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# Women Entrepreneurship Problems and Prospects a Study of State of Telangana

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### ABSTRACT

Entrepreneurship is a distinct and crucial factor of production. The spirit of enterprise makes man an entrepreneur. Such a spirit transformed man from a normal to cattle breeder to a settled, agriculturist to a trader and to the industrialist. These entrepreneurs are persons who initiate, organize, manage & control the affairs of business units that combine the factor of production, to supply goods & services, whether the business pertains to agriculture, industry trade or profession. The emergence of entrepreneurs in a society depends to a great extent on the economic, social, religious, cultural and psychological factors prevailing in the society.

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### Introduction

Entrepreneurship is a distinct and crucial factor of production. The spirit of enterprise makes man an entrepreneur. Such a spirit transformed man from a normal to cattle breeder to a settled, agriculturist to a trader and to the industrialist. These entrepreneurs are persons who initiate, organize, manage & control the affairs of business units that combine the factor of production, to supply goods & services, whether the business pertains to agriculture, industry trade or profession. The emergence of entrepreneurs in a society depends to a great extent on the economic, social, religious, cultural and psychological factors prevailing in the society. In the advanced countries of the world, there is a phenomenal increase in the number of self-employed women after the World War. In the United States women own 25 percent of all business, even though their sales on an average is less than two fifths of those of other small businesses. In the UK, since 1980, the number of self employed women has increased three times as fast as the number of self-employed men.

Out of total 1,210.56 billion people in India, in the year 2014 upto March female comprise 587.44 million representing 48.53 percent of the total population. There are 182.10 million women work force (representing 31 percent of the female population) but as per the census only 3,85,906 women accounting for only 4.5 percent of total self-employed persons in the country were recorded. Majority of them are engaged in the unorganized sector.

The Table 1 presents the data that the distribution of Women by employment status and Rural/Urban residence in India It is from the data presented in the Table 1, that the changes in employment status reveal that while rural women were increasingly moving from self employment to other two statuses, urban women were increasingly taking to self employment & regular salaried work.

The Table 2 presents the data that the distribution of women by industry wise. Majority of the Urban Women are in industrial manufacturing education, Trade & personal jobs.

The policy makers have time and again stressed the point that apart from the political structure, corrective legislations and economic transformation, the formal entrepreneurship system has to be made more democratic and change oriented. The very nature of entrepreneurship is to assume risk and face many challenges treats and problems in the process of achieving the goals. Though these problems are common for all types of entrepreneurs, there are certain peculiar problems that are encountered by women entrepreneurs.

This study aims at understanding the problems of women entrepreneurs and suggest measures to overcome these problems in order to encourage and promote women entrepreneurship, which has got great in Indian environment. For the purpose of the study 150 respondents of Khammam District of Telangana State were chosen.

### Women Entrepreneurship

Women are one of the most vulnerable groups for poverty, and entrepreneurship is one of the ways to get them out of it or to prevent them from getting into it. Lower female Total Entrepreneurial activity (TEA) levels are evident at either end of the economic development scale.

The middle East & North Africa (MENA)/Mid-Asia region reports the lowest average TEA levels among women i.e. only 4%. Developed Europe and Asia and Israel also show low rates i.e. 5%.

Although there is no direct link between women entrepreneurship and level of development of nation, it definitely will help in increasing the economic growth of the individuals. Research has been done to identify motivations propelling women to start new businesses and obstacles to their success.

Need to start a business could be to exploit the "Opportunity" or out of "Necessity" tasks about motivation behind starting a business as push & pull factors. If women have forced to start a business activity due to circumstances, it would be push or negative factor, whereas if it is coming from within for issues like gaining importance, independence, it would be pull or positive factor.

**Table 1. Distribution of women by employment status and rural/urban residence in india**

Year	Rural			Urban		
	Self Employed	Regular Employee	Casual Worker	Self Employed	Regular Employee	Casual Worker
2000	64.5	4.1	31.4	48.5	27.8	23.7
2005	62.1	2.8	35.1	49.5	24.9	25.6
2010	61.9	2.8	35.3	45.8	25.8	28.4
2014 (Upto March only)	60.9	3.6	35.5	47.1	27.5	25.4

Source:- Planning Commission working paper title with "Employment past trends and prospects" – New Delhi.

