



WOMEN ENTREPRENEURSHIP IN INDIA- A REVIEW OF RELATED LITERATURE

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Abstract:

Purpose: A woman entrepreneur is a woman or a group of women, who establishes, organises, operates, and manages a business. This article aims to investigate the notion of women entrepreneurship, the problems that women entrepreneurs confront, as well as government initiatives and its development in the context of India. It also tries to identify the gaps in the existing literature so that more study can be done in this area.

Design/Methodology: A review of literature on various aspects of women entrepreneurship in India is undertaken using literature published between 2011 and 2020.

Findings: Women entrepreneurs have only been popular in India for three decades, and there are significant gaps in the research in this field, leaving the door open for future study.

Practical implication: This research will provide a historical perspective on women's entrepreneurship in India and will assist scholars in developing a conceptual framework for focusing their research on key aspects that need to be explored.

Originality/Value: This review has been undertaken independently with unique objectives. There has been no previous systematic research on women entrepreneurs and their development in the Indian scenario.

Index Terms - Economic Development, Entrepreneurship, Government Schemes, Women Entrepreneurship Problems

I. INTRODUCTION

Since mid-1991, the Indian economy has seen significant transformations as a result of the Indian Government's new policies of economic liberalisation, globalisation, and privatization, which offered a lot of business opportunities. Any economic development strategy that excludes women, who make up half of the country's population, will be lopsided. Women who have received education need not confine their life to the four walls of their houses and can be equal partners in the job market or entrepreneurship which contribute to development of National economy. This can happen when their partners treat them with respect and extend cooperation. However, Indian women will have to go a long way to gain equal rights and status because traditions are deeply established in Indian society, which was a male-dominated sociological structure. In earlier days, entrepreneurship has been a male-dominated phenomenon, but time has changed that and brought women to the forefront and produced today's most memorable and inspirational women entrepreneurs. This study is undertaken to review various articles for identifying expert's opinion regarding challenges faced by women entrepreneurs, Government initiatives for developing women entrepreneurship and the role of women entrepreneurs in the economic development of the country.

II. OBJECTIVES OF THE STUDY

- To understand the concept of entrepreneurship and Women entrepreneurship
- To evaluate various studies on challenges faced by Women entrepreneurship.
- To study the Government initiatives for the development of Women entrepreneurship
- To analyse the development and current stage of Women entrepreneurship in India and to identify the gaps in the study.

III. METHODOLOGY

This paper reviews the existing available literature in the years 2011 to 2020. The Google Scholar search engine is used to collect various research papers, review papers, and case studies published in peer-reviewed Indian and international publications. "Women Entrepreneurship in India" was the key word used in the search. For understanding the concept of women entrepreneurship cross reference and a specific keyword search was also adopted.

Few other published sources such as books, thesis, and websites have also been referred to understand the contents and concepts. Total 65 papers were considered for this review, tending to its relevance to the topic and information needed.

IV. CONCEPT OF ENTREPRENEURSHIP:

An entrepreneur is a person who establishes and starts a business with intention of making profit. Joseph A Schumpeter defines an entrepreneur as "one who innovates, raises money, assembles inputs and sets the organization going with the ability to identify them and opportunities which others are not able to fulfil such economic opportunities". According to Cantillion "entrepreneur is the agent who buys means of production at certain prices, in order to sell at prices that are certain at the moment at which he commits himself to his cost". According to P.F. Drucker " he is one who always (1) searches for change (2) responds to it (3) exploits it as an opportunity." These definitions mentioned in this article ,Priyanka Sharma(2013).In the words of J.B. "an entrepreneur is one who brings together the factors of production and combines them into a product."

Entrepreneurship is that the ability and readiness to develop, organize and run a venture in conjunction with any of its uncertainties so as to make a profit. The foremost outstanding example of entrepreneurship is that beginning of new businesses. According to A.H. Cole "entrepreneurship is the purposeful activities of an individual or a group of associated individuals undertake to initiate, maintain or organize a profit-oriented business unit for the production or distribution of economic goods and services". Stevenson and others, "entrepreneurship is the process of creating value by bringing together a unique package of resources to exploit an opportunity".

Development of entrepreneurship is essential for the uplifting our Indian economy. Amrit Dhaliwal (2016) in his study reveals that "Entrepreneur acts as a trigger head to give spark to economic activities by his entrepreneurial activities". According to Jainendra Kumar Varma (2013), entrepreneurship plays a positive impact for the economic development in various fields like capital formation, employment generation, improving standard living of people, creation of wealth and its distribution, promotion of India's export rate and so on.

