

## **Development of Women Entrepreneurship : Challenges and Opportunities (A Case Study of Solapur District)**

**Dinkar D. Pujari**

Department of Commerce and Management Studies, Sangameshwar College Solapur,  
Maharashtra- 413004, India

---

### **Abstract**

The emergence of the entrepreneurs in a society depends to a great extent on the economic, social, religious, cultural and psychological factors prevailing in the society. Women are now more cognizant about their existence, roles and rights. Women entrepreneurs are who explore new paths for economic involvement and contribution. Women entrepreneurs have been making a significant impact in all segments of the economy.

Entrepreneurship amongst women has been a recent concern. Women have become aware of their rights and their work situation. However, women of the middle class are not too eager after their role in fear of social backlash. The progress is more visible among upper class families in urban cities. The educated women do not want to limit their lives in the four walls of the house. They demand equal respect from their partners. However, Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society. Despite all the social hurdles, many women have become successful in their works. These successful women have made name & wealth for themselves with their hard work, diligence, competence and will power.

**KEYWORDS:** Entrepreneurs, women entrepreneurship, Challenges, Opportunities.

---

### **1.0 INTRODUCTION:**

Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society where the sociological set up has been a male dominated one. Women are considered as weaker sex and always made to depend on men folk in their family and outside, throughout their life. The Indian culture made them only subordinates and executors of the decisions made by other male members, in the basic family structure. While at least half the brainpower on earth belongs to women, women remain perhaps the world's most underutilized resource. Despite all the social hurdles, India is brimming with the success stories of women. They stand tall from the rest of the crowd and are applauded for their achievements in their respective field. The transformation of social fabric of the Indian society, in terms of increased educational status of women and varied aspirations for better living, necessitated a change in the life style of Indian women. She has competed with man and successfully stood up with him in every walk of life and business is no exception for this. These women leaders are assertive, persuasive and willing to take risks. They managed to survive and succeed in this cut throat competition with their hard work, diligence and perseverance. Ability to

learn quickly from her abilities, her persuasiveness, open style of problem solving, willingness to take risks and chances, ability to motivate people, knowing how to win and lose gracefully are the strengths of the Indian women entrepreneurs.

### **1.1 ROLE OF WOMEN IN INDIAN SOCIETY:**

Women in India constitute nearly 50% of its population. According to 2011 census, there were 586469174 of women as against 623724248 of men. Roughly, there are 940 women for every 1000 men. ( Lokrajya- September,2011)

Man considers woman to be frail and weak by nature. She is shorter and delicate compared to the strongly build man. But man forgets that a woman is made so, so to play a specific fro in nature which a man cannot play, that is the role of the mother. In intelligence both are equal. Man is aggressive and emotional. A woman is patient, calm and receptive. She can bear more pain and has more tolerance than a man. She is stronger in conviction and in perseverance. Yet women all over the world are playing a secondary role only.

The position in India is no different. Women were glorified in epics and puranas, for their service to their men. Serving a father first, secondly a husband, and later serving her children and grandchildren, had been her lot. Puranas mention the names of Seeta, Savitri and Anusuya and glorify them for their devote service to their husbands. They even say that a woman can easily get salvation by serving her husband.

After Independence the Constitution of India gave equal rights to men and women in all walks of life. But even today one cannot say that all women in India enjoy equal rights with men in all matters.

There are many reasons for this (1) the customs and traditions prevalent for centuries, (2) The high percentage of illiteracy among women, (3) Ignorance of their rights, (4) Patriarchal Society, (5) Economic system, (6) Acceptance of the theory of Karma or fatalism, (7) Unchecked male domination in all walks of life.

In spite of all these problems mentioned above, one could see that the condition of India women has improved a lot. There are now adequate educational facilities for girls and women. Special incentives and reservations are there to encourage them to study. Even in employment there are special reservations.

We can now see women employed in all fields not only in clerical jobs but also in I.A.S., I.P.S. and Indian Air Force. There are reservations in legislatures also. There are Chief Ministers who are women. We had a lady Prime Minister. These are considered as exceptions as the women folk, particularly in the rural areas, are yet to come out of their bondage. To enable the rural women too to take part in politics in a significant way, the Central Government has introduced a bill in Parliament reserving one third of the seats in Parliament and other elected bodies for women.

## **1.2 CONCEPT OF WOMEN ENTREPRENURS:**

Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. The Government of India has defined women entrepreneurs as an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women. Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and stands on their own legs. A sense towards independent decision-making on their life and career is the motivational factor behind this urge. Saddled with household chores and domestic responsibilities women want to get independence. Under the influence of these factors the women entrepreneurs choose a profession as a challenge and as an urge to do something new. Such a situation is described as pull factors. While in push factors women engaged in business activities due to family compulsion and the responsibility is thrust upon them.

