

2018-19

17-18

# AARHAT MULTIDISCIPLINARY INTERNATIONAL EDUCATION RESEARCH JOURNAL (AMIER.J)

A Peer Reviewed Multidisciplinary Journal  
Impact Factor 5.18

UGC Approved Journal No 48178, 48818  
ISSN 2278 - 5655

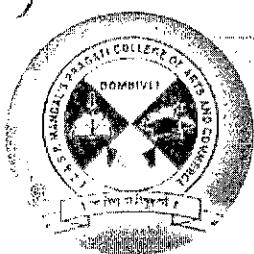
UGC SPONSORED 7<sup>TH</sup> ONE DAY  
NATIONAL CONFERENCE  
On

## Resource Constraints and Its Impact on Indian Economy



Pragati College of Arts & Commerce, Dombivli (E),

D.N.C. Road, Dombivli (E), Dist. - Thane, Maharashtra- 421201



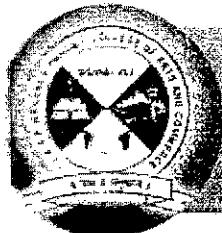
Reaccredited by

NAAC with B Grade (CGPA 2.82)

2.6 2.2  
2.6

Chief Editor

Dr. Avinash B. Shendre



Pragati College of Arts & Commerce, Dombivli (E)

D.N.C. - Khand, Dombivli (E) - Dist. - Thane, Maharashtra - 421120

Reaccredited by  
NAAC with B Grade (CGPA 2.82)

**UGC SPONSORED 7<sup>th</sup> ONE DAY  
NATIONAL CONFERENCE  
ON**

**“RESOURCE CONSTRAINTS AND ITS  
IMPACT ON INDIAN ECONOMY”**

**Chief Editor**

**Dr. Avinash B. Shendre  
Convenor & Head, Department of Economics,  
Pragati College of Arts and Commerce, Dombivli.**

**UGC SPONSORED 7<sup>th</sup> ONE DAY NATIONAL CONFERENCE**

**“Resource Constraints and Its Impact on Indian Economy”**

**First Edition: 10th February, 2018**

**Chief Editor: © Dr. Avinash B. Shendre**

**Organised by:**

Department of Economics of Thane Zilla Agri Shikshan Prasarak Mandal's  
Pragati College of Arts and Commerce, Dombivli, Dist. Thane.

**Published by:** Aarhat Publication & Aarhat Journal's

**Mobile No:** 9822307164/8355852142

**ISSN 2278-5655, Volume-VII, Special Issue-VII,**

**EDITORS:**

**Disclaimer:**

The views expressed herein are those of the authors. The editors, publishers and printers do not guarantee the correctness of facts, and do not accept any liability with respect to the matter published in the book. However editors and publishers can be informed about any error or omission for the sake of improvement. All rights reserved.  
No part of the publication be reproduced, stored in a retrieval system or transmitted in any form or by any means electronic, mechanical, photocopying, recording and or otherwise without the prior written permission of the publisher and authors.

## Content

1	Development Of Women Entrepreneurship : An Historical Overview <b>Dr. S. D. Kuduk</b>	
2	Constraint Of Information Technology And Its Impact On Indian Economy <b>Nair Ashwin Kaladharan</b>	8
3	Financial Instability A Bottleneck On Development <b>Mr. Dhananjay Mahadeo Chandanshive</b>	15
4	Land Acquisition Bill And Industrial Development <b>Dr. Pandurang B. Patil</b>	18
5	Resource Constraints & Its Impact On Indian Economy – A Study <b>Dr. A. Patrick</b>	23
6	Women Entrepreneurship : Issues, Constraints & Measures <b>Dr. Poonam Singh</b>	34
7	Resource Constraints In Economic Development Of India <b>Dr. Sanjay Kumar Saini</b>	40
8	Population Growth In India: Demographic Dividend Or Demographic Disaster <b>Dr. M. Jailahdeen</b>	45
9	Land Acquisition In India <b>Dr. Shrawan Kumar Mishra</b>	49
10	Solar Energy And Its Future Role In Indian Economy <b>Dr. Sudhakar B. Gavande</b>	55
11	UPTO 2019, Energy To All: A Viewpoint <b>Harshni Nitin Gudhka</b>	63

