



RESEARCH ARTICLE

WOMEN ENTREPRENEURSHIP AND ITS IMPACT ON DIGITAL INDIA

***Dr. Suresha, K. P.**

Asst. Professor, Department of Studies and Research in Economics, Karnataka State Akkamahadevi Women's University, Torvi, Vijayapura 586105, Karnataka

ARTICLE INFO

Article History:

Received 20th January, 2019

Received in revised form

26th February, 2019

Accepted 24th March, 2019

Published online 30th April, 2019

Keywords:

Women entrepreneurs,
Digital India, Problem,
Issues, challenges.

ABSTRACT

All business owners face certain challenges, but women, because of their gender, often have additional challenges and obstacles that their male peers are less likely to encounter working women who have children experience even more demand on time, energy and resources. But this does not mean women as well as success full than men, in fact, statistic show that women are starting business at more than twice the rate female majority owned business. The growing success rate of women entrepreneurship shows that they are resourceful and able to succeed, despite the odds. Women entrepreneurs may be defined as the women or a group of women who initiate organize and operate a business enterprise. The govt. of India has defined women entrepreneurs as "an enterprise owned and controlled by women having giving at least 51 percent of the employment generated in the enterprise to women." Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and stands on their legs. The women entrepreneurs are recognized as a power full instrument for the economic development of any country as well as in bringing the changes in the society as catalyst so the evaluation of the growth of the entrepreneurship becomes necessary in general.

INTRODUCTION

All business owners face certain challenges, but women, because of their gender, often have additional challenges and obstacles that their male peers are less likely to encounter working women who have children experience even more demand on time, energy and resources. But this does not mean women as well as success full than men, in fact, statistic show that women are starting business at more than twice the rate female majority owned business. The growing success rate of women entrepreneurship shows that they are resourceful and able to succeed, despite the odds. Women entrepreneurs may be defined as the women or a group of women who initiate organize and operate a business enterprise. The govt. of India has defined women entrepreneurs as "an enterprise owned and controlled by women having giving at least 51 percent of the employment generated in the enterprise to women." Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and stands on their legs. The women entrepreneurs are recognized as a power full instrument for the economic development of any country as well as in bringing the changes in the society as catalyst so the evaluation of the growth of the entrepreneurship becomes necessary in general.

The Statement of Problems of women Entrepreneurship in India: Women entrepreneurship in India were recent phenomenon. By and large they had confide themselves to petty business and tiny cottage industries. Women entrepreneurs engaged in business due to push and pull factors.

Which encourage women to have an independent occupation and stands on their on legs. A sense towards independent decision making on their life and career is the motivational factors behind this urge. Saddled with house hold chores and domestic responsibilities women want to get independence under the influence of these factors the women entrepreneurs choose a profession as well a challenges and as an urge to do something new. Such situation is described as full factors while in push factors women engaged in business activities due to family compulsion and the responsibility is thrust upon them.

Review of Literature: Sarbapirya and Ishita (2011) focus on women entrepreneur in India and also they talk about the status of woman entrepreneurs and the problems faced by them when they set up and manage their own business in the competitive world of business environment. Actually, there are significant differences between women entrepreneurs and the men entrepreneurs on ground of perseverance, potentiality and ability to work hard, as well as the abilities specific to emotional. Sri Ramappa (2011) identifies the major problems of analyzing the various problems faced by them and by suggesting the remedial measure which will help in the speeding up of women age group. The government schemes, incentives and subsidies have inspired and provided support measures to women entrepreneurs in Karnataka in her research, one of the findings was that while a majority of women came from a family business background and they were mostly married to business families. The business environment helped them to get prepared mentally, therefore helping them to easily enter into business.

***Corresponding author: Dr. Suresha, K. P.**

Asst. Professor, Department of Studies and Research in Economics, Karnataka State Akkamahadevi Women's University, Torvi, Vijayapura 586105, Karnataka

Table 1. The present status of women entrepreneurship in India 2013-14

States	No of Units Registered	No of Women Entrepreneurs	Percentage
Tamil Nadu	9618	2930	30.36
Uttar Pradesh	7980	3180	39.84
Kerala	5487	2135	38.91
Punjab	4791	1618	33.77
Maharashtra	4339	1394	32.12
Gujarat	3872	1538	39.72
Karnataka	3822	1026	26.84
Madhya Pradesh	2967	842	28.38
Other States & UTS	14576	4185	28.71
Total	57452	18848	32.82

