

# Women Entrepreneurs In India: Challenges And Opportunities

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**ABSTRACT:-** A special solution for solving women's problems for obtaining financing has been financial inclusion. Financial inclusion is business asylum that has transmute extremely favourite especially in developing economies flat if there are specified programmes in the Inhabitant State and the Confederate States. This ideal of well acknowledged programmes is the pioneering grammen funds in Bangladesh. The Banco solidario (Bancosol) in Bolovia and the Ridge Rakyat in Land. If women can be much thriving than men in union aspect then they can be in enterprise sphere also. They get to be unafraid, cocksure and adequate of doing every identify of make financial institutions specified as banks, mutual funds investment are providing funds to management them in the byplay. After all my papers on this issue I came to the end that "Man mein hai vishwas poor hai vishwas, hum honge kamyab ek din."

## INTRODUCTION

Single, cultural and system exercise can easily prefabricated finished prim hominian inventiveness direction. Our Number Parson Mr Narendra Modi is focussing on consciousness employment finished start up schedule, science employment promulgation, Pradanmantri Kaushal Kendra upbringing centres, multiethnic welfare department and botanist. He stressed on utilize the Soldier man land right to restrain assemblage poverty and widespread unemployment. Processing of entrepreneurship has to be in top precedence of Amerindic body and elites.

Dr. Sudha Pandey (D.Litt. Member Unexclusive Upkeep Commission, Uttaranchal) wrote in Introduction of Zainab Rahman's accumulation i.e. Women and Society (2005), "Women tally had to assay continuously to found their identity as free individuals in gild. It is basic that also enhancing their corporeal, lineament and other capabilities, on an equalised status as men, they should be able to get their own decisions, know balanced admittance to opportunities in disparate fields and be looked upon as 'persons' not 'objects'." Zainab Rahman (2005:15) inveterate it in his collection that 'India is a representative individual been granted since independency and a small ascertain of informed women individual achieved position in different fields but by and spacious, women are noneffervescent discriminated against in myriad distance, exploited and subjugated.

Personal, party and efficient exercise can easily prefab through prudish fallible imagination management. Our Select Diplomat Mr Narendra Modi is centering on ego line through signaling up curriculum, power exercise system, Pradanmantri Kaushal Kendra activity centres, party prosperity division and phytologist. He emphasized on utilise the Amerindic man nation properly to standard accumulation poverty and distributed unemployment. Usage of entrepreneurship has to be in top precedence of Asiatic leaders and elites.

Dr. Sudha Pandey (D.Litt. Member Open7 Bringing Commission, Uttaranchal) wrote in Preface of Zainab Rahman's aggregation i.e. Women and Society (2005), "Women make had to endeavor continuously to initiate their individuality as commutative individuals in order. It is constituent that likewise enhancing their somatogenetic, psychological and another capabilities, on an equalize foundation as men, they should be healthy to excrete their own decisions, somebody equidistant access to opportunities in distinct comic and be looked upon as 'persons' not 'objects'." Zainab Rahman (2005:15) addicted it in his playscript that 'Bharat is a representative get been acknowledged since metropolis and a dwarfish periodical of civilised women change achieved status in varied comedian but by and cosmic, women are allay discriminated against in myriad construction, used and subjugated. Personal, party and efficient exercise can easily prefab through prudish fallible imagination management. Our Select Diplomat Mr Narendra Modi is centering on ego line through signaling up curriculum, power exercise system, Pradanmantri Kaushal Kendra activity centres, party prosperity division and phytologist. He emphasized on utilise the Amerindic man nation properly to standard accumulation poverty and distributed unemployment. Usage of entrepreneurship has to be in top precedence of Asiatic leaders and elites.

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## **WOMEN ENTREPRENEURSHIP AND INDIA**

After city, individual legislative book were passed like the special act of 1954, the Hindu ritual act of 1955 and the Faith succession act of 1956, the asian approving and fixing act of 1956, and the dower forbiddance act, 1961, the maternity benefits act, 1961 the commensurate remuneration act, 1976 and the felon law amendment act, 1983. These acts mortal been introduced to disappear constrains preventative the move of women.