V. CONCEPT OF WOMEN ENTREPRENEURSHIP:

Women entrepreneur may be defined as the women or group of women who starts, organize, operate and manage a business venture. Women's entrepreneurship is defined by the Indian government as "an enterprise owned and controlled by women with a minimum financial interest of 51% of the capital and at least 51% of the employment created in the enterprise going to women". In the words of Former President APJ Abdul Kalam "Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation".

Anita Tripathy Lal' (2012) the aim of this study was to look at the significant rise of women entrepreneurs in India and how it has changed since pre- independence (before 1947) and during the British Colonial era. The research also looked at the factors that led to the women entrepreneurs to channel their creative energy into new ventures. Priya Darshini (2018) stated that the women involved in business venture for three reasons. They are skill, knowledge and adaptability. G S N G Rama Mohan Rao (2016) study said that the most basic prerequisite for the development of women's entrepreneurship is for women to be conscious of their own life, unique identity, and contribution to the country's economic growth and development. From childhood, the fundamental instinct of entrepreneurship should be attempted to be reaped into the minds of women (Shikha Mahajan 2013). This could be accomplished by carefully designing a curriculum that will impart fundamental knowledge as well as its practical implications for business management (financial, legal, and so on).

Out of total Indian population nearly half made up of women, but only 7.36% are women entrepreneurs said by Sonu Garg & Dr. Parul Agarwal (2017). Yogendra Kumar Mishra & D.P. Sing(2015) reveals that to start up new venture women have potential and determination, manage and uphold their outlet in a systematic manner. Khadilkar Sujay Madhukar (2016) the information technology, management, personal care services and health care services in these areas women have proved core competency. Women are encouraged in these areas of business as the have core competency. Aside from these fields, women entrepreneurs have developed in new ones such as database administration and multi-media service design. Praveen Kumar (2015) stated that, In India there are lot of issues for the development of women entrepreneurship. Therefore, need to support inspire, cooperate, encourage and motivate women entrepreneurs. Vinesh (2014) said that women entrepreneurs are well-equipped with entrepreneurial traits and skills to meet the demands of global markets, as well as capable of sustaining and striving for excellence in the entrepreneurial arena.

V. Krishna Moorthy and R. Balasubramani (2014), They identified in their study for the entrepreneurial success of women is the motivational factors. They are ambition, skills, knowledge, family support, market opportunities, independence, government subsidies and satisfaction. G. Palaniappan and C.S.Ramanigopal A. Mani (2012) in their article analysed that within confines of their households women have been active in breaking down barriers by engaging with variety of practitioners and services. Women join business projects for variety of reasons including abilities, experience and adaptability. This research also done to look into the motivational and other factors that affect women's decision to become entrepreneurs. Naga Jyothi (2014) in this study enlighten SHG's and Entrepreneurship Development Institute of India plays greater role for solving women entrepreneurs' problems like finance, raw materials etc. Sanjeev Kumar Khare and Lilesh Gautham (2014) in their paper explained rural women

have lack of knowledge in functional areas of women entrepreneurship. They need training and capacity building in this area. Ajay Sharma, et.al (2012) says that micro entrepreneurship and Self Help Groups have taken major role for the empowerment of women in rural areas. Dr. V.s Dhekale (2016) in his study states that SHG's not only empowered individual women but also members of the family members of the community and the society as, when needed for essential requirements. Lalan Dwibedi (2015) stated in his study effective steps are needed to meet Government sponsored activities to reach all the areas of women.

VI. PROBLEMS AND PROSPECTS OF WOMEN ENTREPRENEURS IN INDIA

There are undoubtedly a lot of issues pertaining to women's entrepreneurship in India, with studies identifying concerns connected to social factors, economic life, skill concerns, family support concerns, courage, and so on. According to Dr. s. Rabiyyathul Basariya (2018) women advanced from the kitchen to higher levels of professional activity. Women role in India has changed drastically in the 2 decades since independence. According to Arakeri Shanta's (2013) research, women make excellent entrepreneurs and like to do so since it allows them to maintain a work-life balance. Even though our country has many successful female entrepreneurs, because we live in a male-dominated culture, women entrepreneurs encounter numerous hurdles from their families and society.

