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# Problems and Prospects of Women Entrepreneurs for the Establishment of Small-Scale Industries in India

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## ABSTRACT

In present scenario entrepreneurial development is a crucial for the development of the economy of the country. The main focus of this paper is to highlight the key problems and challenges faced by women entrepreneurs. This paper has also highlighted the various initiative and schemes to promote the women entrepreneurship. Finding of the paper indicated that the growth and development of women entrepreneurs required to be accelerated because entrepreneurial development is not possible without participation of women.

Key words: Entrepreneurship, women entrepreneurs, economic development, Challenges.

## 1. INTRODUCTION

Entrepreneurial development is the key to economic development of a country. With the twin problems of unemployment on the one hand and scarcity of financial resources on the other hand. Without entrepreneurship growth, the Society cannot progress. Therefore entrepreneurial development has become a global phenomenon. By setting up an enterprises the entrepreneur not only generates self-employment but at the same time provides employment opportunities for the others.

Women have taken a bold set to come out of their traditional occupation to take up jobs out of homes. Today, the entrepreneurial world is also open to the women folk, In advance countries such as the USA, U.K Canada France, Australia and Germany women

entrepreneurs account for not less than one third of the small business especially in the areas such as retail

traders and hotels, making a significant impact on all segments of economy. Even in India their role is so less significant. Nearly nine percent of total entrepreneurs in small industries are woman entrepreneurs women in India is concerned, women constitute a very negligible proportion of the total entrepreneurs women in India is concerned women constitute a very negligible proportion of the total entrepreneurs, women in India are still shy and emotionally attached to family. Majority of woman entrepreneurs are based industries handicrafts, handlooms, kitchen activities such as pickles powders and papads, other cottage based industries such as basket making etc. In 1990S women in India. With the spread of education and awareness the woman entrepreneurs have entered into engineering electronics, energy, readymade garments, printing fabrics, doll-making, poultry, plastic textiles designing diary, eatable, earning, knitting etc.

The basic problem of a woman entrepreneurs is that she is woman this pertain to her responsibility towards facility, society and work. With joint families breaking up, many women simply don't have support of elders women have been confronted by such dilemma ever since they started leaving home for the work place. On the other hand, the attitude of the society towards her and constraints in which she has to live and work are not very conducive.

The socio-economic status of women in the low income of Orissa is characterized by low female literacy (50.5 per cent in 2001), distressing health and nutritional deficiencies, low proportion of women

employees in the organized sector and the declining proportion of females in total population. As per 2001 census, only 31.34 per cent of the total workers includes agriculture animal husbandry fishery, forestry, mining, plantations and allied activities. Nearly 8.5 per cent of female workers are engaged in household industries of female workers. Interestingly enough 74 per cent of per observation of Directorate of Industries there were a poverty stricken economy of Orissa, employing as many as 2,24,845 woman workers. Data analysis of 2001 census places the work participate rate of women at 25.6 per cent. It is 30.90 per cent in rural areas and 11.50 per cent in urban areas.

## **2. Scope and Objective of the Study**

With the above background, the present study aims to trace out the potential role played by women entrepreneurs for the establishment of small scale industries in India. In our study, we have tried our best to find out various difficulties faced by the women entrepreneurs for the same suggestions and remedial measures to improve this scenario. The present study has been undertaken with the following objectives.

- To study the socio-economic conditions of the women entrepreneurs before and after finance.
- To study the various indoor and outdoor problems faced by the women entrepreneurs.
- To study the finance made by financial institution and utilization of the fund by them.

## **3. PROBLEMS FACED BY WOMAN ENTREPRENEURS**

**The Problems faced by woman entrepreneurs are briefly analyzed below:-**

### **Access to Start up Finance**

Access to start up finance is the greatest single issue faced by women entrepreneurs. It is observed that women entrepreneurs face greater problems in this regard than small business in general. As family members are not in favor of supporting their ladies to

take up the business in which they have skills, naturally they will be unwilling to support with the finance required for starting a business unit. Women are not in a position to start the business with own capital. External finance is not so easily coming forward and self-financing is very meager. This is the greatest hurdles for the development of women entrepreneurs.

