

Gender Inequalities: A Barrier to Women Entrepreneurship

Rashi Narang¹ , Sonia Mittal²

¹PGT Economics, Sofia Convent School, Bahalgarh, Sonipat

²Assistant Professor, Department of Commerce, GVM Girls College, Sonipat

ABSTRACT

“Freedom cannot be achieved unless women have been emancipated from all kinds of oppression”- Nelson Mandela. This quote on the one hand emphasizes that globally women is repressed and subjugated and on the other hand, demands that they must be given carte blanche. Since, women comprise of 49.58% of the world's population (UN, World Population Prospects, 2019), they definitely must be given an elbow room so that they may also contribute to the progress, growth and development of any nation. In India, Gender Inequality is a weighty social issue, infact an evil. Girls and women are discriminated in almost all the sectors, be it health, education, political empowerment and representation, economic participation, labour market etc. According to the Global Gender Gap Report, 2021 (published by the World Economic Forum), India is palced at 140th rank among 156 countries and has closed 62.5% of gender gap till date. Thus, there comes a need to identify the reasons of the same barrier and to spot the light on the areas which are in need of pre-eminent policy intervention to overcome this stumbling block so that the doors to women entrepreneurship may be opened widely. This research paper (though is descriptive in nature) not only works to point out the genesis behind the lack of women entrepreneurs but also attempts to suggest certain measures that may prove helpful to them and would consequently, aid in increasing the female entrepreneurship rates in India and contribute towards the entrepreneurial development in the nation.

KEYWORDS: Gender Inequalities, Entrepreneurship, Women Entrepreneurship.

INTRODUCTION

“When women move forward, the family moves, the village moves and the nation moves”. These words of Pandit Jawaharlal Nehru is the central theme in the socio-economic paradigm of the country as it is an accepted fact that only when women are in the mainstream of progress can any economic and social development be meaningful (Saha and Banerjee,2001).

In the last ten or fifteen years it has been seen that the structure of ownership in the various fields has changed. Today, women are entering in various business activities. However ,their participation rate is much lower than the expected rate , in spite of this increasing during the years. In the developed countries women are actively participate in various fields as in business and trading activities , including agriculture , without any restrictions. But in India , the situation is opposite , here ,participation of women in entrepreneurial activities is much lower than the expected as there are still many social and cultural restrictions even at the dawn of the 21st century. In every society, women play an important role in the family and outside. In nut shell, women have a profound and pervasive effect on the health and happiness of their families, communities and local ecosystem. Therefore, inequalities that are detrimental to them be it to their physical and mental health, income-earning ability, education and a decision making power, to name just a few, are detrimental as well to society at large and to the environment (Gupta, 2000).

REVIEW OF LITERATURE

Edwards Ryan Barclay (2010) in the paper—“Gender Inequality and Socioeconomic Development” has examined the direct impact of gender equality on economic growth and social-development. Gender inequality has been concluded to have negative consequence on productivity and thus on long term economic growth and social development.

Kawaljeet Singh (2001) in his study in "Emerging Dimensions of Entrepreneurship Development" studies the economic and occupational background of industrial entrepreneurs and analyses the operational

problems faced by the industrial entrepreneur in bringing about the required technical change through R&D efforts to meet the challenges of changing time and technology. R. Prakasham (1999) in his study discusses the problems faced by EDP promoting agencies. Financial constraints are one of the major problems that is often faced by entrepreneurs. The time lag involved in sanctioning loan after project formulation is too large. Procedures and other formalities are time consuming. According to the author, it seems that a link is missing between the banker and entrepreneur (Customer). Often there is lack of advance information at both the ends.

P. Palanichamy in his study "Impact of Entrepreneurship on Economic Growth in Pondicherry" (2000) discusses the agencies involved in the promotion of entrepreneurship and consequent growth of industries as well as the economy. An attempt is also made to find out the impact of entrepreneurship on productivity.

Dr. S. Moharana (2000) in his study discusses the pace and pattern of industrial development and its relationship with the availability of adequate funds for investment. Author is also of opinion that there is need for rapid economic and social development. For the success of reforms undertaken by the government, the base of entrepreneurship in the country needs to be diversified in the rural area

RESEARCH OBJECTIVES:

1. To study the barriers or problems of women entrepreneurs in India.
2. To study the some supportive measures and programs taken by government to improve position of women entrepreneurs in India.

