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## **International Journal of Advance and Innovative Research**

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# WOMEN DEVELOPMENT IN INDIA THROUGH ENTREPRENEURSHIPS: OPPORTUNITIES AND CHALLENGES

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#### ABSTRACT

This paper attempts to analyze the status of Women Empowerment in India and highlights the opportunities and Challenges of Women's development. Today the empowerment of women has become one of the most important concerns of 21st century, because women is backbone of the society, without women development overall development of the society is impossible. But practically women empowerment is still an illusion of reality. We observe in our day to day life how women become victimized by various social evils. Women Empowerment is the vital instrument to expand women's ability to have resources and to make strategic life choices. Women form an important segment of the labour force and economic role-played by them cannot be isolated from the frame work of develop. the role of women as business owners is gradually increasing all over the world .women entrepreneurship development leads to self fulfilment and women become aware of where they are going, what their position is in the society, their status in the society, her existence and rights. Women are becoming more empowered, personally and economically, present study is initiated on empowering women through entrepreneurship development in emerging economics in India.

Keywords: Women Empowerment, Entrepreneurs, Obstacles, opportunities, Socio-eco.Development

#### **INTRODUCTION**

Woman constitutes the family, which leads to society and Nation. Social and economic development of women is necessary for overall socio-economic development of any society or a country. Entrepreneurship is the state of mind which many women have in her but has not been capitalized in India in way in which it should be. Role of women is necessary for in the current century for achieving the aim of overall development. Due to change in environment, now people are more capable and comfortable to accept leading role of women in our society, though there are some exceptions. Developing and developed nations have realized that developing women entrepreneurship is indispensable to flourish, as economically dominant nations in the modern high-tech world. In Indian environment men are always considered as economic supporter for his family as well as for the nation and women are considered as a care taker of the family rather than an economic support. This paper glides from the period of fifties to the 21st centuries and how transformation has occurred in the women roles.

Women's Empowerment has been an issue of immense discussions and contemplation over the last few decades world-wide. This as an agenda has been on top of the lists of most government plans & programs as well. However, it has been observed that most of the policies and programs view empowerment in the economic sense only working in the belief that economic self-reliance empowers women ignoring other variables like health, education, literacy etc. The study is based on purely from secondary sources. The study reveals that women of India are relatively disempowered and they enjoy somewhat lower status than that of men in spite of many efforts undertaken by Government. The study concludes by an observation that access to Education, Employment and Change in Social Structure are only the enabling factors to Women Empowerment.

#### OBSTACLES AND ISSUES FACED BY WOMEN ENTREPRENEURS IN INDIA

In Indian context attitude towards the women are still conquered by the tough resistance from the male ego and the problem of Indian women pertains to her key responsibility towards family. From the beginning till the enterprise function, women entrepreneur comes across a series of problem. In rural areas women are considered as helper.

#### The main obstacles faced by women entrepreneurs are as follows

- The biggest turning point of a woman' life is her wedding. She turned into a daughter-in-law from a daughter. The priority is also changed with this.
- Cast and family dominator also hinder women entrepreneur. For this women entrepreneur cannot overcome the obstacle before them to grow and flourish. In rural areas, women face more social, religious and political obstacle.
- Though our constitution speaks of equality between male-female sexes, male patriot is still the order of the day. Male dominated society destroys a female capability ability shows much less than male.

- In our Rural India 60% of total women are illiterate. They are far behind in the field of education. Due to lack of appropriate education, women entrepreneurs are in dark about the rapidly growing new technology, new methods of production, marketing techniques, and other governmental policy.
- Various organisation in the financial sector expand their utmost support in the form of different incentives, loans etc. Many woman entrepreneurs do not aware of all these assistance provided by the institutions. Even the financial institutes are not coming forward to give financial assistance to women borrowers and for these more chances of business failure.

#### CHALLENGES FACE BY WOMEN ENTREPRENEURS

Low level of vocational Education: while women are making major strides in educational attainment at primary and secondary levels, they often lack the combination of education, vocational and technical skills, and work experience needed to support the development of highly productive businesses.

- **Financial problems** Access to finance is one of the most common challenges that entrepreneurs face and this is especially true for women who are further impeded by lack of personal identification, lack of property in their own name and the need for their husband's countersignature on many documents.
- **Family Environment** The institutional and legal environment is critical to the growth of female-owned enterprises. Heavy household responsibilities leave a demand on women especially those in rural areas who have more children.
- Lack of family support: Sometimes the family may make the women feel guilty of neglecting household duties in her pursuit of business obligations. Cultural traditions may hold back a woman from venturing into her own business.
- Low capital sources: Most of women don't have knowledge about various capital establishing sources. Traditional sources of finance like banks are reluctant to lend to women entrepreneurs especially if they do not have any male or family backing. This is especially true of lower income females. Women do not have adequate finance or legal knowledge to start an enterprise.
- Lack of Self confidence: lack of role models undermines the self confidence of women entrepreneurs. The activity of selling is considered abhorrent to the female gender.