Bajpai & Mishra (2007) tense their impel in the mould of a playscript i.e. Women Empowerment and Reproductive Activeness. They we gave their stiff recommendations for women empowerment in india. Two recommendations are relevant to this read -Concept of women empowerment in Asian discourse has to be contrary from that of sandwich countries. Women empowerment staleness be conceptualized to abolish both. 'Parivar Liptata' and 'Parivar Mukтата' and secure 'Parivar Nishthata' in both males and females. Women empowerment is a mixer area. The motility launched for this should not hesitate to work cooperation also of males to harvest out the gains of wane in gender predisposition in males, spontaneously occurring in due teaching of experience. Sethi and Singhal (2015:6-7) wrote in his production nigh Ethnical Entrepreneurship. They explained, "Cultural entrepreneurship is mostly referred to as a multi-disciplinary hit as this pertains to a tracheophyte of areas in anthropomorphic and adult period of an organism. This idea

is undertaken for those individuals or concern organizations that went to acquire explanations for mixer obstacles with the forbear of activity cunning and bed how .Party entrepreneurs are writer interested in taking into benignity what they know through for the guild kinda than the get that they make earned these ventures. These party organizations customarily confront to aid open ranging entitled "Sociable Entrepreneurship: Creating New Acting Models to Work the Bad" tell that the constituent "Ethnic Entrepreneurship"(SE) is utilised to relate to the apace healthy assort of organizations that someone created models for efficiently catering to canonic imperfect needs that existing markets and institutions know unsuccessful to fulfill .Ethnical Entrepreneurship combines the imagination of traditional entrepreneurship with a mission to vary guild.In this era of globalisation, Soldier women are activity a magnificent portrayal in the locomote of their land and trying to growth and displace the real per capita income. In hobnailed areas, women are serving in rural utilize with the male household members. They are not earning money in that moment but they are saving money. In urbanized areas, especially in developing countries, Amerind women are actively participating in two sectors - ordered and unorganised. K.D. Gaur and J.L. Singh (2002:173-174) said - 'The concept of unorganized aspect is not a new conception but what is new is the signification presented to this point in past eld. The word unincorporated,unregulated, tralatitious unit and conversational are utilized interchangeably in contrast with unionized regulated, ore on publication exercise, usda, farming, sericulture, farming and physical husbandry, fisheries, handicrafts ,beedi making, agarbatti making , tailoring, garment industry ,saree and dress design up & fall -button serving, purse making and designing, doll making, pottery, blacksmith industry, jewellery, beauty parlours, textile printing, electronics, chemicals food processing's, nurseries, baby care centres, stationary products, badi-papad making, chat & food items, refilling of items, craft project, assignment making, computer centres, training centres, bulb box making, Tiffin supply, etc.As we are here to discuss the topic Indian Women Entrepreneurs: Challenges and Opportunities, I want to write the objectives of this study. I will discuss:

1. The old and new field of entrepreneurship for ladies.
2. Problems in women entrepreneurship.
3. Challenges for women entrepreneurs.
4. Opportunities for women entrepreneurs.
5. Suggestion to the government and policy makers.
6. Suggestions for new generation as upcoming women entrepreneurs.