### **Working Capital Management**

Another key disturbing factor for women entrepreneur is managing the working capital. Working capital is required for maintaining finished stock to meet the market demand, for production and meeting marketing and other administrative expense. It will be very difficult for women entrepreneurs to avail such loan facilities financial institutions as they are unable to provide security.

### **Marketing Skills**

Regarding marketing skills, women entrepreneurs have the problem of access to markets as their marketing skills are weak compared to male entrepreneurs. Maintaining existing business and access to fresh business requires strategic marketing. This is the most commonly repeated problem faced by women entrepreneurs after finance.

### **Access to Technology**

Co-ordinating factors of production is really a challenge to woman entrepreneurs. Woman entrepreneurs cannot easily co-ordinate the production process particularly with the ever changing technology. Very few women can sustain such production instants. Women who aspire to become advancement. This hampers their initiative to become entrepreneurs.

### **Regulatory Requirements**

Regarding administrative and regulatory requirements may face that this is a significantly greater problem for women entrepreneur than their male counterparts. Micro-enterprises of every type experience these problems. It is because of the disproportionate effect of compliance costs on small companies compared

with large firms. In spite of this women entrepreneurs do not face that it is a major issue.

### **Management Skills**

Another vital problem encountered by woman entrepreneurs is lack of management skills. In majority of the cases woman entrepreneurs lack management skills. In majority of the cases woman entrepreneurs lack management skills. Because they have lower propensity of previous business experience. Beside this support providers discriminate against women entrepreneurs to a greater extension providing these skills. Women entrepreneurs have to develop their own seminars and work shop to achieve this managerial skills.

### **Lack of Confidence**

Other problems like society's attitude towards woman entrepreneurs unequal opportunities between women and women and very important amongst all the lack of confidence in women are also haunting entrepreneurs.

### **ASSOCIATION PROMOTING WOMEN ENTREPRENEURS**

A brief analysis of various associations and agencies that are functioning at state and national levels to promote women entrepreneurs are discussed as follows.

#### **Self Help Groups (SHGs)**

This is an association of small group of self-employed rural or urban women entrepreneurs who join together to take care of group welfare. The group with the help of financial institutions and other NGOs get their needs satisfied. This is a voluntary association. Each member contributes little amount of cover seed money. Rest will be taken care of by NGOs and Government

#### **Federation of Indian Women (FIWE)**

It is the outcome of resolution passed in 4<sup>th</sup> International Conference Women Entrepreneurs held at Hyderabad. This was founded in the year 1993. It mainly interacts with various women association of the country through network to facilitate the member in diversified activities.

#### **Women's India Trust (WIT)**

This trust was established in 1968. The trust was started with the main objective of helping woman entrepreneurs. Establishing Kamila Trust in U.K in 1994 to market the products of WIT members a shop in London under the name "Kashi" and extended export activities to Australia, Europe and Germany from 1995.

#### **SIDBI**

Small Industries Development Bank of India (SIDBI) is institution established at the national level to provide facilities so small scale industries. As a part of developing small industries by woman entrepreneurs. SIDBI has introduced two special schemes for women; (i) Mahila Udyam Nidhi to provide equity to women entrepreneurs and (ii) Mahila Vikas Nidhi to provide development assistance for pursuit of income generating activities to women.

#### **SIDO**

Small Industries Development organizations (SIDO) is conducting various programmes including Entrepreneurship development Programmes (DEPs) for women. To later she needs of potential women entrepreneurs who may not have adequate educational background and skills, SIDO has introduced product orient EDPs in areas like TV repairing printed circuit boards, leather goods screen printing etc.