Source: SSI Report – 2013 -14

Table 2. Women Entrepreneurs in Karnataka during 2013-14

Year	No. of Units Registered	No. of Women Entrepreneurs	Percentage
2005	1822	526	28.87
2006	2822	626	22.18
2007	3022	826	27.33
2008	3122	920	29.47
2009	3222	926	28.74
2010	3622	1001	27.64
2011	3822	1026	26.84
2012	3922	2026	51.66
2013	4822	3026	62.75
2014	5822	4026	69.15
Total	36020	14929	46.58
Growth rate	2215.294	469.2077	21.17972

Source: Central statistical office compression 2013-14

Kumbhar and Kumbhar (2012) discuss several problems faced by women entrepreneurs like start up finance, access to technology, management and marketing skills and lack of confidence. Also they discuss the role of various associations promoting women entrepreneurs like SHG, WIT and SEWA. Lastly they provide suggestions for the development of women entrepreneurship which will help them in earning money and becoming economically independent. This will lead to an improvement is not only the women, from the point of view of better health, education and skill but an improvement in her living condition also by being able to use cleaner fuel, better house, better sanitation, facilities and infrastructural facilities. Bhardwaj, Parashar, Pandey and Sahu (2012) intended to find out various motivating and de-motivating internal and external factors of women entrepreneurship. They attempt to quantify some for nonparametric factors to give the sense of ranking these factors. They also suggest the way of eliminating and reducing hurdles present in front of women entrepreneurship development in Indian Context. The study tried to find out the difference among various set of people of the crucial factors which are concerned with the women entrepreneurial opportunities at large. Issues have been identified through various literature studied. These factors may vary from place to place and business to business but women entrepreneurship is necessary for the growth of any economy whether it is large or small.

The objectives of the study: The study was planned with following objectives.

1. To examine the present status of women entrepreneurship in India and Karnataka.
2. To the problem faced in women entrepreneurship in India and Karnataka.
3. To Study the impact of assistance in the government on women entrepreneurship.
4. To make suggestion and recommendation.

Research Methodology: The study is based on secondary data which is collected from the published reports of RBI, NABARD, CSO, Survey, SSI Report, Newspaper, Journals, and some relevant research paper and Websites etc.

The Present Status of women Entrepreneurship in IndiaL Women entrepreneurs may be defined as the women or a group of women who initiate organize and operate a business enterprise. The govt. of India has defined women entrepreneurs as “an enterprise owned and controlled by women having giving at least 51 percent of the employment generated in the enterprise to women.” Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and stands on their legs. The below tables focus on present status women enterprise India are discussed. Table-2 Reflects that women entrepreneurs in Karnataka during 2005 to 2014 to be analyzed. No of women entrepreneurs registered during the year 2013-14-57452, out of which only 18848 are women entrepreneurs it is 32.82 percentages. In the above table shows that majority of entrepreneurship exist in Tamilnadu, Gujarat Maharashtra and Karnataka Delhi etc.in this highest women Entrepreneurs in Uattarpradesh Kerala and Gujarat.

Women Entrepreneurs in Karnataka: Trend and pattern of Women Entrepreneurship in Karnataka. The following table focuses on trend and pattern of women entrepreneurship in Karnataka. Table 2 -reflects that women entrepreneurs in Karnataka during 2000 to 2009 to be analyzed. No of women entrepreneurs registered during the year 2005 to 2014 is 36020, out of which only 14929 are women entrepreneurs it is 46.58 percentages. No of Units registered during the year 2014 is 5822 which is highest. No of women entrepreneurs during the year 2005 is 526 which is very least. No of women entrepreneurs during the year 2014 is 4026 which is highest. Percentage of women entrepreneurs during the year 2006 is 22.18 which are least. The percentage of women entrepreneurs during the year 2014 are 69.15 which are highest. The growth rate of no of units registered from 2005 to 2014 is 36020. The

growth rate of no of women entrepreneurs from 2005 to 2014 is 46.20. The percentage of the growth rate of women entrepreneurs during 2005 to 2014 is 21.17.