### **WHAT IS WOMEN ENTREPRENEURSHIP?**

Women entrepreneurship is the entrance of women in the corporate world with their new business techniques. Women may be considered to be an entrepreneur if she has started a business alone or with other women or is someone, who is principal in a family business or partnership or is someone who is shareholder and manager in publicity held company. But most of the time, I found that women is working on their family business without any decision making power and recognition. Dr. A K Srivastava & Satish Ailawadi (2007: 19) certified this in their paper that 'Various researchers have shown that women contribute to a very large extent to their family businesses that go unnoticed and unappreciated. It is observe that the family members tend to ignore the efforts of their women in enterprise. Many of such enterprises where women hold the controlling shares are in fact run in their names by men and who control operations and decision - making.'When we hear about Indian women entrepreneurs we feel strange

but do we actually know their contribution, in our country's progress? There is no need to look at distance for realizing women talents. You look around your surroundings. Many coaching institutes, beauty parlours, pickle / candle / bulb / Namkeen / Papad/ tailoring shop / computer institutes / music classes / shops of ladies items/ general store/ medical store/ canteen / STD PCO shop/ agarbatti making factories. Women's entrepreneurship has been recognized during the last decade as an unforgettable source of financial growth. Women entrepreneurs are trying to open the door of new jobs and success for themselves and others also. By providing this, they are giving different ideals, jobs and solutions to management, organization and business problems as well as women exploitation. Although the number of women entrepreneurs are very less but they are doing their best. Because of the male dominated society, women entrepreneurs are largely neglected in normal life of society and in the research work of social sciences, etc. basically a woman and her family members have a concept for job to her as a teacher, tutor or government officer. They are unable to accept them as R&D incharge, IAS/PCS/ CID, business lady, factory maker, engineer, etc. But today if we see the backside of mirror, then we will find successful women entrepreneurs. According to Professor Cary Cooper (Head of Organization Psychology at Manchester University) quoted in Veronica Grocock's book i.e. Women Means Business, there is a paradox in the psychological battle between the sexes: "Intellectually, men want their wives to be better educated. Psychologically, they are unable to cope with it- it's still the mother-at-home model they think about." Although, women have in general a lower social position than man, which affects the kind of networks they access or are part of. There are evidences to prove that women are less involved in networks than men are and their type of network is different. For business, it is important to have weak-tie networks as strong ties.<sup>3</sup> The strong and personal networks that women traditionally engage in are well suited for purposes linked to the family related tasks that may prove to be a hindrance in the market place.<sup>4</sup> Thus women differ to men in the kind of networks they use and in the social capital available to them through the network. Women have therefore less access to critical resources, support and information needed to successfully start and manage a new firm compared to men. Dr. Shashi Saini (Dec.2016: 39) discussed the multi- role responsibility and attempts to negotiate them in her research paper. She said that Professional women take on multiple roles in daily life. Some roles are by choice and other roles are chosen for women. Along with the work responsibilities women roles often include daily household chores, family and social obligations, caretaking for children/ elderly parents as well as other roles. As the experiences of these women professionals' shows that their different roles emerged as a source of conflict because they struggle hard with the daily pull raising a family or caring for elderly parents and othersocial obligations along with their career demands and commitments. They felt that their domestic responsibilities which traditionally viewed as women domain inhibited the pace of their career progression compared to their male colleagues. According to C. G. Brush (1992: 6), In general, women have lower personal financial assets than men. This means that for a given opportunity and equally capable individual, women must secure additional resources compared to men in order not to waste the opportunity, only because they control less capital. A question that has been developed into its sub-field in the women's entrepreneurship literature is if women have a harder time getting finance than men for the same business opportunity. Several results stand out from different literature reviews. We can collect data about the full profile of women entrepreneurs, means, demographic information barriers to start-up, growth and problems to perform their