22	A Study On Microfinance In India <b>Mrs. Uma V. Tanwar</b>	131
7	23 Housing To Urban Poor : The Most Underestimated Resource In India <b>Mrs. Vaishali Sambodhan Dhammapathee</b>	138
77	24 Constraints On Women Entrepreneurship <b>Mrs Soni Hassani</b>	147
82	25 Women Entrepreneurs- Problems & Remedies <b>Dr. Parmeshwar B. Gore And Dr. Madhav Dhere</b>	154
90	26 Human Resources And Regional Development <b>Dr. Omankuttan Nair</b>	159
5	27 Infrastructure Facilities In Rural Area – Challenges Ahead Indian Economy: Special Reference Of Hingoli District <b>Dr. Neelkantrao H. Patil And Ravikumar G. Suryavanshi</b>	166
9	28 PSU Reforms And Disinvestment – A Reality Check <b>Prof. K. Sukumaran</b>	169
6	29 Constraints On Women Entrepreneurship <b>Ms. Preeti Mangtani</b>	178
6	30 Economic Development And Environment Degradation In India <b>Dr. Dewrao S Manwar And Prof. Nashiket D. Jawale</b>	184
8	31 New Insight On The Valuation Of Water As A Scarce Resource <b>Ms. Neetu Methwani</b>	192
8	32 Solar Energy: Challenges & Associated Issues In Maharashtra <b>Prof. Vitthal Sontakke</b>	199

## WOMEN ENTREPRENEURS- PROBLEMS & REMEDIES

**Dr. Parmeshwar B. Gore,**

*Assistant Professor, Pragati College of Arts & Commerce, Dombivli.*

*And*

**Dr. Madhav Dhore,**

*Assistant Professor, Ankushrao Tope College, Jafna.*

### **Introduction:**

If you can't fly then run, if you can't run then walk, if you can't walk then crawl, but whatever you do, you have to keep moving forward. —**Martin Luther King** Indian society is rather a complex one because of its construction of hierarchical social order on the basis of class, caste & gender. Gender discrimination is very high in India. Our society is male dominated society. Women are considered as a weaker and always made to depend on men folk in their family and outside throughout their life, so due to the socio-cultural reasons women are prohibited from their various basic rights such as education, liberty, self employment & entrepreneurship also.

Entrepreneurs are the architects of present and future India. "We can count the seeds in a fruit, but we do not know how many fruits are going to come out of a seed." Entrepreneurs are potential seeds with hidden fruits in them. Training, Education, Interaction, besides opportunity which provide them is the key to unlock their hidden potentials<sup>1</sup>.

Entrepreneurship is one such field where women's participation is very low, although there is a lot of improvements in women literacy rate in the modern era. There are 58.5 million enterprises established in India, out of them, only 8.05 millions i.e. 13.76 percent enterprises were run by women entrepreneurs<sup>2</sup>. It means that percentage of establishments under women entrepreneurs is very low, as compare to male entrepreneurs in India. However there are some problems occurs in women entrepreneurship but before throws focus on those problems initially it is essential to know that what the concept of women entrepreneurs & what it means.

### **Women Entrepreneurs:**

Entrepreneurship is the purposeful activity of an individual or a group of associated individual, undertaken to initiate, maintain or organise a profit oriented business unit for the production or distribution of economic goods and services.

Women entrepreneurs may be defined as a woman or a group of women who initiate, organise, and operate a business enterprise. The Govt. of India has defined a women entrepreneur as "an enterprise owned and controlled by a women having a minimum financial interest of 33 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women"<sup>3</sup>.

### **Objectives of the Study:**

The research paper covers the following objectives:

- To understand the concept of women entrepreneurs.

- To recognise the problems faced by women entrepreneurs in entrepreneurship in India.
- To suggest some remedies to avoid the problems of women entrepreneurship.

#### Research Methodology:

This study is based on the secondary data. The secondary data were collected from various journals, magazines, annual reports and websites particularly from the Department of Industrial Policy & Promotion, Ministry of Statistics and Programme Implementation, Govt of India etc. Statistical tools and tables have also been used.

#### Establishments under women entrepreneurship in India

A role of modern women is not confined to the traditional role as a mother and housewife; it has and is undergoing changes. As women get educated she begins to think of herself as an independent person, she becomes aware of her own identity, potentials and decision making capabilities. Interested women with creative and innovative ideas are coming forward to start the small and medium sized enterprises.

