

VOLUME - VI, ISSUE - II, PART - I,
DECEMBER - 2017 TO MAY - 2018

ROYAL

Peer Reviewed UGC listed
Journal No.: 47037


Ajanta Prakashan
Aurangabad, (M.S.)



AN INTERNATIONAL MULTI DISCIPLINARY
HALF YEARLY RESEARCH JOURNAL
ISSN - 2278-8158
Impact Factor: 4.42 (www.sjifactor.com)

ISSN - 2278 - 8158
AN INTERNATIONAL MULTIDISCIPLINARY
HALF-YEARLY RESEARCH - JOURNAL

ROYAL

Volume - VI Issue - II PART - I December-2017 to May-2018

**Peer Reviewed Referred
and UGC Listed Journal**

(Journal No. 47037)



ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING
2016 - 4.42
www.sjifactor.com

❖ EDITOR ❖

Assit. Prof. Vinay Shankarrao Hatole
M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dir), M.Ed.

❖ PUBLISHED BY ❖



Ajanta Prakashan
Aurangabad. (M.S.)

**WOMEN ENTERPRENEURSHIP –STAUS,
CHALLENGES AND PROBLEMS**

DURE YOJANA UTTAMRAO

Ph.D. SCOLAR, JJU

E.Mail – osdvojana@gmail.com

Mobile no-9011960848

Introduction

Though endowed with the natural capacity of production women always been subalterned in this world and it is the reason that they have nurtured a fishing spirit in their nature. They always try to complete difficult tasks within their time limits. Women in this world have always to uplift the society with their own upliftment. One of the responsibilities they shoulder is to strength the financial of their nation. As she has become conscious of her own rights and responsibilities she has become aware of her financial status and responsibilities. Even the rural women has become aware of her financial upliftment and in this process they are strengthened by 'SELF HELP GROUP'. New policies of the Government, upcoming new schemes made, women get along with the financial and industrial sector. The various subsidies and encouragement policies is just because of the empowerment of women. Women entrepreneurs are the great source of empowering the financial sector. Being an entrepreneur women could provide an employment to other financially weaker women. Women have always been a victim of gender based partiality. After completing their family, domestic responsibilities only they could spare some time for the job or business. Even the banking sector doesn't provide them loan for their capital. It is their disbelief about their financial capacity to refund loan. Government arranges entrepreneur workshops to train them in their business. Those women who have less education but they acquire some business skills could easily establish their own business and the Government also provides help to run that business successfully.

There are some examples of women entrepreneurs who have started their business in adverse situation but have well established their own business. There is a sector of business which is specially known for women entrepreneurs like Papad and Pickle, Spices, Poultry farms, Vermi Composting, Food Processing, Tourism, Hospitality, Hotel Management etc. women have already made their own on advanced farming. While completing the present need women have always tried to contribute in the national progress. In all these aspects they have proved themselves as a good governance.

- **Objectives of the paper**

1. To understand the problems faced by women entrepreneur especially rural women entrepreneur.
2. To know the problems faced by the women entrepreneur.
3. To suggest the solution on the problems of women entrepreneur.

In order to find out the problems and obstacles women entrepreneur at the time of beginning or when starting business they ever faced on social level, personal level, organizational level, cultural level and problems related to surrounding.

- 1) Socially women entrepreneurs are always criticized by male dominated society and get discriminating treatment. Her decision of doing business is not accepted easily by her family members as well as by the society. She faces disbelief and if she starts anyhow no one can support her, and lack of social acceptance and so called ethics and values she deters. She is ignored by society, sometimes on the basis of education, her lifestyle,, language, or sometimes on basis of religion. Society proved her to be insignificant. Here she

loses first combat and she leaved foray. Family is the first priority of women children, warm house is her dream then only she can think about business. Ambition is the thing but to share or contribute a load with her better half she starts business. Sometimes though it is on very small base but lack of motivation and confidence, lack of leadership qualities, orthodox background of family she can't move on. As an individual personality because of fear of failure and criticism she cannot take financial decision. She always look for security and can't travel anywhere without company. Her struggle with herself is ever ceaseless.

- 2) Organizational or cultural level problems include unawareness of advanced technology, management of workforce, and lack of knowledge of government rules and regulations, fear about competition with other product. Lack of marketing technique. She always underestimated by cultural and environmental issues as she cannot understand legal compliances and less in maintain interpersonal relations. So proved to be insignificant
- 3) Women entrepreneur are still facing problems like change in her living style, time management with her family and others. Managing stress of decision making, gender discrimination. She does not have knowledge or training in her work area.

Women entrepreneur may be defined as a women or group of women who initiate or enter upon, organize, conduct, operate and run business unit. Women entrepreneur is the person who faces challenges, challenge to meet economical, social as well as personal needs successfully

As per Census Bureau 2011 literacy rate of women is 65.46 while literacy rate of male is 80%. In rural area the same rate is 4.5 percent male are graduate while only 2.2 percent female are graduates. In urban this ratio is 17 as to 13. If women get literate they will be conscious of their rights and the picture will definitely change .In our society the main reason of decrease in excellence of quality in women entrepreneurship is that they have totally on side from financial decision. Because it's related to other structural problems also and in work partnership also she denied. In the era in which economical growth is clear and high at that time also contribution in work partnership is low, which should be solved.