## **1.3 REVIEW OF LITERATURE:**

**Easwaran Sunanda** (1991) in her study *Women Entrepreneurship: A review* observed that the primary motive for engaging in some economically gainful activity by women is a desire for gainful time structuring or more money to support the family. The major reasons for most women opting for business rather than a job is flexible management of time, i.e. to adjust the working hours in such a way as to shoulder family commitments also and yet have more independence compared to a 9- to-5 job. She further observed that family members and funding agencies' cooperation mainly influence the decision of women entrepreneurs embarking upon a business career. Unmarried women are considered as the most undependable by the funding institutions, in anticipation of the possibility of changes in the family environment (marriage) and place of domicile due to spouses' transfer of such entrepreneurs.

**George** (1991) in her study on *Women Entrepreneurs*, in readymade garments in Ernakulam district of Kerala, covered 80 women entrepreneurs; 92 percent of them were sole proprietors of the units. All of them were married and in the age group of 30-35 years. All units earned profit. It was observed that women entrepreneurs, who had undergone special training in tailoring, could earn higher profits because they could cater to the changing demands of the market. A Regional Workshop on Development of Women Entrepreneurship, held at the Indian Institute of Management, Ahmedabad, in 1992, strongly recommended the establishment of micro enterprises for Indian women, since the advantage of such enterprises is that the women themselves could run the businesses according to their capacity. Risks involved in micro enterprises are minimal, since it can be managed by careful planning, execution and consultations and at the minimum cost. The marketing of the products or services, which is a major concern, can be managed easily since the span of control can be kept well within the limit.

**Mangal** (1991) finds that due to this conflict the women teachers are faced with the problem of inadequate time to rest and subsequent fatigue. However, the social and interpersonal relationship is not affected much.

**Nancy** (2006) suggests that women's business can make a significant contribution to the economy.

**Ramaswamy** (2010) focused on congregating psychosocial profile of women entrepreneurs in food processing enterprises to provide to better picture about women entrepreneurs by large.

**Samuel** (1991) examined the managerial efficiency of women entrepreneurs in food processing units of Madurai district of Tamil Nadu. The study covered 56 women and 10 men entrepreneurs in the urban area; all of them were married and belonged to the age group of 31-50 years. All the enterprises were having a capital investment of less than Rs. 20,000. The hypothesis that there is no difference in the managerial performance of women and men entrepreneurs was tested in this study. The test reveals that there is no significant difference in the managerial performance in terms of profit earnings by male and female entrepreneurs. Further she stated that there is:

- (a) Positive correlation between age and managerial performance.
- (b) Negative correlation between educational level and managerial performance.
- (c) Positive correlation between time allocation and managerial performance.

**Singh** (1992) in her research work : *Women Entrepreneurs* has stated that due to increased industrialization and technological development in India, women have been displaced from their previously held jobs and have turned to entrepreneurship in order to ensure regular income. Singh's research used a system's approach to investigate strategies that could meaningfully encourage the growth of entrepreneurship particularly in women. Singh's definition of female entrepreneur is unique because it includes the concept of adjusting one's business with other aspects of life. Although difficult to read, because of errors in English language, the book offers interesting information relating to entrepreneurial motivations, support and communications among Indian women. Singh opined that primarily more privileged women have progressed better in the area of entrepreneurship.

## **2.0 OBJECTIVES OF THE STUDY:**

1. To analyze the religion, marital status and age patterns of the women entrepreneurs in the region.
2. To examine the place, area and level of the women entrepreneurs.
3. To ascertain the preferred types and ownership pattern of their industrial activities.
3. To identify the problems of the women entrepreneurs.

## **2.1 METHODOLOGY:**

The statistical data for the study have been mobilized both the primary and the secondary sources. Primary data has been collected from the Solapur district through a well designed questionnaire schedule and the secondary data has been collected from the various publications of economic survey, NSSO, books, journals. The data thus collected, have been analyzed by using the suitable statistical tools for specific interpretation.

The data mobilized through random samples of 120 women entrepreneurs in the aforesaid district having tiny, village, cottage or small scale industries.

### 3.0 ANALYSIS:

Demographic characteristics like age, marital status, education etc. are important for locating potential women entrepreneurs.