#### STRENGTH

- Women entrepreneur are confident, creative, innovative and are capable of achieving self economic independence individually or jointly.
- They can generate employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life.
- Women prefer to work from their own residence, difficulty in getting suitable jobs and desire for social recognition motivates them self-employ men.

#### WEAKNESSES

- Absence of proper support, cooperation and back-up for women by their own family members and the outside world people force them to drop the idea of excelling in the enterprise field.
- Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations.
- Female folk lacks achievement motivation as compared to male members
- The greatest obstacle for women entrepreneurs is that they are women.

#### **OPPORTUNITY**

- Women inculcate entrepreneurial values and involve greatly in business dealings.
- Business opportunities that are approaching for women entrepreneurs are eco friendly technology, Biotechnology, IT enabled enterprises, event management, tourist industry, Telecommunication, Plastic materials, Mineral water, Herbal & health care, Food, fruits and vegetables processing.
- Women entrepreneurs avail new opportunities in the rural areas.

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#### **OBJECTIVE OF THE STUDY**

- 1. To know the need of women Development in India.
- 2. Opportunities for women Entrepreneurs.
- 3. To Study the impact of Entrepreneurship, Development in Women Development.
- 4. To understand the concept and philosophy of Indian women development.
- 5. To find out the various personal and financial problems of women development.

#### **RESEARCH METHODOLOGY**

This study is an observatory study based on secondary data. The data has been collected from various published sources, books and websites.

#### DATA COLLECTION

This research is based only secondary data sources:

These all official record proved to be useful to make the study realistic and meaningful reference books, magazines, related websites, government report, library books and internet use proved help for secondary data.

The Secondary data was collected through reputed Journals, Newspapers, Books, and Websites, referred books, will be reports, and conference papers, referred journals, magazines periodicals, ministry of finance (Economic Survey) Govt.

#### CONCLUSION

Since the 21st century, the role of Indian women has been changing because of growing industrialization and urbanization. Indian women are becoming a effective role in the society. Over a period of time, more and more women are going for advanced, professional and technical education. Their proportion in the total workforce is also increasing. However, for women there are several handicaps to enter into and manage business. All entrepreneurs face certain challenges, but women often have additional challenges and bottlenecks because of their gender. Their male peers have lesser probability to encounter these problems. Working mothers experience even more demands regarding time, resources and energy. But it does not mean men are more successful than women. The increasing rate of success of women entrepreneurs reveals that they are imaginative, and able to achieve, in spite of the odds. Women often have such skills and innate capabilities that are advantageous in businesses. Women are likely to be great networkers, have inherent competencies for bargaining, and the capability to multi-task. By creating a strong business network, learning new tactics to maintain balance between work and life, getting inspiration from other successful women entrepreneurs, and, by keeping them updated, women entrepreneurs can attain new heights of success.

#### MAJOR SUGGESTION FOR THE DEVELOPMENT OF WOMEN

Right efforts are required in the improvement of women entrepreneurs and their greater contribution in the entrepreneurial activities. Women entrepreneurs need to be given assurance, freedom, and mobility to come out of their absurdities.

The following actions are recommended to authorize the women to grab different opportunities and face challenges in their business.

- 1. Awareness program must be conducted on a huge scale for increasing awareness among women,
- 2. There must be a constant attempt to inspire, motivate women entrepreneurs,
- 3. By arranging unlimited vocational training to women community to understand them the production process and production management,
- 4. Proper training programs must be organized to develop professional competencies in managerial, leadership, financial, production process, profit planning, marketing, maintaining books of accounts and other skills. These all will encourage women to start business,
- 5. Educational institution should tie up with various government and Non-government agencies to support in entrepreneurship development
- 6. Various schemes plans must be provided by the government to develop entrepreneurs in the state. E.g. the Prime ministers Rozgar Yojana, Community Development Programme (CDP), Scheme of Discriminatory Interest Rate, Rural village industries scheme etc,

- 7. The financial institutions should lend their hand to provide more working capital assistance both for small scale venture and large scale ventures,
- 8. NGOs and government organizations must spread information about policies, plans and strategies on the improvement of women in the field of industry, trade and commerce. Women entrepreneurs should employ the various schemes provided by the Government,
- 9. Workshops and seminars should be organized frequently for women entrepreneurs to make their relations more cordial.
- 10. Government should recognize the successful or growing women entrepreneurs and award them. This recognition and publicity will motivate other women entrepreneurs. And last but not the list a good support from their family can encourage women in entering business. It's difficult for a woman to start and run a business in India as there are lots of obstacles.

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