*** Approximate projection of work partnership or sharing**

Period	Rural		Urban		Total	
	Male	Female	Male	Female	Male	Female
1993-94	55.3	32.8	52.1	15.5	54.4	28.3
1999-2000	53.1	29.9	51.8	13.9	52.7	25.4
2004-2005	54.6	32.7	54.9	16.6	54.7	28.2
2007-2008	54.8	28.9	55.4	13.8	55.0	24.6
2009-2010	54.7	26.1	54.3	13.8	54.6	22.5
2011-12	54.3	24.8	54.6	14.7	54.4	21.7

(source: National Sample survey Organization, Various steps)

- The partnership of women in small scale Industrial sector has been identified in three different way or roles.
 - i) Some women were owners of business.
 - ii) Some women were equally partners in business
 - iii) Some women were members of Co-operative society.

The total number of in women enterprises in the Total small scale industrial sector was estimated at 10,63,721 (10.11%). The estimated number of enterprises actually managed by women was 9,95,141 (9.46%) . In the States of Mizoram, Orissa, Karnataka, Goa, Lakshadweep, Kerala, Tamil Nadu and Pondicherry, (as compare to Maharashtra)was more, it was significantly higher. (more than 20%) . The position of in women entrepreneurship and women enterprises is given State-wise is as:

- **Partition of Women in Management/Ownership in SSI Sector, State-wise**

Sr. no.	Name of State/UT	No. of Enterprises Managed by Women	No. of Women Enterprises
1	Jammu & Kashmir	5640	5742
2	Himachal Pradesh	3515	3722
3	Punjab	30190	29068
4	Chandigarh	2059	2243
5	Uttaranchal	8706	8804
6	Haryana	10087	9620
7	Delhi	13368	14383
8	Rajasthan	29785	36371
9	Uttar Pradesh	54491	72667
10	Bihar	38170	49443
11	Sikkim	30	98
12	Arunachal Pradesh	131	150
13	Nagaland	207	179
14	Manipur	9168	10745
15	Mizoram	3076	3700
16	Tripura	631	863
17	Meghalaya	3658	3580
18	Assam	11189	11757
19	West Bengal	71847	69625
20	Jharkhand	7271	7865
21	Orissa	33274	38233
22	Chhattisgarh	11766	10034

23	Madhya Pradesh	62351	68823
24	Gujarat	55361	53703
25& 26	Daman & Diu & Dadra & Nagar Haveli	167	213
27	Maharashtra	80662	100670
28	Andhra Pradesh	77347	77166
29	Karnataka	101264	103169
30	Goa	677	810
31	Lakshadweep	61	67
32	Kerala	137561	139225
33	Tamil Nadu	130289	129808
34	Pondicherry	1089	1065
35	Andaman & Nicobar Islands	53	110
35		995141	1063721

(Source: 3rd Census of SSI Sector Development Commissioner MSME: 13Jan2018)

About 13% of the women enterprises were in the registered SSI sector and the remaining 87% were in the unregistered SSI sector.

- **In terms of localization majority unregistered SSI units are in rural area.**

Enterprises	Rural	Urban	All India
Registered	1.08(50.23)	1.07(49.77)	2.15(100.00)
Un- Registered	12.79(70.82)	5.27(29.18)	18.06(100.00)

(source: Report of the Fourth All India Census on MSME, 2006-07, Government of India)

- **Registered and Un-registered Women Enterprises in India (Scale-wise)2006-07**

Type of Enterprise	Registered	Un-registered
Micro	14.19	9.10
Small	5.06	3.01
Medium	4.21	-
Total	13.72	9.09

Women entrepreneur in rural area face problems like family conflict, lack of higher education, male dominance, exploitation of middle man, financial problem, lack of raw material, limited mobility, limited marketing area, social barriers etc.

- **Conclusion:**

As per report of Ministry of Micro, Small and Medium Enterprise (MSME), Government of India, the total number of women enterprises has increased from 10.64 lakh to 20.21 lakh units. It mean almost doubled between 2001-02 and 2006-07. This is luminous. On the basis of gross output, asset creation and export and employment generation women enterprises play important and steadily increasing role. Only they need support of family, encouragement from society and financial help with training assistance from government.

References:

- [1] Jadhawrao M.S., Dr. Salve P.S. –IOSR Journal of Eco. & Finance, e-ISSN:2321-5933 April-2014
- [2] S. Lokhande, R.Lad-WCS’s NJIR ISSN: 2395-1419
- [3] Bliss and Garratt (2001): ‘Supporting Women Entrepreneurs in Transitioning Economies’ .Journal of Small Business Management, Volume and Issue Nos. 39 (4), pp. 336-344.
- [4] J. Jayalatha, (2008) ‘Role of Women Entrepreneurs in Social Upliftment’ May 1, 2008.
- [5] S.H. Lad, International Journal of Engineering Technology Science and Research IJETSR ISSN 2394–3386 Volume4, Issue11 November 2017
- [6] V.S. Dhekale International Journal of Management (IJM) Volume7, Issue1, Jan-Feb 2016, pp. 123-131, Article ID: IJM_07_01_013
- [7] Website -Ministry of Micro, Small & Medium Enterprises Report 13Jan 2018.
- [8] [www.women businessreaserch.org](http://www.womenbusinessreaserch.org)
- [9] www.wcoeusa.org
- [10] www.theijes.com