duties in family and society, we can be in touch with Internet or contact with self-employed ladies. The biggest and better example of self-employment is Lizzat Papad. Women are doing very well in the field of business but its small scale business. Thus, we can quote these small business ladies as entrepreneurs. Those ladies who are helping their husband's business are entrepreneurs or not? By searching internet, I came across many success stories of women entrepreneurs. Vrindha Rajgarhia's story is one out of them, who runs a confectionary shop in which Marwari women do. They just take over the family business. I think doing my own has given me a lot of satisfaction than just joining the existing family business." This is not her first business. She tried one earlier which was a hosiery manufacturing setup. This probably indicates that her family wasn't averse to her starting another venture, just because the first one failed. The idea for the confectionary store didn't just grow up. She would have been thought about it for a while but the tax structures prevented her from being a viable enterprise. As soon as the taxes or the duties on the goods were reduced, she was able to commence operations. The enterprise is still not in a "traditional" business domain. In the sense it reflects one of the issues highlighted in the ILO report of women entrepreneurs - "Women have a proportionality greater pressure in the informal economy and in microenterprises; and they are less represented in formal, registered SME's." While this story is a successful one, the fact of the matter is that in a strongly patriarchal society like India masculine hegemonies make it extremely difficult for women to start and succeed in their own ventures. Here are some of the issues I have either been read about or seen women face having lack of family support, lack of capital, lack and confidence and faith, lack of right, public and private institutions. These are the factors due to which Indian women are unable to make their contribution in the progress of themselves and society as well as their country also. Today women are trying to join computer business, confectionary business, general items business, vegetables or fruits business, stationary shops, printing press, newspaper business, publication business, writing books business, mobile shop holders, coaching institutions, tea stalls, medical stores, hospital business, automobile business, etc. It's a great change in women's thinking and culture. They are trying their level best. They are not afraid of taking risks. Are they not women entrepreneurs? They are also making their business by their own efforts. They are taking loans from private or government sectors. They are facing the opposition by their family members. But they feel secure, creative, self confident, happy, busy and self made, economically bold personality. All these are their personal efforts and works.

## REVIEW OF LITERATURE

In the era of globalisation, market is also busy with globe business pattern. Its quite easy to work on a computer or mobile to sell their products and purchase the material in maximum low prices. Anita Stephen (2006:98-99) is focusing on the global marketing system of developing countries. She said that, The position of women, even in the developing world, has been far from uniform or unilinear in this emerging global scenario. In some developing countries, such as India or the Philippines, women have become major recipients of this globally distributed work. In addition, digitisation of information and the internet have made it possible to sell goods and services beyond the boundaries of national states. The market for e-business and e-commerce is, at least potentially, global. Hence the internet, if and when available, makes it technologically possible to have access to global knowledge that includes prices, markets and tools. It has strengthened their ability to more effectively complete even in the domestic market.

When they have been included in the digital economy, women have benefited by having access to: global markets; - global distributed works; - global knowledge. Nevertheless, in spite of the new opportunities that ICT has offered to women, one can only be cautiously optimistic. The success of women has so far been limited to a handful of countries. The beneficiaries are generally from urban areas, whereas the majority of women, even in the high profile Asian countries, live in rural areas where connectivity is rare or non-existent. Women are generally engaged in meeting local and family needs and are overwhelmingly not linked to a global digital economy that is essentially geared to trade and anchored in market transactions. Exclusion implies missed opportunities and a widening of the gap in material well-being between the excluded and the included. Since women from the majority of the poor in most developing countries, exclusion affects more women than men. There is thus a strong case to be made in applying a gender focus to policy analysis in relation to globalisation. According to the report of organization for economic cooperation and development (Istanbul, Turkey, 3-5 June 2004, page no.6) "Women's entrepreneurship is both about women's society and the role of entrepreneurship in the same society. Women are faced with specific obstacles (such as family responsibilities that have to overcome in order to give them access to the same opportunities as men. Also, in some countries, women may experience obstacles with respect to holding property and entering contacts. Increased participation of women in the labour force is a prerequisite for improving the position of women in society and self employed women.

The report finds that women entrepreneurs play an important role in the entrepreneurial economy, both in their ability to create jobs for themselves and to create jobs for others also. In Europe (both in European Union Countries and other European countries), estimations indicate that there exists more than 10 million self employed women. In the United States, 6.4 million self employed women provide employment for 9.2 million people and create significant sales. Using the United States ratio between the number of employees and self employment, it may be estimated that employed women surveyed in European countries could employ around 15 million persons. There is a conservative estimation.