Table 1

#### State wise Distribution of Total Number of Establishments under Women Entrepreneurship

Sr. No	States/UT	No. of Establishments			Percentage to Total
		Without Hired Workers	With at least one Hired Worker	All	
1	Tamilnadu	793646 (72.97)	293963 (27.03)	1087609 (100.00)	13.51
2	Kerala	863797 (94.52)	50120 (5.48)	913917 (100.00)	11.35
3	Andhra Pradesh	736146 (86.61)	113766 (13.39)	849912 (100.00)	10.56
4	West Bengal	762247 (91.69)	69090 (8.31)	831337 (100.00)	10.33
5	Maharashtra	580337 (87.36)	83963 (12.64)	664300 (100.00)	8.25
6	Remaining States	2961181 (79.95)	742563 (20.05)	3703744 (100.00)	46.00
	<b>Total</b>	<b>6697354 (83.19%)</b>	<b>1353465 (16.81%)</b>	<b>8050819 (100.00)</b>	<b>100.00</b>

**Source:** All India Report of Sixth Economic Census, Govt of India, Ministry of Statistics & Programme Implementation, Central Statistics Office, New Delhi-110001, March 2016.

**Note:** bracket figure shows percentage to total

The above table shows state wise distribution of total number of establishments under women entrepreneurship. The total number of establishments owned by women entrepreneurs was

8,050,819 out of which 83.19 percent (66,97,354) establishments operated without hired workers and 16.81 percent (13,53,465) operated with hired workers at least one worker.

The study of state wise total number of establishments under women entrepreneurship in India shows that out of the total state of the country, Tamilnadu State occupies the first position where most of the enterprises (i.e. 13.51%) established under women entrepreneurs. It is followed by 11.35 percent in Kerala, 10.56 percent in Andhra Pradesh, 10.33 percent in West Bengal and 8.25 percent in Maharashtra. It means that Maharashtra state occupies the fifth position in terms of percentage share in total number of women owned establishments in the country.

### Problems of women Entrepreneurship:

A women's best protection is a money of her own. - **Clare Boothe Luce**

Hence in this regard women entrepreneurship is an important engine for the progress of the women. But there are various problems faced by women entrepreneurs some of them are:-

1. **Patriarchal Society:** our society is male dominated society. Women are considered as weaker and always made to depend on men in their family and outside. So entrepreneurship has been traditionally seen a male preserve and idea of women taking up entrepreneurial activities considered as a distant dream. So this is the first and basic reason which creates obstacle in the women entrepreneurship.
2. **Health Problems:** Though the women having strong desire and ambitions 'health' creates obstacle in it. Major health problems faced women entrepreneurs were tension, backache, eyestrain fatigue and headache. It found that women feeling the problem of feeling fatigued after returning home, lack of rest and sleep and heavy schedule.
3. **Lack of Education:** as per the census 2011, the literacy rate at all India level was 72.98 percent and literacy rate for females and males are 64.63 percent and 80.90 percent respectively. It means that literacy rate of female is very low as compare to male in India. So Illiteracy is the main reason because of it women are deprived of economic independency. Due to the lack of education, women are not aware of business, technology and market knowledge. Thus lack of education creates problems for women in the set up running of business enterprises.
4. **Lack of Self-Confidence and Self Esteem amongst Women:** Self -confidence is the main key of success and an entrepreneur should be possesses it. But it has been noticed that women lack these qualities required in setting up their own enterprises.
5. **Less Support towards Family:** In business women have to devote long hours and as a result they find it difficult to meet the demands of their family members and society as well. So they become incapable in attending of their children which lead to conflict in their personal lives and they find it difficult to work as entrepreneur.
6. **Lack of Risk- Bearing Ability:** Due to the patriarchal Society women in India mostly depends on male. They are less educated and economically not self- dependent. Because of these reasons they have not ability to bear risk involved in running enterprise. Risk bearing is

an essential requisite of a successful entrepreneur. Along with these socio-personal problems there are another problems which also creates obstacles in women entrepreneurship they are:-