METHOD OF STUDY

In this paper secondary data has been adopted with the method of reviewing different research articles, research journals, and case studies, to collect data about woman entrepreneurship.

PROBLEMS OF WOMEN ENTREPRENEURSHIP IN INDIA

There are a number of problems regarding women entrepreneurship in India as follows :

1. Absence of Definite Agenda of Life

The educated women do not want to limit their lives in the four walls of the

house (Cf. Babaria and Chheda, 2010). The educated women demand equal opportunity and greater respect from their partners as well as from society and they are struggling for equal opportunities and respect from their partners as well as from society in India. However, some women with a definite agenda acquired good positions in the business world in India.

2. Absence of Balance between Family and Career Obligations

Time has transformed from the one when husband used to earn, and the wife remains at home to the time when the husband works and the wife also works outside their homes. But now there is a paradox, wife still cooks food, takes cares of the children and runs the house whereas the husband contributes very little in the household chore. So, making it difficult for her to balance her work with life at home?

3. Poor Degree of Financial Freedom

In Indian rural families, the degree of financial freedom for women is very poor. In these families women can't take any entrepreneurial decision without the consideration of the family members as well as considering social ethics and traditions. Therefore, this has become a vicious circle of dependency for women in India.

4. Paradox of Entrepreneurial Skill & Finance

There is paradox of “have and haven't” skills of entrepreneurship in Indian women belonging to economically poor and rich families. Women belonging to economically rich families have the capital support but they may not have good entrepreneurial skills, therefore outsourcing the activities. At the opposite side of society, many women from economically poor families have consistent entrepreneurial skills, but they have not any financial support from their families.

5. Low ability to bear risk

According to Mehta and Mehta, 2011, women in India live protected lives. A woman is taught to depend on the male members of her family from birth. She is not allowed to take any type of risk even if she is willing to take it and has ability to bear it as well. However, this is not entirely true because many great women proved that they have risk bearing capacities and attitude to take risks in entrepreneurial activities. Therefore, we should try to make them aware of their risk bearing capacities.

6. Problems of Work with Male Workers

In the present scenario, men and women are equal. Women are handling high posts in the offices. Now women are working as a doctor, engineer, teacher, astronaut and holding many other socially and economically vibrant posts. Many women have good business skills but they do not want to work with male workers and sometimes male workers are not ready to work with women entrepreneurs.

7. Negligence by Financial Institutions

Banks and financial institutions are important financiers of entrepreneurs in developing countries because small and medium size firm operators are not borrowing from the capital market. But these banks and financial institutions are not ready to provide credit to women entrepreneurs because of their traditional mind set. They think that, this may become cause of nonperforming asset in future.

8. Lack of Self-Confidence

A strong mental outlook and an optimistic attitude amongst women create a fear of committing mistakes while doing their work (Cf. Goyal and Parkash 2011). The family members and the society are not willing to stand by women with entrepreneurial development potential. In such a situation women should develop their self-confidence to handle this type of barriers, in spite of the fact that Indian women prefer a protected life to the development of their self-confidence.

9. Mobility Constraints

According to Ghani et al. (2011) mobility is one of the important problems in women entrepreneurial development. They are not ready to leave their place for business activities and prefer staying only in their residential areas.

10. Lack of Interaction with Successful Entrepreneurs

Singh (2008) mentioned that the lack of interaction with successful entrepreneurs is also one of the problems in women entrepreneurship in India. Successful entrepreneurs always play the role of model in the society for women who have the ability of entrepreneurial activities and lead to undertaking economic activities to prove their ability.

MEASURES TAKEN BY GOVERNMENT TO IMPROVE POSITION OF WOMEN ENTREPRENEURS

Some of the support measures and programmes meant for the promotion of small and rural industries are discussed below:

1. National Bank for Agriculture And Rural Development (NABARD)NABARD was set up in 1982 to promote integrated rural development. Apart from agriculture, it supports small industries, cottage and village industries, and rural artisans using credit and non-credit approaches. It offers counseling and consultancy services and organizes training and development programmes for rural entrepreneurs.

2. The Rural Small Business Development Centre (RSBDC)

It is the first of its kind set up by the world association for small and medium enterprises and is sponsored by NABARD. It works for the benefit of socially and economically disadvantaged individuals and groups. It aims at providing management and technical support to current and prospective micro and small entrepreneurs in rural areas..