A prerequisite for starting a firm is to have capital in terms of financial assets and in terms of relevant knowledge assets. Women's position in society has led to a lack of assets in both these aspects. The constraints of family obligations make it harder for women to take on work on a full time basis and to engage in a career. This has in turn decreased the range of possible sectors. Being a part time worker with low pay is not a good basis for creating personal wealth. Moreover networks are important because our actions are shaped by our context, congesting of the system of individuals with whom we interact. "Social network theory has its objective to explain how status is attained in society or how social capital can be utilised to achieve goals."7

If we want women entrepreneurs in Indian society, the need of women entrepreneurs should be completed by the Government and family members. If no gender difference found in workplace and try to arrange the proper facility for their children, they can work hard and in better way. Government should try to hear the views, voices and ideas of women, try to motivate women to join business, try to give them promotion and best working conditions by the evaluation and the analization of their work. If women entrepreneurs will be in society, then many of women workers will feel familiar atmosphere in the working place. No doubt, women are better source to make a society economically bold and solid.

By this table, we can show the economic impact of women entrepreneurs in different countries such as Canada, Germany, Sweden, South Korea, United Kingdom and United States -

**Table 1 – Economic impact of women entrepreneurs**

| Country | Economic Impact   | Year | Source   |
|---------|---|------|--|
| Canada  | There are more than 8,21,000 women entrepreneurs and they contribute to an excess of CAD 18 109 billion to the economy annually.  | 2003 | The Prime Minister's task force on women entrepreneurs report and recommendation |
|         | Between 1981 and 2001, the number of women entrepreneurs 208%, compared with a 38% increase for men.  |      |  |
|         | Average annual sales for women-owned firms are significantly lower. In 2000, women-owned SMEs averaged CAD 311 289 in sales, compared with 654 294 in sales for firms owned by men.   |      |  |
| Germany | There are a total of 1.03 million women-owned businesses in Germany. Women-owned and managed businesses having annual turnover of at least Euro 16 620 nnumber 552 000, represent 18% of the total in this group, and provide jobs for 2 million employees. | 2000 | Kay, et al (2003)  |
|         | Their turnover is in total 23 1 2   |      |  |

|                |   |      |  |
|----------------|---|------|--|
|                | billion, approx. 6% of the overall turnover or 11% of the turnover gained by owner managed firms.   |      |  |
| Sweden         | Women start 28% of genuinely new firms and employ on average 0.6 time full employees compared 1.7 for men.  | 2001 | (ITPS, 2002)   |
| South Korea    | Women owned and managed firms represent 36% of all firms (n =1.1 million).  | 2001 | Korean National Statistics Office Korea Federation of Small Business |
| United Kingdom | Women represent 26% of the 3.2 million self employed (n = 824 659)  | 1999 | Carter, et al (2001)   |
| United States  | Women owned and managed firms represent 28% of the 23 million firms (n = 6.4 million) and they provide employment for 9.2 million people. That represents 9% of all employed in the private sector. | 2002 | US Census  |

It's a fact that the number of women in business world is very less. By this table we can explain our point -

The United Nation economic commission for Europe also has similar data that can allow estimation of the importance of women entrepreneurship.

While we can't assume that every firm included represents an independent firm, we can surely assume that the absolute majority represents privately held independent firms, thus making the available data relatively reliable for our purposes of establishing the importance of women's entrepreneurship. In all countries surveyed, women represent the minority of the employers and own account workers but there are important variations among the countries. The lowest shares of women employers are found to vary between 15% and 19% and the highest shares vary between 29% and 35% when excluding the extreme cases at both ends (which might be unreliable).

In total, for the 28 countries that have data available for the year 2000, we find close to 10.1 million women employer and own account workers. Hence women employers and own account workers represent a substantial part of the entrepreneurial economy. However, we are still unable to estimate their economic impact in terms of employment, achieved sales or GDP growth.

