

GENDER ISSUES FACED BY WOMEN ENTREPRENEURS IN INDIA

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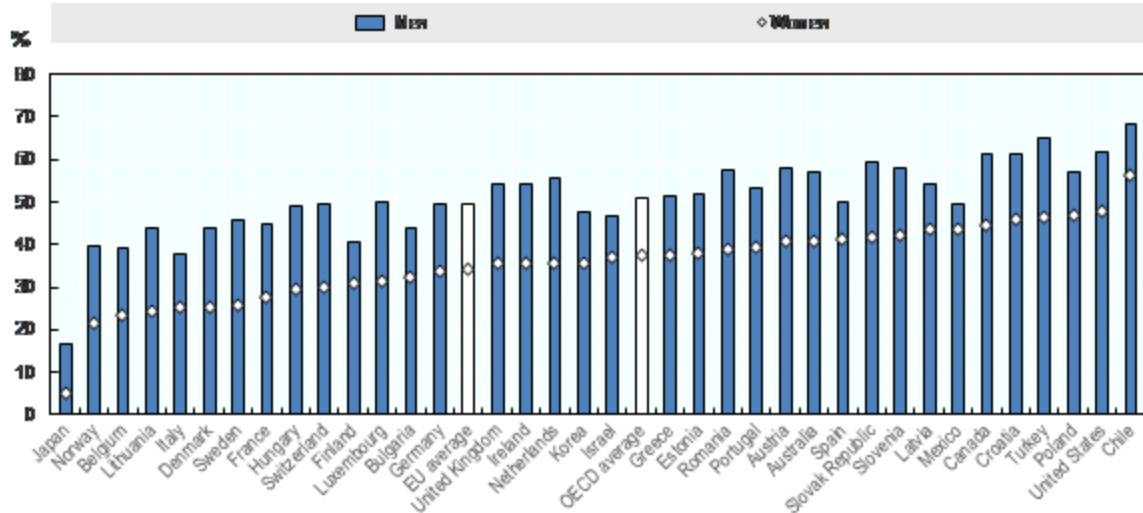
Abstract:

Women Entrepreneurs are pillars of new India and developing India, when women entrepreneurs are being talked about there are issues and problem faced by women entrepreneurs while setting up their businesses and making their businesses grow. There are number of issues such as finance raising, managerial skills and male dominance that is observed by women entrepreneurs and they can be resolved due to the mentality of society in which we are residing. Women Entrepreneurs are face issues not only at professional level but also at personal level which acts as disturbance in their progress. The issues can be resolved only by joint efforts of government and society and then only we can move towards young and developing India.

Keywords: Women Entrepreneurs, issues and problems, male dominance, comparison,

Introduction:

Gender inequality is a traditional issue that is faced by women of our country from decades be it mythological time, ancient period or medieval era all are witness of gender inequality. In this 21st century this gender inequality is seen on it's high rise when women entrepreneurs being judged, ranked and compared with men on every ground irrespective of the level of freedom, opportunities and level of equality given or provided to them. Still with this blockage women entrepreneurs have marked their stone in every era and made themselves stand out and shown the country their worth and what they are able to do and what they can achieve with level of self-confidence. There is gender inequality at world level and it can be seen with the below graph which shows how much contribution women entrepreneurs have given and where they are standing as compared to men.



Note: The figure shows the proportion of respondents who self-reported that they had the skills and knowledge to start a business. All EU and OECD countries participated in the GEM survey between 2014 and 2018 except the Czech Republic and Malta. Several countries did not participate in the survey in every year: Australia (2018), Austria (2015, 2017), Belgium (2016-18) Bulgaria (2014), Cyprus (2014-15), Denmark (2015-18), Estonia (2018), Finland (2017-18), France (2015), Hungary (2017-18), Japan (2015-16), Korea (2014), Latvia (2014, 2018), Lithuania (2015-18), Mexico (2018), Norway (2016-18), Portugal (2017-18), Romania (2016-18), Turkey (2014-15, 2017).

Source: Global Entrepreneurship Monitor (2019), *Special tabulation of the population surveys between 2014 and 2018.*

The survey has a mix of both European Countries and countries from economic corporation and development it shows that scale of knowledge and skills to start a business is least in Japan whereas highest in Chile, countries like United States, France & Australia is also lagging behind when the these developed countries are lagging it means that gender inequality exist at vast level and it needed to be end otherwise young female entrepreneurs will be lost somewhere in gender dominance issues.

The scroll's survey elaborated that women entrepreneur are declining over a period of time to 13% and study revealed that:

1. People are less reluctant to work with females as compared to men.

2. Financial Assistance is either delayed or denied.
3. Space for office is not easily provided to women entrepreneurs.
4. Lack of family support disturbed their growth in initial years.
5. Religious norms also affect the working of business.