The traditional mind set of society as well as the status and respective authorities incompetence are significant impediments to women entrepreneurship growth in India (B. Parimala Devi 2012). According to Dr. G. Malyadri (2014) when male entrepreneurs compared to female, female entrepreneurs facing difficult situations like political instability, poor infrastructure, high cost of production etc. Rakesh Kumar et.al (2016), they explained rural women entrepreneurs facing lot of problems compared with the urban women entrepreneurs like negligence by financial institutions, lack of education, low risk bearing ability, lack of direct ownership of the property etc. T. Vijayakumar and B. Naresh (2013) explained in their study socio economic factors influences to women to start their business ventures. Vijay Kumar (2013) revealed in this article the lack of a definite life agenda, a lack of harmony between women's family and job responsibilities, a lack of financial independence for women, the lack of direct property ownership, the paradox of entrepreneurial talent and finance in economically rich and poor women, a lack of knowledge about capacities, and a low capacity to bear risk, workplace issues with male employees, financial institution incompetence, a lack of self-confidence, a lack of formal education, mobility restrictions, and a lack of contact with successful entrepreneurs are all major issues that women entrepreneurs face in India. Meenu Goyal and Jai Prakash(2011) in this article in India, women's forays into business can be traced back to their kitchen activities, especially the 3Ps, Pickle, Powder, and Pappad. However, as education spread and time passed, women began to shift from the 3Ps to the modern 3Es, i.e., Energy, Electronics, and Engineering. Women join business projects for a variety of reasons, including abilities, experience, and adaptability.

The old and outdated social viewpoint prevents women from entering the field of entrepreneurship, and women mobility in India is severely restricted for a variety of reasons, including the fact that Indian women place a higher value on family ties and relationships, according to Dr. Kalpana Koneru (2011). Family relations, patriarchal society, lack of education, social barriers, financial difficulties, tough competitions, high production costs, low risk taking capability, limited mobility, lack of entrepreneurial mind set, limited managerial skill, legal formalities, lack of self-confidence are some of the issues that women entrepreneurs face, Dr. M Vasana (2016). CMA Dr. Meenu Maheshwari and Ms. Priya Sodani (2015) concluded in their study lack of access to capital, technical limitations, environmental and social problems, inadequate labour supply and tax policies all contribute to a restrictive climate in which women entrepreneurs struggle to succeed. Finance cells should be developed so that women entrepreneurs may receive funding as well as adequate guidance on the various financial options available to them.(Vijay Kumbar 2013). According to K. Swarnalatha and Anuradha R.K.(2013), women entrepreneurs should analyse the possibilities of starting a new business, take risks, implement technologies, integrate administration and control, and provide effective leadership in all aspects of the business. Vembly Colaco and Dr V. Basil Hans (2018),The findings of this study shows that there is no noticeable gap in female proprietary ownership in India's rural and urban settings. Women entrepreneurs' ability to start and develop businesses is based on their own skills and talents, as well as the help they receive from families, friends, community, and governmental and non-governmental organisations (Agarwal & Lenka, 2016).Since women are being held back from becoming entrepreneurs due to a lack of technological, professional, and managerial skills, the government must take steps to address this problem (Kumar, 2015). Women's entrepreneurial endeavors are making a huge contribution to the country's economic growth. Government programmes aimed at empowering women and encouraging them to start businesses have helped them contribute to the economy. Most of the collaboration in the field of women's entrepreneurship is still limited to national borders, and there is a need to develop transnational research and practise networks (Vanita Yadav and Jeemol Unni 2016). Sucheta Agarwal and Usha Lenka (2016) Family, friends, society, government, non-governmental organisations, and financial institutions, as well as an entrepreneur's talents and competencies, are responsible for the commencement of venture and progress. Only a limited group of women, namely urban middle-class women, have benefited from government-sponsored development programmes. As a result, significant initiatives must be taken to give women with entrepreneurial knowledge, orientation, and skill development programmes. Hemant Kumar P. et al. A hypothetical set of three interconnected and interdependent clusters of recommendations might be geared at "pushing" more women entrepreneurs toward development prospects, unleashing their potential as wealth and job creators, and establishing a more conducive legal and regulatory framework(Dr. V. R. Palanivelu T. Srividhya 2014).According to Shiralashetti, A. S. (2013), the government should establish required programmes to educate and promote information about new schemes among women entrepreneurs. Through social media, public campaigns, local chambers of commerce, and other means, the government should take responsibility for reaching out awareness of entrepreneurship to women entrepreneurs (Sathiyabama P Velmurugan R 2019).Poverty and a lack of education are the primary causes of women's entrepreneurship in our country. Women's participation in the realm of business venture is also influenced by their professional skills Chahat Gupta (2017).