#### **Consortium of Women Entrepreneurs in India (CWEI)**

The CWEI is a voluntary organization consisting of NGOs, SHGs voluntary organizations and individual business units. This came into being in 2001. The Objective is to be provide technology up graduation

facilities to women entrepreneurs and other facilities in marketing finance, HRD and production. The consortium is also having international business connections and provides its members marketing and export support through this connection.

## **NABARD**

National Bank of Agriculture and Rural Development (NABARD) is an autonomous financial provides liberal credit to rural women entrepreneurs.

## **Central and State Government Schemes**

State Government has come out with several schemes to develop women entrepreneurs. Development of Women and Children in Rural Areas (DWCRA) a scheme designed for state governments were implemented in 1982-83. Uncountable women throughout the country have availed the facilities to develop themselves as entrepreneurs.

## **Self-employed Women's Association (SEWA)**

SEWA is a trade union of women which was registered in 1972 under Trade Union Act. The members of SEWA has extended its operations to the global level and has the opportunity of receiving grants from international organizations such as ford foundation. UNICEFF, ILO etc and Government of India is also providing funds to the organization.

## **4. ROLE OF GOVERNMENT TO DEVELOP WOMEN ENTREPRENEURS**

The Government of India has also formulated various training and development cum employment generation programmes for the women to start their ventures. These programmes are as follows.

Steps taken by Government during Seventh Five year Plan

In the 7<sup>th</sup> Five year Plan, a special chapter on the Integration of women in Development (IWD) was

introduced by Government with following suggestions.

- (i) It was suggested to treat women as a specific target groups in all major development programmes of the country.
- (ii) It is also suggested in the chapter to deice and diversity vocational training facilities for women to suit their changing needs and skills.
- (iii) Efforts should be made to increase their efficiency and productivity through appropriate technologies equipments and practices.
- (iv) It was suggested to provide the required assistance for marketing the products produced by women entrepreneurs.
- (v) It was also suggested to involve the women in decision making process

## **During Eight Five year Plan**

The Government of India devised special programme to increase employment and income generating activities for women in rural areas. The following plans were launched during this plan.

- (i) Prime Minister Rojgar Yojana 9PMRY) and Entrepreneur Development Programmes (EDPs) were introduced to develop entrepreneurial qualities among rural women.
- (ii) Women in Agriculture scheme was introduced to train women farmers having small and marginal holdings in agriculture and allied activities.
- (iii) To generate more employment opportunities for women KVIC took special measures in remote areas.
- (iv) Women Co-operative Scheme were formed to help women in based industries like dairy farming poultry, animal husbandry horti-culture etc with full financial support from the Government.
- (v) Several other scheme such as Integrated Rural Development Programme (IRDP) Training of Rural Youth for Self-employment (TRYSEM) etc were started to alleviate poverty. 30-40% reservation is provided to women under these schemes.

## **During Ninth Five year Plan**

Economic development and growth is not achieved fully without the development of women entrepreneurs. The Government of India has introduced the following schemes for promoting women entrepreneurship because the future of small scale industries depends upon the women entrepreneurs.

- (i) Trade related Entrepreneurship Assistance and Development (TREAD) scheme was launched by Ministry of Small Industries to develop woman entrepreneurs in rural, semi-urban and urban areas by developing entrepreneurial qualities.
- (ii) Swarnajayanti Gram Swarozar Yojana (SGSY) and Swarnajayanti Sahari Rojgar Yojana (SJSRY) were introduced by Government to provide reservations for women and encouraging them to start their ventures.
- (iii) Women Component Plan (WCP) a special strategy adopted by Government to provide assistance to women entrepreneurs.
- (iv) A new scheme named women development corporations (WDC) were introduced by Government to help woman entrepreneurs in arranging credit and marketing facilities.
- (v) State Industrial and Development Bank of India (SIDBI) has introduced following schemes to assist the women entrepreneurs are:
  - Mahila Udyam Nidhi
  - Mahila Vikas Nidhi
  - Micro-Credit Scheme for Women
  - Women Entrepreneurial Development Programme
  - Marketing Development Fund for Women

## **During Tenth Five year Plan**

The tenth plan approach aims at empowering women through translating the recently adopted National Policy for Empowerment of Women (2001) into action and ensuring survival, protection and development of women and children during this plan four more strategic have been added, namely;

- To improve the nutritional and health state of children below the age of six years.