Literature Review:

(Kothawale C.P) 2013 In this paper problems faced by women entrepreneurs are clearly explained. For economic development both men and women are equally important and with this aim the scenario is very different in India. The women entrepreneurs are seen with less confidence they are less trusted and due to this they are not given equal opportunities as compared to men. When women entrepreneurs are approach for fund availability, they are not given appropriate aspects for funding and they are compared with men even when they are performing good in their business. Women are expected to juggle both domestic and professional responsibilities at the same time. Such responsibilities may prove to be a significant impediment to some women's success as entrepreneurs. When production activities are concerned women entrepreneurs are considered less trained and due to this they are misjudged.

(Warnecke Tonia) 2014 the paper elaborated that female entrepreneurship is on rise in many developing countries. Many countries such as Thailand and Singapore have shown a rise in female entrepreneurship. Although the rise in female labor force participation has been lauded as evidence of considerable progress for women, institutionalist experts have also been quick to point that out female empowerment is not same as women's empowerment. By the late twentieth century, the upsurge in female labor force participation is becoming one of the distinguishing hallmarks of global socioeconomic transformation. With the exception of Africa, females joined the labor force at a quicker rate than males in every continent.

(Sánchez Cruz la de M et.al 2014) the study highlights the gender gap in entrepreneurship based on socioeconomic and psychological factors. There is growing belief that men and women behave differently when it comes to starting a venture. The statistic highlights the value for a shift in mindset in the entrepreneurial culture, as all these disparities are founded on gender stereotyping that influence entrepreneurial purpose. The author has employed large samples in various countries and collected data

about differences and similarities in men and women in starting a business. The socioeconomic factors are age, gender, demographic characteristics, it revealed that women entrepreneurs are younger as compared with men entrepreneurs. The Psychological factors that forced women to start the business are family attributes and need to set up themselves as role model in start of gender entrepreneur.

(Nicolas C et. al 2015) the paper throws light on social enterprise and women entrepreneurship. Women-owned businesses make up a significant portion of the entrepreneurial landscape. While men outnumber women in terms of entrepreneurship, in the context of social enterprises, the gender gap narrows. This could be highlighted by the fact that female's conduct is influenced by roles and stereotypes, which leads to a strong identification with the principles promoted by social enterprises. Given the difficulties for institutions to handle all social problems, increasing female participation in social activities makes them a vital participant in pushing such needed initiatives. In the context of social entrepreneurship, the gender gap is winnowed, and it is also illustrated that gender balance in social enterprises is affected by the country's level of development. These observations highlight the significance of factors like culture and social norms in explaining women's behavior.

(Welsh D.B.H et.al) 2016 Women entrepreneurs are influenced by stages of economic development (SEDs) in predictable ways across nations. Covering Canada, China, Egypt, Morocco, Poland, South Korea, and Turkey, this research aims at the contexts in which women entrepreneurs start their firms from two points of view: family support and personal concerns. This research focuses on particular issues that female entrepreneurs face during the start-up period of their firm. Emotional turmoil, household stress, isolation, the burden of the enterprise on family and personal connections, time management, weak or absent institutional assistance, and/or dealing with males are some of the issues that can arise. The dependent factor is considered as family support whereas the independent factor is global market competitiveness. Women are backbone of society and helping them will definitely help the country to rise thus basic support from family and support to hand household will help them set up as entrepreneurs.

(Nawaz Farah) 2011 the paper discussed the problems that are associated to women entrepreneurs because of gender gap faced by them. There is lack of confidence shown in women entrepreneurs while giving loans and women entrepreneurs are misjudged that they might lack the technical skills and managerial qualities. They may face obstacles

related to social and household which are directly affecting the women entrepreneurs. The socio-culture environment is also affecting the women entrepreneurs and it includes- religion, belief, customs, society, class, education and family structure. These socio-cultural issues are needed to be resolved so that women entrepreneurs can work with free mind and contribute to economic development of country.

Objectives of Study:

1. To identify the gender related problem faced by Women Entrepreneurs in India.
2. To suggest the solutions that can improve the status of Women Entrepreneurs in India.

Discussion:

Gender associated problem are existing in world since the start and these problems are made by man and the society to which we belong and it can be only solved if we work on the issues and resolve them and help the women entrepreneurs to grow and contribute in economic development. **Gender Related problems faced by Women Entrepreneurs:**

1. **Problems in Generating the Finance:** when women entrepreneurs are generating funds for their start-ups and ventures, they are seen with lack of confidence. Finance is blood and life line of business and if blood supply is stopped then life may come to an end, similarly if finance is stopped, then business will come to end. Women entrepreneurs are seen with lack of confidence and as compared to men while asking for finance in market. The primary reason behind this is women do not have any property in their name as seen with men, secondly banks also consider women as less-credit worthy while granting loans. Due to this reason women entrepreneurs financing relies on loan from friends and their personal saving which is not enough for business to run.
2. **Raw Material Scarcity:** when it comes to arranging raw material for business the women entrepreneurs are seen to have scarcity of raw material because of lack of suppliers are supplying to women entrepreneurs and improper discount rates are charged to women entrepreneurs. When supplying to women entrepreneurs the raw material suppliers are less reluctant to supply to companies which are being managed by women. Added to this raw material is delivered at high prices and less rebate is given to women entrepreneurs. Whereas suppliers might not charge

high prices to men entrepreneurs and will have more discount schemes for them if this gender-based issues persist in India then it will be difficult for women entrepreneurs to contribute for economic growth.