**Table 2. Distribution of women by industry-wise**

Industry Groups	2000	2005	2010	2014 (Upto March)
Agriculture & Allied	33.0	31.9	31.5	29.8
Manufacturing	21.2	25.3	21.9	21.6
Trade	9.5	8.7	9.5	9.8
Services	25.8	25.3	25.8	25.6

Source:- The New Economic Policy & Women by Sudha Deshpande. P-78.

**Table 3. Major problems of women entrepreneurs**

Sl.No.	Major Problems	Ranks
1.	Self Sufficiency	I
2.	Financial	II
3.	Social	III
4.	Economic	IV
5.	Socio Justice	V
6.	Others	VI

Source:- Compiled from questionnaire data.

**Table 4. Self sufficiency problems of women entrepreneurs**

Sl. No.	Major Problems	No. of Respondents	Rank
1.	Excessive Burden of Work	41 (27.33)	II
2.	Health Problems	60(40.00)	I
3.	Lack of Leisure Time	16(10.67)	IV
4.	Excessive Tension	20(13.33)	III
5.	Poor Risk Taking ability	13(8.67)	V
TOTAL:		150(100.00)	

Source:- Compiled from the questionnaire data.

Note:- Figures in parenthesis indicate percentages.

**Table 5. Social problems of women entrepreneurs**

Sl. No.	Major Problems	No. of Respondents	Rank
1.	Mail Dominance	42(25.33)	I
2.	Traditional & Social Norms	28(18.67)	IV
3.	Lack of Motivation	40(26.67)	II
4.	Education	38(25.33)	III
5.	Others	02(0.013)	V
TOTAL:		150(100.00)	

Source:- Compiled from the questionnaire data.

Note:- Figures in parenthesis indicate percentages.

**Table 5. Financial problems of women entrepreneurs**

Sl. No.	Major Problems	No. of Respondents	Rank
1.	Shortage of Capital	29(20.00)	IV
2.	Heavy Interest Rates	30(20.00)	III
3.	Limited Working Capital	45(30.00)	I
4.	Lack of Collateral Security	38(25.33)	II
5.	Others	08(4.67)	V
TOTAL:		150(100.00)	

Source:- Compiled from the questionnaire data.

Note:- Figures in parenthesis indicate percentages.

**Table 7. Economic problems of women entrepreneurs**

Sl. No.	Major Problems	No. of Respondents	Rank
1.	Non-Availability of Raw Material	58(38.67)	I
2.	Heavy Competition	34(22.67)	II
3.	Lack of Technical Know-how	25(16.67)	IV
4.	Marketing	28(18.67)	III
5.	Others	5(3.33)	V
TOTAL:		150(100.00)	

Source:- Compiled from the questionnaire data.

Note:- Figures in parenthesis indicate percentages.

**Table 8. Social justice problems of women entrepreneurs**

Sl. No.	Major Problems	No. of Respondents	Rank
1.	Social Discrimination	38(25.33)	II
2.	Equitable Discrimination	47(31.33)	I
3.	Exploitation & Suppression	33(22.00)	III
4.	Effective Enforcement of Special Legislations	26(17.33)	IV
5.	Others	06(4.00)	V
TOTAL:		150(100.00)	

Source:- Compiled from the questionnaire data.

Note:- Figures in parenthesis indicate percentages.

There are factors act as a road block for the success of business, which could be internal or external because of stereotypes requiring women to care of home, many a times themselves start feeling guilty about doing some business activity and taking sometime out of their work at home. It also affects self-efficacy, in the sense that they themselves feel inferior or unfit to do certain work. Managing these factors equally important.

Adding to it, social network which is very important for entrepreneurship is gender and industry specific. Ethnicity also affects entrepreneurship. In the Indian context, the importance of entrepreneurship becomes more relevant because studies reveal that states which have a higher concentration of entrepreneurs also have noticeably higher level of economic and social development.