VII. GOVERNMENT INITIATIVE FOR THE DEVELOPMENT OF WOMEN ENTREPRENEURS

Despite having strong motives and ambitions, women entrepreneurs are finding it difficult to succeed due to a restrictive climate that includes a lack of access to capital, technical limitations, environmental and social problems, inadequate labour supply, and tax policies. The authors have discussed the need for both training and financial aid. The authors argue that providing training and financial assistance to women entrepreneurs will encourage Indian women to contribute the majority share in the country's GDP. Before making policy decisions, a country's long-term growth plan is incomplete without giving this sector adequate thought and gathering adequate information. In their study, Uma SN and Ramesh HN (2018) pointed out that new entrepreneurs are similar to newborn babies. They are unable to stand on their own. As a result, the government may provide pivotal support, at least in the early phases of their business, to ensure their survival and long-term viability. As a result, both the state and central governments are involved. According to Paulmoni Geetha's (2019) research, lead banks in each district can use SMS, mail, and other social media to raise awareness of the government's plans and subsidies. There are additionally a few different plans of the public authority like the Income Generating Scheme, executed by the Department of Women and Child Development, which gives help to setting up preparing cum-pay producing exercises for women entrepreneurs to make them financially autonomous. The Small Industries Development Bank of India (SIDBI) has been executing two exceptional plans for women to be specific Mahila Udyam Nidhi which is an elite plan for giving value to female entrepreneurs and the Mahila Vikas Nidhi which offers formative help for quest for money creating exercises to women. The SIDBI has likewise stepped up and set up a casual channel for credit needs on delicate standing giving uncommon accentuation to women. Far beyond this, SIDBI likewise gives preparing to acknowledge usage as additionally credit conveyance abilities for the chiefs of intentional associations working for women. Award for setting up a creation unit is additionally accessible under Socio-Economic Program of Central Social Welfare Board Key. (Dr. Sanjay Pandey and Mr. Deeptanshu Sharma 2016).The Government has taken many initiatives to provide financial assistance and training to women so that they can become entrepreneurs and contribute directly to India's economy while also eradicating the threat of unemployment by Pruthvi Raj B.S (2018).International, national, and local trade fairs, industrial exhibits, workshops, and conferences should be held to assist women in networking with other female entrepreneurs, Dr.N. Thyagaraju(2017).

VIII. FINDINGS/DISCUSSION

The following are some of the findings from the reviews:

- In India there are lot of issues for the development of women entrepreneurship. Therefore, need to support inspire, cooperate, encourage and motivate women entrepreneurs.
- SHG's and Entrepreneurship Development Institute of India plays greater role for solving women entrepreneurs' problems like finance, raw materials etc.
- Women have lack of knowledge in functional areas of women entrepreneurship. They need training and capacity building in this area.
- Women entrepreneurs' ability to start and develop businesses is based on their own skills and talents.
- Women are being held back from becoming entrepreneurs due to a lack of technological, professional, and managerial skills, the government must take steps to address this problem.
- Most of the collaboration in the field of women's entrepreneurship is still limited to national borders, and there is a need to develop transnational research and practice networks.
- Only a limited group of women, namely urban middle-class women, have benefited from government-sponsored development programmes.
- Through social media, public campaigns, local chambers of commerce, and other means, the government should take responsibility for reaching out awareness of entrepreneurship to women entrepreneurs.
- Government has taken many initiatives to provide financial assistance and training to women so that they can become entrepreneurs and contribute directly to India's economy while also eradicating the threat of unemployment.
- International, national, and local trade fairs, industrial exhibits, workshops, and conferences should be held to assist women in networking with other female entrepreneurs.

IX. RESEARCH GAPS IDENTIFIED IN THE STUDY

An editorial review of Women entrepreneurship in India shows that though the women entrepreneurship is established, still there is a lot of scope for future research as many areas are to be opened up. Some areas that are identified during our study are described as follows;

- Many empirical studies compare male and female entrepreneurs; however, they provide little information on industry sectors or sample methodologies (Henry et al. 2016).
- In India, studies on the Work Life Balance of women entrepreneurs are scarce. The issue of Work Life Balance for women entrepreneurs requires intensive research in all parts of India. Rural women entrepreneurship is also on the rise, hence special emphasis should be given to those women (Sumita Bhattacharya August 2017).
- Based on the analysis of previous studies, it is clear that the majority of the studies focused on women's education, empowerment, and skill development, but only a few studies have examined the role of women entrepreneurs in the country's economic development, as well as the government initiatives available to assist women in becoming entrepreneurs in India (Paramehwar 2020).

CONCLUSION

There are numerous prospects for female entrepreneurs. They face various hurdles and necessitate a massive change in societal attitudes. It is necessary for society to foster entrepreneurship because it will enhance women's economic conditions. Today, women are more willing to participate in activities previously reserved for men, demonstrating that they are second to none in terms of contributing to economic progress. Through many programmes, the government financially assists women in starting businesses in many areas and honing their leadership capabilities.

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