

PROBLEMS FACED BY WOMEN IN SMALL SCALE INDUSTRIES

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Abstract : *The paper makes an attempt to analyse women's participation in entrepreneurial activities so as to highlight the contribution of women entrepreneurs towards economic development. In the process it further attempts to examine the facilitating factors as well as impediments that this class face in running their units. Policies and programmes of the government also exist to promote and strengthen the development of women entrepreneurship in India. Women are generally perceived as home makers with little to do with economy or commerce. The topic of women in entrepreneurship has been largely neglected both in society in general and in the social sciences. Not only have women lower participation rates in entrepreneurship than men but they also generally choose to start and manage firms in different industries than men tend to do. The transition from homemaker to sophisticated business woman is not that easy. But this picture is changing. In Modern India, more and more women are taking up entrepreneurial activity especially in small scale enterprises. Women across India are showing an interest to be economically independent. Indian women well manage both burden of work in household front and meeting the deadlines at the work place. Gender equality and economic development go hand in hand. Though the entrepreneurial process is the same for men and women, there are however, in practice, many problems faced by women, which are of different dimensions and magnitudes, which prevent them from realizing their full potential as entrepreneurs. The primary objective of this research article is to find out the status of women entrepreneurs in India. This article includes problems and challenges faced by women entrepreneurs and also to analyse the policies of Indian government for women.*

Keywords: *Women entrepreneurs, economic development, challenges, independent.*

OBJECTIVES

- To analyse the problems and challenges faced by the women entrepreneurs in India.
- To study the economic and socio problems.

Introduction :

In India, MSMEs are the second largest source of employment after agriculture. They account for almost 40 per cent of industrial production, 95 per cent of the industrial units, 34 percent of the exports and manufacture over 6000 products .This sector produces a melange

of industrial products such as food products, beverage, tobacco and goods produced from it, cotton textiles and wool, silk, synthetic products, jute and jute products, wood and wood products, furniture and fixtures, paper and goods produced from it. Other services also include machinery, apparatus, appliances and electrical machinery.

Socio-Economic Issues And Problems :

The greatest deterrent to women entrepreneurs is that they are women. A male dominant social order is the building block to them in their way towards business success. Women entrepreneurs are reported to be bounded by certain social customs and strong religious barriers (Sultana, 2012) which again increases difficulty in their entrepreneurial operations. Compared to their male counterparts, women received marginally more borrowings from family and friends, and slightly less investments from other family businesses.

1. **Family Ties :-** 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 (Singh and Raina, 2013). The result is that they are forced to rely on their own savings, and loan from relatives and family friends. More over the business success depends on the support the family members extended to women in the business process and management
2. **Competition :** 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.
3. **Socio-Economic Constraints :-** The confidence to travel across day and night and even different regions and states are less found in women as compared to male entrepreneurs This shows the low level freedom of expression and freedom of mobility of the women entrepreneurs .
4. **Health :-** It is found that women are feeling the problem of backache, eyestrain fatigue headache and fatigued after returning home reason being lack of rest and sleep and heavy schedule. In addition women entrepreneurs have to face high cost of production, inadequate infrastructural facilities, shortage of power, and non-availability of labour and high labour prices, social attitude, low need for achievement and lack of self confidence.

Review Of Literature :

Most of the studies on entrepreneurship are microlevel research based on limited number of, samples. These studies have carried out at different points of time during the last

five decades and dealt with diverse situation. There is considerable literature on women's studies in the development countries. However, the socioeconomic condition prevailing the infrastructural facilities available and the development of industries, trades and commerce in the west are very different from the condition available in India. The Small scale Industries sector has emerged as a vibrant and dynamic sector of Indian economy which contributes nearly 40% of the total industrial production and over 34% of the national exports. At present this sector is providing employment to over 250 lakhs people. It also acts as a nursery for promoting entrepreneurial talent and as a catalyze of industrial growth through a wide network of more than three million units in the country, according for about 95% of the total industrial units in the country. The world trading system is constantly offering new challenges as well as creating new threats; as tariff and quotas are removed, new technical norms, sanitary and measures and anti-dumping actions are rendering more challenges for business in emerging economics. The WTO is bound to impact every economic activity- the small- scale sector is no exception. WTO Agreements have thrown

Conclusion :

Women Entrepreneurship in small scale industry is very important for country's industrial development and fulfilment of its' socioeconomic objectives. Contribution of women to our national society and economy cannot be underscored. The main reason of success factors in women entrepreneur is independence, achievement motivation and human relation .Still the enterprises operated by women are particularly disadvantaged with regards to financial access, managerial and technical skills shortage and low ability to convert profit back into investment. Only first generation women entrepreneurs are seen but soon they either step back or became failure reason being their inability to secure badly needed loans from the commercial banks. Women should have access to different financial resources.

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