Problems face by women entrepreneurs in India and Karnataka: Women in India re faced many problems to get ahead their life in business. A few problems can be detailed as;

1. The greatest deterrent to women entrepreneurs is that they are women. A kind of patriarchal – male dominant social order is the building block to them in their way towards business success. Male members think it a big risk financing the ventures run by women.
2. The financial institutions are skeptical about the entrepreneurial abilities of women. The bankers consider women loonies as higher risk than men loonies, the bankers put unrealistic and unreasonable securities to get loan to women entrepreneurs. According to a report by the United Nations Industrial Development Organization (UNIDO), “despite evidence that women’s loan repayment rates are higher than men’s women still face more difficulties in obtaining credit,” often due to discriminatory attitudes of banks and informal lending groups (UNIDO, 1995)
3. The entrepreneurs usually require financial assistance of some kind to launch their ventures – be it a formal bank loan or money from a savings account. Women in developing nations have little access to funds, due to the fact that they are concentrated in poor rural communities. The women entrepreneurs are suffering from inadequate financial resources and working capital. The women entrepreneurs lack access to external funds due to their inability to provide tangible security. Very few women have the tangible property in hand.
4. Women’s family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations. Having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business”. The financial institutions discourage women entrepreneurs on the belief that they can at any time leave their business and become housewives again. The result is that they are forced to rely on their own savings, and loan from relatives and family friends.
5. Indian women give more emphasis to family ties and relationships. Married women have to make a fine balance between business and home. More over the business success is depends on the support the family members extended to women in the business process and management. The interest of the family members is a determinant factor in the realization of women folk business aspirations.
6. Another argument is that women entrepreneurs have low-level management skills. They have to depend on office staffs and intermediaries, to get things done, especially, the marketing and sales side of business. Here there is more probability for business fallacies like the intermediaries take major part of the surplus or profit. Marketing means mobility and confidence in dealing with the external world, both of which women have been discouraged from developing by social conditioning. Even when they are otherwise in control of an enterprise, they often depend on males of the family in this area.
7. The male – female competition is another factor, which develop hurdles to women entrepreneurs in the business management process. Despite the fact that women entrepreneurs are good in keeping their service prompt and delivery in time, due to lack of organizational skills compared to male entrepreneurs women have to face constraints from competition. The confidence to travel across day and night and even different regions and states are less found in women compared to male entrepreneurs. This shows the low level freedom of expression and freedom of mobility of the women entrepreneurs.
8. Knowledge of alternative source of raw materials availability and high negotiation skills are the basic requirement to run a business. Getting the raw materials from different souse with discount prices is the factor that determines the profit margin. Lack of knowledge of availability of the raw materials and low level negotiation and bargaining skills are the factors, which affect women entrepreneur’s business adventures.
9. Knowledge of latest technological changes, know how, and education level of the person are significant factor that affect business. The literacy rate of women in India is found at low level compared to male population. Many women in developing nations lack the education needed to spur successful entrepreneurship. They are ignorant of new technologies or unskilled in their use, and often unable to do research and gain the necessary training. Although great advances are being made in technology, many women’s illiteracy, structural difficulties, and lack of access to technical training prevent the technology from being beneficial or even available to females. According to the economist, this lack of knowledge and the continuing treatment of women as second class citizens keeps them in a pervasive cycle of poverty. The studies indicates that uneducated women do not have the knowledge of measurement and basic accounting.
10. Low level risk taking attitude is another factor affecting women folk decision to get into business. Low-level education provides low-level self-confidence and self-reliance to the women folk to engage in business, which is continuous risk taking and strategic cession making profession. Investing money, maintaining the operations and ploughing back money for surplus generation requires high risk taking attitude, courage and confidence. Though the risk tolerance ability of the women folk in day to day life is high compared to male members, while in business it is found opposite to that.
11. Finally high production cost of some business operations adversely affects the development of women entrepreneurs. The installation of new machineries during expansion of the production capacity and like similar factors dissuades the women entrepreneurs from venturing into new areas.

RESULT AND DISCUSSION

Right efforts on from all areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. Following efforts can be taken into account for effective development of women entrepreneurs.