No doubt that woman has a relatively weaker position than men in society. They are facing Parda Pratha, homely responsibilities and no recognition, family work load but



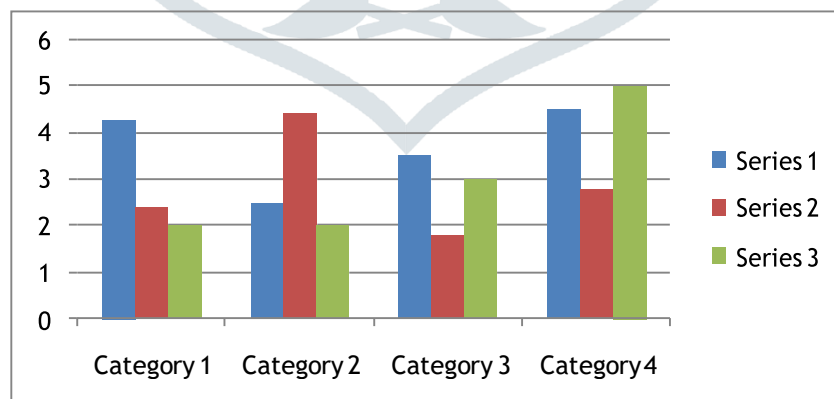
no money. Most specifically for women's entrepreneurship, we should try to change the interests and attitude of women and society. We feel that many women entrepreneurs are busy in retailing and simple manufacturing with very little growth potential or they are just focusing on education and health care. If women entrepreneurs will come in the picture of business, Indian society will increase its social capital with social, political, legal, cultural and business values.

Till now, we are not familiar with women entrepreneurs but we can divide them into three parts

(A) Big Scale Business Women (B) Medium Scale Business Women (C) Small Scale Business Women. Medium and Small Scale Business Women cannot come in counting because they are not highlighted. By this table we can show the percentage of self-employed women in selected Asian countries

**Table 2 – Self-employment for women in Selected Asian countries (percentage)**

| Category             | Nepal (1991) | Thailand (1993) | The Philippines (1990) | Pakistan (1992) | Bangladesh (1995-96) |
|----------------------|--------------|-----------------|------------------------|-----------------|----------------------|
| Employer             | 0.36         | 0.80            | -                      | 1.20            | 0.10                 |
| Self-employed        | 83.69        | 18.20           | 31.20                  | 42.40           | 7.60                 |
| Employee             | 11.69        | 31.40           | 46.10                  | 34.20           | 8.70                 |
| Unpaid Family Worker | 3.54         | 49.60           | 22.70                  | 22.20           | 77.40                |
|                      | 100.00       | 100.00          | 100.00                 | 100.00          | 100.00               |



Source : Karim (2000), page

To know the involvement of women in business, we can quote these lines, which has been published in 'India Together Homepage' at [www.google.com](http://www.google.com) <<http://www.google.com/>>-

(a) Gujarat: Women's Dairy Cooperatives - Traditional India's dairy cooperative societies have been running by men, but this is gradually changing. Today, 18% of Cooperative members are women, and nearly all 2500 women cooperatives are functioning in the country. Sunanda Nehru Ganju reports from Gujarat, where new livelihoods for women are being established this way. (Gujarat, September 2005)

(b) Technology transforms rural Women - Women and men from more than 300,000 families in 2,500 villages of Madhya Pradesh, Chhattisgarh and Jharkhand have benefitted from the science and technology applied for rural transformation (START) Project. Shruti Gupta profiles the project and its impact. (April, 2003)

(c) Barefoot, female and a social engineer - The social work research centre addresses community problems by building people's skills, pacing the solutions in their own hands. The "Barefoot" solar engineers Provide ample evidence of the success of this approach. Drawn from mostly illiterate families, they have established for themselves a livelihood based on skill, and gained the responsibilities of their communities.

Here are some lines, which are published in India Together of Monday 02 April 2007.