- To reduce the incidence of infant and child mortality and malnutrition.
- To ensure that funds / benefits are earmarked for women in all women related sectors.
- To include an identifiable women component plan in all sectoral programme of development to ensure that the benefits reach the women.

## **Consortium of Women Entrepreneurs of India**

It provides a platform to assist the women entrepreneurs to develop new, creative and innovative technique of production, finance and marketing. There are different bodies such as NGOs voluntary organizations SHGs areas which collectively help the women entrepreneurs in their activities.

## **Training Programmes**

The following training scheme especially for the self-employment of women are introduced by Government.

- Support for Training and Employment programme of Women (STEP)
- Development of Women and Children in Rural Areas (DWCRA)
- Small Industry Service Institutes (SISs)
- State Financial Corporations (SFCs)
- National Small Industries Corporations (NSICs)
- District Industrial centres (DICs).

## **Mahila Vikas Nidhi**

SIDBI has developed this fund for the entrepreneurial development of women especially in rural areas. Under Mahila Vikas Nidhi grants loan to women are given to start their venture in the fields like spinning, weaving Knitting, block printing handlooms, handicrafts, bamboo products etc.

### **Rashtriva Mahila Kosh**

In 1993, Rashtriya Mahila Kosh was set up to grant micro credit to poor at reasonable rates of interest with very low transaction costs and simple procedure.

### **Swayam Siddha**

The scheme sponsored by the Government of India in 2001 in KBK district or Orissa State to achieve a holistic development of women by awareness generation and capacity building. The focus of the scheme is to create awareness and confidence among members of women self-help groups regarding women's status health education, nutrition sanitation and hygiene and legal rights.

## **5. SUGGESTIONS**

With this brief analysis of problems and prospects of women entrepreneurs some suggestions are listed here as to how to motivate women to become entrepreneurs in large numbers.

### **Creation of Finance Cells**

The financial institutions and banks which provide finance to entrepreneurs must create a special cell for providing easy finance to women entrepreneurs.

### **Concessional Rates of Interest**

The woman entrepreneurs should be provided finance at concessional rates of interest and at easy repayment basis.

### **Proper Supply of Raw Materials**

Woman entrepreneurs should be ensured for proper supply of scarce raw materials on priority basis and a subsidy for cost competition.

### **Changes the Social Attitudes**

It is absolutely necessary to change the negative social attitudes towards women. Unless the social attitudes are made positive through education the woman entrepreneurs cannot get the required support from their family members.

### **Offering Training Facilities**

Training is essential for the development of entrepreneurship in case of women entrepreneurs.

### **Setting up Marketing Co-operative**

Proper encouragement and assistance should be provided to women entrepreneurs for setting up marketing co-operatives. These co-operatives shall help in getting the inputs at reasonable rate and they are help in their products at remunerative prices.

### **Solving the Problem of Gender Inequality**

The Gender and development (GAD) approach in 1980s clearly identified the role of women entrepreneurs. It is only during the past 20 years women have started becoming entrepreneurs. They are yet to go a long way to be on par with men.

## **CONCLUSIONS**

The growth and development of women entrepreneurs required to be accelerated because entrepreneurial development is not possible without participation of women. Therefore, a congenial environment is needed to be created to enable women to participate actively in the entrepreneurial activities. There is a need of government non-government promotional and regulatory agencies to come forward and play the supportive role in promoting the women entrepreneur in India.

In the process, they can become more efficient and effective their small and handicraft enterprises and act as the critical ingredient for generation of employment, creation of income, increase in output and enhancement of rapid industrialization for balanced regional development of the country.

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