#### Objectives of the Study

In the above back-drop, an attempt is made in this present study, to examine the problems of women entrepreneurs in India in general and particularly related to the state of Telangana and Suggest measures to overcome these problems in order to achieve inclusive growth which has got great potential in Indian environment. The specific objectives of the study as follows:

- 1) To investigate into the major problems encountered by the sample respondents of the women entrepreneurs in general in the state of Telangana particularly in the Khammam District.
- 2) To suggest measures to overcome these problems so that women entrepreneurship in Telangana in general and in Khammam in particular is promoted and strengthened effectively to achieve inclusive growth has got great potential in Indian environment.

#### Problems of Women Entrepreneurs

An attempt is made, in this paper to probe into major problems encountered by the women entrepreneurs in the process of starting and operating their enterprises. In fact, enterprising itself is a risky ventures involving many difficulties. In order to probe into major problems encountered by women entrepreneurs the following were identified.

- 1) Self Sufficiency problems (personal)
- 2) Financial Problems
- 3) Social Problems
- 4) Economic Problems
- 5) Social-Justice Problems
- 6) Others

In the process of field work, it was noticed that most of the respondents indicated more than one problem or a combination of several problems. Therefore, it was thought better to use weighted ranks for identifying major problems faced by the respondents of women entrepreneurs. The major problems of Encountered by the women entrepreneurs were presented in the Table-3.

It is evident from the Table-3 that major problems with which a majority of respondents confronted was self sufficiency problems, followed by financial problems and marketing problems. Among the other major problems educational, socio-cultural, technical and other problems etc. were important. Thus, it is clear that though almost all the women entrepreneurs faced all the problems, the intensity of different problems was varying in case of different entrepreneurs. Interestingly for most of the sample respondents, the self-sufficiency problems dominated than other problems. Certain psychological problems inferiority complex, low risk taking ability etc., occupied the last rank.

Having broadly identified these major problems of sample respondents of women entrepreneurs, now an attempt is made to investigate these problems in greater detail by identifying the sub problems within. Tables 4, 5, 6, 7 and 8 presents the self-sufficiency, Financial, Economic & Social justice problems of the sample respondents.

#### Suggestions

In the light of the above findings the following suggestions have been offered to make the entrepreneurship among the Rural Youth as a meaningful, forceful and effective instrument not only for the economic improvement of youth but also for the development of the entire nation.

- 1) Schemes for credit to women entrepreneurs be geared to give information, training. More techniques needed to rural entrepreneurs to give training in nontraditional areas. Entrepreneurship Development Programmes (EDP) should be tailored to suit varying requirements.
- 2) Respondents stated several financial problems in relation to price fluctuations, non-availability of loans, funds and their release in time. Attention of the government as well as the voluntary organizations need to be drawn in rectifying these problems by making liberal assistance and gearing up the various facilities for enhancement of the status of women entrepreneurs.

3) Several problems were reported to be faced with government assistance which included "red-tapism, non-availability of guidance and advisory service in time etc. Obviously, these factors needed to be considered in re-framing and re-organising entrepreneurship development programme in the country, which will not only benefit the entrepreneur but will be in the larger interests of the region and the country in achieving higher productivity and prosperity.

4) Women entrepreneurs associations and the Non Government Organisations (NGOs) interested in the cause of promotion of economic empowerment of rural youth should play an active role in the implementation of income-generation schemes evolved by the central and state governments.

5) Serious efforts should be made for a maximum utilization of all variable information and technologies for promoting the cause of women entrepreneurs eg. by allocation of substantial time slots in Television and other media: UGC education programmes etc.

6) The legislative measures for dealing with the problems of small scale units run by women entrepreneurs, should be relaxed and more liberal policies and attitudes should be adopted in these matters.

7) Most of women entrepreneurs faced the problems of marketing to overcome these problems, certain agencies like State Advisory Board, Women's Development of Co-operation, Rural Marketing Service Centre, Co-operative Societies, Federation Super Market, State Emporia, Government Departments can provide raw materials and collect finished products from women entrepreneurs.

8) Adequate infrastructural support by one single coordinating or nodal agency to facilitate flow of adequate working capital, technology, electricity, land and marketing for rural women entrepreneurs may be helpful and mobile training centres should be opened. Post-training follow-up is vital for the success of entrepreneur development programmes.

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