1. Consider women as specific target group for all developmental programmes.
 2. Better educational facilities and schemes should be extended to women folk from government part.
 3. Adequate training programme on management skills to be provided to women community.
 4. Encourage women's participation in decision-making.
 5. Vocational training to be extended to women community that enables them to understand the production process and production management.
 6. Skill development to be done in women's polytechnics and industrial training institutes. Skills are put to work in training-cum-production workshops.
 7. Training on professional competence and leadership skill to be extended to women entrepreneurs.
 8. Training and counseling on a large scale of existing women entrepreneurs to remove psychological causes like lack of self-confidence and fear of success.
 9. Counseling through the aid of committed NGOs, psychologists, managerial experts and technical personnel should be provided to existing and emerging women entrepreneurs.
 10. Continuous monitoring and improvement of training programmes.
 11. Activities in which women are trained should focus on their marketability and profitability.
 12. Making provision of marketing and sales assistance from government part.
 13. To encourage more passive women entrepreneurs the women training programme should be organized that taught to recognize her own psychological needs and express them.
 14. State finance corporation and financing institution should permit by statute to extend purely trade related finance to women entrepreneurs.
 15. Women's development corporations have to gain access to open-ended financing.
 16. The financial institutions should provide more working capital assistance both for small scale venture and large scale ventures.
 17. Making provision of micro credit system and enterprise credit system to the women entrepreneurs at local level.
 18. Repeated gender sensitization programmes should be held to train financiers to treat women with dignity and respect as persons in their own right.
 19. Infrastructure, in the form of industrial plots and sheds, to set up industries is to be provided by state run agencies.
 20. Industrial estates could also provide marketing outlets for the displays and sale of products made by women.
 21. A women entrepreneur's guidance cell set up to handle the various problems of women entrepreneurs all over the state.
 22. District Industries Centers and Single Window Agencies should make use of assisting women in their trade and business guidance.
 23. Programmes for encouraging entrepreneurship among women are to be extended at local level.
 24. Training in entrepreneurial attitudes should start at the high school level through well designed courses, which build confidence through behavioral games.
 25. More governmental schemes to motivate women entrepreneurs to engage in small scale and large-scale business ventures.
 26. Involvement of non Governmental Organizations in women entrepreneurial training programmes and counseling.
- Steps Taken By the Government in Planning period:**
- Development of women has been a policy objective of the government since independence. Until the 70s the concept of women's development was mainly welfare oriented. In 1970s, there was a shift from welfare approach to development approach that recognized the mutually reinforcing nature of the process of development. The 80s adopted a multi-disciplinary approach with an emphasis on three core areas of health, education and employment. Women were given priorities in all the sectors including SSI sector. Government and non government bodies have paid increasing attention to women's economic contribution through self employment and industrial ventures.
- The first Five year plan (1951-59) envisaged a number of welfare measures for women. Establishment of the Central Social Welfare Board, organization of Mahila Mandals and the Community Development Programmes were a few steps in this direction.
 - In the second Five year plan (1956-61), the empowerment of women was closely linked with the overall approach of intensive agricultural development programmes.
 - The Third and Fourth Five year plans (1961-66 and 1969-74) supported female education as a major welfare measure.
 - The Fifth five year plan (1974-79) emphasized training of women, who were in need of income and protection. This plan coincided with international women's decade and the submission of report of the committee on the status of women in India. In 1976, Women's welfare and development Bureau was set up under the ministry of Social Welfare.
 - The Sixth Five year plan (1980-85) saw a definite shift from welfare to development. It recognized women's lack of access to resources as a critical factor impeding their growth.
 - The Seventh Five year plan (1985-90) emphasized the need for gender equality and empowerment. For the first time, emphasis was placed upon qualitative aspects such as inculcation of confidence, generation of awareness with regards to rights and training in skills for better employment.
 - The Eight Five year plan (1992-97) focused on empowering women, especially at the Grass Roots Level, through Panchayat Raj Institutions.
 - The Ninth Five Year plan (1997-2002) adopted a strategy of Women's Component plan, under which not less than 30 percent of funds / benefits were earmarked for women related sectors.
 - The Tenth Five-year plan (2002-07) aims at empowering women through translating the recently adopted National Policy for Empowerment of Women (2001) into action and ensuring Survival.
 - Eleventh five year plan (2007-2012) Protection and Development of women and children through rights based approach. At present, the Government of India has over 27 schemes for women operated by different departments and ministries. Some of these are:

- Twelfth Five Year plan (2012-17) Avail the assistance of technology and they too remain confined to word processing software in the computer. They hardly make use of advanced software available like statistical software SAP, Accounting Package like Tally, Animation software 3D MAX, Internet, etc.
- Lack of awareness about the financial assistance in the form of incentives, loans, schemes etc. by the institutions in the financial sector. So the sincere efforts taken towards women entrepreneurs may not reach the entrepreneurs in rural and backward areas.
- Achievement motivation of the women folk found less compared to male members. The low level of education and confidence leads to low level achievement and advancement motivation among women folk to engage in business concern.

Apart from the above discussed problems there may occur other series of serious problems faced by women entrepreneurs as improper infrastructural facilities, high cost of production, attitude of people of society towards the women modern business outlook, low needs of enterprise. Women also tend to start business about ten years later than men, on average. Motherhood, lack of management experience, and traditional socialization has all been cited as reasons for delayed entry into entrepreneurial careers.