3. **Tough Competition:** Women Entrepreneurs are face stiff competitions as when compared with men entrepreneurs they are misjudged in terms of capabilities, knowledge managerial skills, managing operations and manufacturing handling of labor forces and taking care of investment, when they handle all the above aspects, they face barriers in handling labor and managing operations and manufacturing, with overcoming these barriers they are compared with men who are well established entrepreneurs and working from decades beating all odds.
4. **Limited mobility/flexibility:** Women Entrepreneurs has less flexibility as compared to men as they have family responsibilities and they are not allowed to move to different states to explore more options which acts as a constraint for them. They have to follow unnecessary societal norms which acts as a barrier to their respective business. They are expected to follow customs and traditions.
5. **Lesser family Support:** there are lack of females who face lesser family support while working, females are expected to take care of family needs as their 1st priority. Families are little orthodox in this criterion and are not in favor of females of family to move to next cities moreover they are less supportive in even growing stage of business and are not ready to lend any kind of financial and emotional support to them.
6. **Male dominance:** our society is considered as a male dominant society. Since males are large in number, they show their dominance in every sector and thus making females feel less in number and this gives rise to struggle for rights. Male dominance is a big issue and needed to be resolved in time so that equality is seen while dealing in market.
7. **Lack of education:** many of women entrepreneurs are less educated and they are not fully aware of schemes, initiatives, subsidies and financial incentives while entering into market. Thus, they have to take help of those people who are just interested in making their money rather than supporting someone.
8. **Low-Risk bearing Capacity:** women entrepreneurs are misjudged and seen as they have a low risk bearing capacity while dealing in market. They are not given

fair chances to prove themselves and not provided with equal opportunities to show their caliber. Thus, this is due to the reason people assumes that female might not take riskier projects or less aware of tackling risk in the market or big players might wash away them.

9. Religion based issues: when we are living in a society and following some religion that definitely comes in between the way of doing business and women entrepreneurs are supposed to follow the religions customs and values and adopting for business. Religious sentiments are surely to be taken care of when doing business as these sentiments might cause business to flourish in market.

10. Demographic Concerns: demographic factors affect the successful running of business, if business is located in remote area and transportation facilities are not appropriate in that area then it will cause an issue to business, adding on to climatic conditions are also a bigger concern, income of buyers in that area where business deals will also affect the successful running of business.

Thus, these are gender issues which will affect the women entrepreneurs and can surely be over-come if suggestions are followed and applied.

Suggestive Solutions to gender-based problems faced by women entrepreneurs

1. The initiative is to create a change in traditional ideas can be the initial step in the policy processes with relation to female entrepreneurs. Peer awareness campaigns, training, and supportive services, with a focus on gender sensitization, can help achieve this.
2. The curriculum of the educational system can be constructed in such a way to help nurture future entrepreneurs with basic managerial knowledge and skills.
3. In terms of granting industrial plots, sheds, and other amenities, the government can set specific preferences for women. However, caution should be exercised to ensure that any misuse is punished. Appropriate regulatory provisions should be in place.
4. Enhancing the educational standards of women in general, as well as establishing adequate provisions for training, practical experience, and self-development programs to improve their overall personality standards, should be highlighted.
5. Women entrepreneurs should be encouraged to join self-help organizations.

6. Efforts should be made specifically to assist women in obtaining credit. Bank and regulatory authorities should accept less traditional kinds of collateral, consider the borrower's willingness to repay, and make business registration easier. For female entrepreneurs, efforts should be made to establish novel lending and savings solutions.
7. Lastly but not least, all-India groups must be established to discuss difficulties, grievances, and issues affecting women entrepreneurs. Authorities should tackle complaints about limits or shortfalls in the economic advancement of women entrepreneurs, and appropriate steps should be adopted to encourage more entrepreneurship in the long-term.

Conclusion:

Gender related barriers are a major-issues faced by women entrepreneurs in India, these barriers are social, demographic, religious, financial, and many more, the male dominance in this sector has given a rise to gender sensitization issues, this gender biasedness is continuing from very long period which is needed to be solved so that we can bring women entrepreneurs ahead and make them work for their dreams and ambitions. The solutions suggested that awareness campaigns and programs should be organized time to time removing gender sensitive issues. Leadership oriented or managerial skills should be developed among young female entrepreneurs. Banking regulations should be flexible for granting loans, schemes should be developed to help women entrepreneurs and major initiatives should be taken to promote female entrepreneurship. Grievances should be tackled in time proper resolutions should be given.

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