3. National Small Industries Corporation (NSIC)

This was set up in 1955 with a view to promote aid and foster the growth of small business units in the country. This focuses on the commercial aspects of these functions.

- ü Supply indigenous and imported machines on easy hire-purchase terms.
- ü Procure, supply and distribute indigenous and imported raw materials.
- ü Export the products of small business units and develop export-worthiness.

4. Small Industries Development Bank of India (SIDBI)

This has been set up as an apex bank to provide direct/indirect financial assistance under different schemes, to meet credit needs of small business organizations. It coordinates the functions of other institutions in similar activities; recommend measures considered necessary for improving the productivity of small enterprises in the informal sector; generate more employment opportunities on a sustainable basis, particularly in the rural areas and enhance the competitiveness of the sector in the emerging global environment

5. Rural and Women Entrepreneurship Development (RWED)

The Rural and Women Entrepreneurship Development programme aims at promoting a conducive business environment and at building institutional and human capacities that will encourage and support the entrepreneurial initiatives of rural people and women. RWE provides the following services:

- ✓ Creating a business environment that encourages initiatives of rural and women entrepreneurs.
- ✓ Enhancing the human and institutional capacities required to foster entrepreneurial dynamism and enhance productivity.
- ✓ Providing training manuals for women entrepreneurs and training them.

6. World Association for Small and Medium Enterprises (WASME)

It is the only International Nongovernmental Organization of micro, small and medium enterprises based in India, which set up an International Committee for Rural Industrialization. Its aim is to develop an action plan model for sustained growth of rural enterprises. Apart from these, there are several schemes to promote the non-farm sector, mostly initiated by the Government of India.

7. Scheme of Fund for Regeneration of Traditional Industries (SFURTI)

The main objectives of the scheme are as follows:

- ✓ To develop clusters of traditional industries in various parts of the country;
- ✓ To build innovative and traditional skills, improve technologies and encourage public- private partnerships, develop market intelligence etc., to make them competitive, profitable and sustainable; and
- ✓ To create sustained employment opportunities in traditional industries.

8. The District Industries Centers (DICs)

The District Industries Centers Programme was launched on May 1, 1978, with a view to providing an integrated administrative framework at the district level, which would look at the problems of industrialization in the district, in a composite manner. In other words, District Industries Centers is

the institution at the district level which provides all the services and support facilities to the entrepreneurs for setting up small and village industries.

ROLE OF SHGS IN PROMOTING ENTREPRENEURSHIP AMONG RURAL WOMEN

It is a voluntary association of women formed to attain certain collective goals. The Self Help Group is a viable alternative to achieve the objectives of rural development and to get community participation in rural development programmes. Generally it has members not exceeding 20 and one member act as a leader called animator. Credit needs of the rural women are mostly fulfilled through SHGs. It enhances status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The role of micro-credit is to improve the socio economic status of women in households and communities. The micro entrepreneurship is strengthening the women sustainable development and removes the gender inequalities. Self Help Group's saving are extended as micro credit to its members topromote the micro and small scale enterprises to alleviate poverty and to provide sustainable economic development of the community.

CONCLUSION

This paper concludes that entrepreneurship among women, no doubt improves the wealth of the nation in general and of the family in particular. Particularly rural women today are more willing to take up activities that were once considered the preserve of men. Yet there are many hurdles for the women entrepreneurs but there are also steps are taken by the government that can improve the position of the women basically rural women. Women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.

REFERENCES

- Ashish, Mathur. 2011. "Women Entrepreneurs in the Indian Agricultural Sector." *ZENITH International Journal of Business Economics & Management Research* 1.2 <http://zenithresearch.org.in/>

- Babaria, Mahesh and Mittal Chheda. 2010. “Women Entrepreneurs in India.” Note published by Ghalla Bhansali Stock Brokers Pvt. Ltd, 1st July, 2010.
- Shruti, Lathwal. 2011. “Women Entrepreneurs in India.” *International Journal of Research in IT & Management* 1(3) <http://www.mairec.org>
- <http://www.eurofound.europa.eu/ewco/2005/10/EE0510NU02.htm>
- <http://www.management-issues.com/2006/11/15/research/rural-women-more-likely-to-be-entrepreneurs.asp>