Suggestions for improving women entrepreneurs in India

Right efforts from all areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. Entrepreneurship basically implies being in control of one's life and activities and women entrepreneurs need to be given confidence, independence, and mobility to come out of their paradoxes. The following measures are suggested to empower the women to seize various opportunities and face challenges in business.

- There should be a continuous attempt to inspire, encourage, motivate and cooperate women entrepreneurs.
- An awareness programme should be conducted on a mass scale with the intention of creating awareness among women about the various areas to conduct business.
- Attempts should be there to enhance the standards of education of women in general as well making effective provisions for their training, practical experience and personality development programmes, to improve their overall personality standards.
- Organize training programmes to develop professional competencies in managerial, leadership, marketing, financial, production process, profit planning, maintain books of accounts and other skills. This will encourage women to undertake business.
- Vocational training to be extended to women community that enables them to understand the production process and production management.
- Skill development to be done in women's polytechnics and industrial training institutes. Skills are put to work in training cum production workshops.
- Educational institutes should tie up with various government and non-government agencies to assist in

entrepreneurship development mainly to plan business projects.

- International, National, Local trade fairs, Industrial exhibitions, seminars and conferences should be organized to help women to facilitate interaction with other women entrepreneurs.
- Women in business should be offered soft loans and subsidies for encouraging them into industrial activities. The financial institutions should provide more working capital assistance both for small scale venture and large scale ventures.
- Making provision of micro credit system and enterprise credit system to the women entrepreneurs at local level.
- The weaker section could raise funds through various schemes and incentives provided by the government to develop entrepreneurs in the state. E.g. The Prime Ministers Rozgar Yojana, The Khadi and Rural Village Industries Scheme, etc.
- In the initial stages women entrepreneurs may face problems but they must persevere, believe in themselves and not give up mid way.
- Attempts by various NGO's and government organizations to spread information about policies, plans and strategies on the development of women in the field of industry, trade and commerce. Women entrepreneurs should utilize the various schemes provided by the Government.
- Women should try to upgrade themselves in the changing times by adapting the latest technology benefits. Women must be educated and trained constantly to acquire the skills and knowledge in all the functional areas of business management. This can facilitate women to excel in decision making process and develop a good business network.
- Self help groups of women entrepreneurs to mobilize resources and pooling capital funds, in order to help the women in the field of industry, trade and commerce can also play a positive role to solve this problem.
- Women's entrepreneurship must be examined both at the individual level (i.e. the choice of becoming self – employed) and at the firm level (the performance of women owned and managed firms) in order to fully understand the differences between men's and women's entrepreneurship.

Thus by adopting the following aforesaid measures in letter and spirit the problems associated with women can be solved. Entrepreneurship is not a bed of roses to women. Women participation in many kinds of economic activities to complement to their family income, their participation in no way reduces their family duties. The task of women has become more tedious and full of challenges.

Conclusion

It can be said that today we are in a better position wherein participation in the field of entrepreneurship is increasing at a considerable rate, efforts are being taken that the economy as well as global level to enhance women's involvement in the enterprise sector independence brought promise of equality of opportunity in all sphere to the Indian women and laws guaranteeing for their equal rights of participation in political process and equal opportunities and rights in education and employment were enacted. But unfortunately, the government

sponsored development activities have benefitted only a small section of women. The large majority of them are still unaffected by change and development activities have benefitted only a small section of women i.e. the urban middle class women. The large majority of them are still unaffected by change and development. The reasons are well sighted in the discussion part of this article. It is hoped that the suggestions forwarded in the article will help the entrepreneurs in particular and policy planners in general to look into this problem and develop better schemes, developmental programmes and opportunities to the women to enter into more entrepreneurial ventures.

REFERENCES

Dhameja, S K. 2008. Women Entrepreneurs opportunities, performance and problems Deep and Deep publications Pvt. New Delhi.

Pawan Garge, Bagga Rajesh 2009. A Comparative Study of Opportunities growth and problems of women entrepreneurs Asia pacific business Review Jan March.

Raghavulu, V. M. 2003. Women Entrepreneurship in backward areas SEDME, Vol 30, December No. 4 Pp 43-52.

Renuka, V. 2001. Opportunities and challenges for women in business India together, online report, Civil Society information exchange pvt. ltd.

Sethi Sunitah. 2009. Women entrepreneurship in India, problems and future prospects of development” Shodh, Samiksha aurmulyankan International research journal issue 09742832 Vol II issue 9 10 (Oct No 2009)

Sinha Poonam, 2003. Women Entrepreneurship in the north east India Motivation Social support and constraints, IJIR, Vol 8 No. 4