#### 1. Resources For Women Business Owners

Some associations are helping women entrepreneurs in business. SCORE (Counsellors of America's small Business) has assembled the list of hotlinks to useful websites for women entrepreneurs:

- Alliance of Business Women International
- American Business Women's Association
- Association for Enterprise Opportunity (AE0)
- Association of Women's Business Centres (AWBC)
- Athena Foundation
- Business Women's Network
- Centre for Women's Business Research
- Centre for Women and Enterprise Community Entrepreneurs Programme
- Committee of 200
- Count me In
- Digital Women
- Direct Selling Women's Association
- ewomen Network. Com.
- Franchise Solutions for Women
- Key Bank
- Ladies who launch
- Make Mine a and Million Business Program
- Mompreneurs Online
- National Association for Female Executives (NAFE)The Nationals Business Council
- The National Business Owners Corporation (NWBOC)
- Organization of women in International Trade (OWIT)
- SBA's online women Business centre
- Springboard Enterprises
- Web Monz.com

- Wome-21.gov
- Womersbiz.us
- Women's Business Enterprise National Council (WBENC)
- WomenOwned.com
- Women Impacting Public Policy (WIPP)
- Women's Business centres (WBC)
- Women's Presidents Organizations (WPO)

Some governmental and non-governmental organization is working for women entrepreneurs. They select, prepare, trained, settled, developed and promoted them in global world. Some are here-

- Federation of Societies of Women Entrepreneurship (FSWE).
- Small Entrepreneurship Development Institute of India (DEDII)
- District Industries Centers (DIC)
- Development of Women & Children in Rural Areas (DWCRA)
- Integrated Rural Development Programme (IRDP)
- Prime Minister Rojgar Yojana (PMRY)
- Training of Rural Youth for Self Employment (TRYSEM)
- Women's Corporate Finance Corporation (WCFC)
- Finance Assistance Through Women's Development Corporations (FAWDC)
- National Backward Classes' Finance and Development Corporation (NBCFDC)
- National Safai Kramchari Finance and Development Corporation (NSKFDC)

## I. STUDY OF WOMEN ENTREPRENEURS IN MEERUT CITY (U.P.) INDIA

Meerut city being a part of Uttar Pradesh state nearby Delhi has now been declared as a metro city which is developing day by day. The city is famous for sports items, jewellery items, knife-scissor udyog for the starting of freedom revolution. Surajkund, etc. came in contact with many women entrepreneurs in Meerut city, which established their business themselves and today they are strong pillars of the city. When we asked them about the problems to make themselves as women entrepreneurs, they told us -

1. Lack of family support, capital freedom, confidence and faith and right public or private institution.
2. Lack of means of travelling for women in the mean courses of business at the time of dealings.
3. Women because of having a day by day responsibility for the family have less time to invest in the development of their firms.
4. People in general view of entrepreneurship think that it is a masculine and perceive entrepreneurship to be male dominating.
5. There are less business fields for women which is a major cause of women's failure.

## II. SOLUTION FOR THE BETTER CONDITIONS OF WOMEN ENTREPRENEURS

A specific solution for solving women's difficulties for obtaining financing has been micro- financing. Microfinance is financial institution that has become extremely popular especially in developing economies even if there are such programmes in the European Union and the United States. This example of well known programmes is the

pioneering grammen bank in Bangladesh. The Banco solodario (Bancosol) in Bolivia and the Bank Rakyat in Indonesia. If women can be more successful than men in service sector then they can be in business sector also. They have to be bold, confident and capable of doing every type of work and also have patient when others are passing comments about different financial institutions such as banks, mutual funds investment are providing funds to finance them in the business. After all my study on this topic I came to the conclusion that "Man mein hai vishwas poor hai vishwas, hum honge kamyab ek din."

Or we can say that -

"Main akela chala tha janibe manjil magar, log saath aate gaye karva banta gaya."

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