are unexpectedly stingy and negligible. therefore, women enterprises fail due to the deficit of finance.

- **High Risk**

Many women feel that it is risky to start a business by a female, and it is all due to lack of encouragement. Therefore they stop their ideas of starting a business.

- **Low Level Management Skills**

Another argument is that women entrepreneurs have low- position operation chops. They've to depend on office staffs and interposers, to get effects done, especially, the marketing and deals side of business. Then there's further probability for business fallacies like the interposers take major part of the fat or profit. Marketing means mobility and confidence in dealing with the external world, both of which women have been discouraged from developing by social exertion. Indeed when they're else in control of an enterprise, they frequently depend on males of the family in this area. But despite these multitudinous walls and palpable obstacles women are, moment, entering the field of business in adding figures.

- **Social Obligations**

Women entrepreneurs in India are always seen with suspicious eyes, particularly in rural areas and middle class families, they face more social barriers. Moving in and around the Market, is again a tough job for Middle Class Women Entrepreneurs in India Social system.

Following table shows the analysis of problems listed below by weighted average analysis method:

S.N.	Parameters (Problems of Women Entrepreneurs)	Strongly Agree (5)	Agree (4)	Moderate (1)	Disagree (2)	Strongly disagree (3)	Weighted average	Rank
1	Financial problem	21	6	0	1	2	4.57	I
2	Women are not treated equal to men	15	8	3	1	3	4.03	II
3	High risk	15	4	2	2	7	3.93	III
4	Social obligations	12	6	0	7	5	3.77	IV
5	Lack of encouragement & motivation	9	12	6	1	2	3.4	V
6	Family obligations	6	4	0	14	6	3.06	VI
7	Lack of self confidence	1	1	0	24	4	2.3	VII
8	Low level management skills	0	1	2	24	3	2.1	VIII

Above table reveals the problems of women entrepreneur in study area. In this analysis we found that financial problems and male dominated society are the major problems which are faced by small scale women entrepreneurs. Lack of confidence and low level management skills are also problems faced by women entrepreneurs but in minimum percentage. Even though females are entering in the usually male dominated place of work but they have to face an inadequate portion of the entrepreneurs in India. The woman in India still needs to be courageous, risk taking, challenge seeking and above all they are required to be independent. They need to break themselves free from the confines of the four wall of home, which is traditionally recognized role of women in our country, and to come out of the layer of a submissive living provided by family members specially men. This requires a change in cultural ethos and training the male mindset to recognize women as equals and not inferior to them through a multipronged action at legislative, administrative, legal, social, educational and cultural levels.

Conclusion

All enterprises owned and managed by women and run by women are very helpful in the augmentation of economies in almost all countries particularly in the small sector enterprises. India's political rights for women of India have been aimed at providing equal opportunity in every field. Financial support of women entrepreneurs by establishing themselves in the enterprise sector looks like a different approach. From enhancing financial triumph and profitability to attaining achievement, Indian women are enhancing their self-identity, sustaining family business, developing a sense of self-satisfaction, increasing innovation and creative thinking, etc. giving a core facet to the definition of enterprise. As India is a male dominated society, as a result, women entrepreneurs face many different challenges, mainly due to poor or inadequate education, lack of raw materials for production etc., Lack of productive resources, lack offinancial support, mobility in a major scope, exploitation by middle men and responsibility of family responsibilities etc. The women of the present era are enthusiastic to face all these problems related to business boldly. The government is also providing various Facilities such as term loans, concessions and subsidies, training facilities by various institutions like term, DIC, SIDBI, SFC, commercial banks etc. to give confidence to women entrepreneurs in every potential way.

Suggestions

On the basis of the research study few Suggestions have been recommended:

- Improved education and systems should be prolonged to women from administration.
- Encourage women's participation in decision-making.
- Training on professional competence and leadership skill to be extended to women entrepreneurs.
- The financial institutions should provide more working capital assistance both for small- and large-scale ventures.
- Programmes for encouraging entrepreneurship among women are to be extended at local level.

A drive should be made by the government and various non-government organizations to create awareness about the various schemes organized by the government for the benefits of women entrepreneurs.

Following are the schemes which are provided by Indian Government for the welfare of women entrepreneurs:

- Mudra Loan for Women
- Annapurna Scheme
- Stree Shakti Yojana
- Dena Shakti Scheme
- Bhartiya Mahila Bank Business Loan
- Mahila Udyam Nidhi Yojana
- Orient Mahila Vikas Yojana Scheme
- Cent Kalyani Scheme
- Udyogini Scheme
- Pradhan Mantri Rozgar Yojana

“Whole world have completed magnitude by giving proper admiration to females. That country and that nation, which do not respect women, have never become great nor will ever be in future.” - Swami Vivekanand

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