- 1. **Problems of Finance:** Finance is a most important aspect without which nothing is possible in business. Non availability of long term finance, regular and frequent need of working capital and long procedure to avail financial help are found to be the financial problems faced by women. So without which she can't do anything.
- 2. **Problem of Raw Material and Production:** another problem faced by women entrepreneur is shortage of raw material and difficulty faced by the women entrepreneur in arranging good quality raw material at competitive prices. Then other production problems are non availability of machines and dearth of labours, high cost of required machines or equipments etc.
- 3. **Marketing Problems:** Women entrepreneur face problems in marketing as their products as this area is mainly dominated by males, so women fails in the aspects of marketing in entrepreneurship. They also find it difficult to capture the market and make their products popular. While doing entrepreneurship they faced certain problems such as poor location of shop, lack of transport facilities and tough competition etc. So for the purpose of marketing they often take the help of middleman who often charge high commission from them.
- 4. **Heavy Competition:** Women entrepreneurs have to face tough competition not only from industry but also from their male counterpart surviving this cut throat competition and achieving the aim of producing quality products at competitive price is not an easy task for the women entrepreneurs.

#### Suggestions for Women Entrepreneurs:

The above discussed problems are faced by women entrepreneurs. But these problems should be avoided by following some remedies on it. So the remedies can be suggested in the form of suggestions. They are as follows.

- 1. Illiteracy is root cause which creates various obstacles in entrepreneurship. So to avoid such problems emphasis on women education should be given by the government, society and families also.
- 2. There should be a continuous attempt to inspire encourage, motivate and cooperate women entrepreneurs, it leads them towards success.
- 3. An awareness programme should be conducted on a grand scale with the intention of creating awareness among women about the various areas to conduct business.
- 4. Training programme should be organised for women to develop professional knowledge about management, leadership, decision making, production process, profit planning, maintaining books of accounts and other skills. This will encourage women to undertake business.
- 5. International, national and local trade fairs industrial exhibitions, seminars and conferences should be organised to help woman to facilitate interaction with other entrepreneurs.
- 6. To solve financial problems, women in business should be offered loans and subsidies for encouraging them in to industrial activities.

7. The government should give subsidies and concessions to women entrepreneurs to face stiff competition in the market.
8. For solving the problem of marketing the products of women entrepreneurs the government should establish a shopping complex for them.
9. Where there is comparison between male and female in the family generally the preference for entrepreneurship is given to the male, as female is supposed as a others asset but this attitude of families as well as society should be changed which creates positive atmosphere for women entrepreneurship.
10. The attitude of society to look towards women entrepreneurs should be changed. Society and their family should be support and respect them for increasing their confidence level.
11. The stories of successful entrepreneurs should be telecast on T.V. channels and also should be include in syllabus of various courses and degrees.

#### **Conclusions:**

According to the study it has been observed that entrepreneurship is one field where women's participation is very low, although there is lot of improvements in women literacy rate in the modern era. Even though we have many successful women entrepreneurs in our country, but as we have a male dominated culture there are many challenges which women entrepreneurs face from family and society. The study of state wise total number of establishments under women entrepreneurship in India shows that, out of the total state of the country, Tamilnadu State occupies the first position where most of the enterprises (i.e. 13.51%) established under women entrepreneurs. Maharashtra State occupies the fifth position in terms of percentage share (8.25%) in total number of women owned establishments in the country.

#### **References:**

S. Mohan, R. Elangovan, 'Current Trends in Entrepreneurship' Deep & Deep Publications PVT. Ltd, F-159, Rajouri Garden, New Delhi-110027.

All India Report of Sixth Economic Census, Govt of India, Ministry of Statistics & Programme Implementation, Central Statistics Office, New Delhi-110001, March 2016.

S.K. Dhameja, 'Women Entrepreneurs: opportunities, Performance and Problems' Deep & Deep Publications PVT. Ltd, F-159, Rajouri Garden, New Delhi-110027.

J.V. Prabhakara Rao, 'Entrepreneurship and Economic Development', Kanishka Publishers. Distributors, New Delhi-110002.

K. Swarnalatha, Anuradha R.K., 'Women Entrepreneurship in India- Problems and Prospects' International Journal of Science and Research (IJSR), 2014.

J. Nehru & S. Bharadwaj, Women Entrepreneurship in India: Issues & Problems, "You Can Tell the Condition of a Nation by Looking at the Status of its Women", SAJMR Spectrum: A Journal of Multidisciplinary Research, Vol.2, Issue7, July 2013.

Census of India-2011.