**Table 1: Profile of women entrepreneurs**

<b>Particulars</b>	<b>Percentage</b>
<b>Age(years)</b>	
26-40	66.7
41-55	25.9
55 and above	07.4
<b>Religion</b>	
Hindu	81.5
Other	18.5
<b>Marital status</b>	
Married	97.0
Unmarried	03.0
<b>Education status</b>	
High school	40.7
Intermediate	11.1
Graduation	25.9
Post Graduation	11.1
Professional	11.1
<b>Place of education</b>	
Rural	11.1
Urban	88.9
<b>Education level of start</b>	
Primary	07.4
High-school	66.7
Intermediate	18.5
Degree	07.4
<b>Education in the area</b>	
Agriculture	18.5
Commerce	66.7
Arts	11.1
Science	03.7

**Table 2: Profile of women entrepreneurs related to Business and Ownership**

<b>Particulars</b>	<b>Percentage</b>
<b>Reason for start</b>	
To earn money	48.1
To fulfill the ambition of family	33.3

To fulfill the own ambition	18.5
<b>Setup of unit</b>	
Self	96.3
Inherited	03.7
<b>Types of enterprise</b>	
Small	18.5
Cottage	51.9
Tiny	29.6
<b>Establishment period</b>	
Before Liberalization	33.3
After Liberalization	66.7
<b>Ownership of unit</b>	
Individual	70.4
Partnership	22.9
Co-operative	07.4
<b>Type of Product</b>	
Standard	51.9
Specification	33.3
Ancillary	14.8
<b>Types of Resources used</b>	
Agro based	14.8
Live stock	40.7
Forest	18.5
Mineral	25.9
<b>Demand of Product</b>	
Institutional	37.0
Domestic/ Consumption	37.0
Sub Contracting	25.9
<b>Finance</b>	
Relative/ friends	18.5
Banks	22.3
Money lender	11.1
Self	29.6
Other sources	07.4
Financial Institution	11.1

Table 1 shows that the data collected from the female only and out of that (97%) were married and more than( 66%) population are of the age of 26 to 40 near about (81.5) percent population belongs to Hindu community(table 1).

It reveals that maximum number of respondents belongs to education level of high-school and most of them are from the urban areas which alone account for (88.9%) of the total number of respondents covered. Most of the respondents started their units having high-school education level and (66.7%) population of the respondent having commerce specialization (table 1).

96.3% women entrepreneurs started their own unit and (66.7%) of them were started after the liberalization and when to economic and taxation policy liberalized by the quart. The above tables also reflect that the large percent (51.9) of the women entrepreneurs have cottage units set up by individuals (70.4%) with the objective to earn money (table 2).

It is also found those products produced by the women entrepreneurs are of in nature of standard product (51.9%). Which comprises of (40.7%) live stock based product popularly dairy product and by product are very common. Then (25.9%) were engaged in the mineral product units to support (37%) consumption of institution of institutional and domestic demand (table 2).

Finance is the backbone of the entrepreneur's development. But the scarcity of finance and credit is the main obstacle in the development of women entrepreneur. The capital based of small industrial unit of cottage or tiny in nature is very low that reflect the functioning of the women entrepreneurs which they either collected from their own sources. In many cases credit is obtained on a very high rate of interest and is thus explosive in character. They are not even in a position to know about the various schemes and get the benefit of them. Bank and financial institution are generally supporting the small scale industries. It reveals from the table that most of the time women entrepreneurs get financial resources from the self sources (29.6%) and banks (22.3%).

#### **4.0 CONCLUSION:**

It is clearly observed from the present study that the women entrepreneurs in the Solapur district experience various challenges like low mobility, lack of achievement motivation, low risk taking, low educational level, unsupportive family environment, being a women of information and experience. Consequently, the main thrust of planning revolves around the development of small scale, cottage and tiny enterprises based mainly on the local skill and these types of industries are also good enough to attract women entrepreneurs of the region as they have already involve in such activities like handcrafts, handloom, stone work, textiles etc. Therefore, empowering women will ultimately help us in improving the status of women entrepreneurs by formation of supportive network family and other institutions to deal with challenges. There should also be proper and appropriate intervention strategies that can prove to be a big source of assistance to empower women and motivate them setting up a cottage industries specially agro based industries, dairy cooperative, poultry farming and food and fruit preservation and provide opportunities to market the products, understand product qualities and features.

#### **REFERENCES:**

1. Easwaran, Sunanda (1991), 'Women Entrepreneurship in India: A Review', ed M. Soundarapandian, Women Entrepreneurship Issues and Strategies, Kanishka Publishers & Distributors, New Delhi. pp. 5-6.
2. Samuel, Gloria Daya (1991), "Managerial Efficiency of Women Entrepreneurs in Food Processing Units of Madurai", ed M. Soundarapandian, Women Entrepreneurship issues and Strategies, Kanishka Publishers & Distributors, New Delhi. P. 6.

3. George, Anna (1991), "Women Entrepreneurs in Ready-made Garments in Ernakulam District in Kerala", ed M. Soundarapandian, Women Entrepreneurship Issues and Strategies, p. 7.
4. Neera Desai, "Women in Modern India", Vora Publishers Pvt. Ltd., 1971.
5. Desai, Vasant (1991), Entrepreneurial Development, Himalaya Publishing House, Mumbai, p. 103.
6. Vasanthagopal, R. And Santhas (2008), "The Women Entrepreneurs of India", New Century Publication, New Delhi, p. 124.