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A study on the challenges faced by women run MSMEs in India

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Abstract

MSMEs assume a critical part in encouraging pioneering ability and appropriation of pay and abundance at grassroots level. It contributes monstrously in assembling yield, trades, age of business and GDP. Ladies MSMEs appear to design deliberately in a not so much organized but rather more casual way than bigger association while they may connect moderately more in a casual method of dealing with their exercises. The commitment of female business visionaries can't be overlooked in this area, particularly in country zones where they have to fortify the state economy by producing work in miniature endeavours. Yet, the development of the female business has been moderate inferable from social attitudinal and viable issues.

This paper aims to discuss the status of female business people concerning examination of the discoveries of the NSS 73rd Round of NSSO, identified with female business visionaries. It looks at the challenges of ladies business and the activities taken for the development and improvement of ladies business.

Keywords: MSMEs, female, GDP, challenges, economy

1. Introduction

The MSME improvement establishment is an advancement foundation set under the service of Micro, Small, and Medium Enterprises of Indian Government. They MSME are free to bigger industry as subordinate units. The most recent fifty years of MSME has seen liveliness and dynamism in India. These area groups numerous preferences for fair appropriation of advancement since it helps industrialization, business and infrastructural improvement in provincial and in reverse territories. The MSME area contributes 8% to GDP other than 45% to the all out assembling yield and 40% to the fares from nation. According to all India statistics of MSME the size of this area both in enrolled and unregistered example is 361.76 lakhs.

A significant component of financial development over the previous decade has been the expanding job of ladies. Ladies strengthening has taken numerous structures – improved female workforce cooperation, decreased narrow mindedness and compensation differentials that help more noteworthy exertion, and improved headway rehearses that maintain capable ladies into headship and leader jobs. With the adjustment in opportunity ladies are emerging from this restriction to partake in a wide range of exercises including business venture. Presently, the approach creators have gotten mindful of the ladies' gainful potential and its monetary noteworthiness, bringing about addition of total national output. The commitment of ladies can't be overlooked in MSME area, particularly in rustic zones where they have fortify the country economy by producing work in limited scope units.

1.1 Concept of Women Entrepreneur

In basic words we can say that ladies business person is any lady who coordinates and deals with any business undertaking.

As per J.A. Schumpeter, "Lady who develops, mimics, or embraces a business action is called lady business visionary". The ILO characterized the ladies' endeavour as a little unit where at least one ladies business visionaries have at the very least 50% monetary property. GOI, characterized ladies business person as "an undertaking claimed and constrained by ladies having a base monetary premium of 51% of the capital and giving in any event 51% of the work produced in the venture to ladies".

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In this way, it is reasoned that ladies business visionaries are those ladies who start, embrace hazards, sort out and maintain a business undertaking and give work to other people.

2. Literature Review

Greene *et al.*, examined the examination and distribution work with respect to ladies business. He assessed certain boundaries for example sorts of specialty units, sex separation, individual ascribes, women's activist points of view, monetary difficulties with ladies business venture in the investigation of different diaries and assets of exploration and propounded the situation of ladies business people.

Singh, Surinder Pal found the reasoning and affecting components identified with passage of ladies in business then he clarified the obstacles in the development of ladies business, which are basically sex segregation, social unacknowledgment, family obligation, absence of cooperation with effective business people, missing organization.

Later he expanded the healing measures for improving the climate for advancing ladies business venture.

Tambunan, made an examination on late improvements of ladies business people in Asian agricultural nations. He found that in the district. The examination likewise uncovered the that portrayal of ladies business visionaries was generally low because of numerous elements and the vast majority of the ladies business visionaries entered as constrained business visionaries looking for better family salaries.

Senthilkumar, Vasantha and Varadharajan, They contemplated the status of Indian ladies business visionaries and discovered immense segregation with them in male ruled society. They found ominous variables for the advancement of ladies business venture for example low proficiency rate, low work cooperation, old conventions and few business advancement program prompting restricted independently employed ladies particularly in country zones.

Pharm, and Sritharan They explored the issues of country ladies business visionaries and gave positioning to their issues. The primary position was given to nonattendance of solid administration, the second and third factors being monetary limitations and nonappearance of orderly advancement individually.

Different elements were absence of instruction, absence of mindfulness about government plans, non-installment of advance and others.

Swarnalatha K and Anuradha R. K they worked upon the status and issues of female business people of India and found various requirements, later proposed measures to beat the issues.

They recommended that there should be mindfulness programs, legitimate preparing, investigating the possibilities of beginning new business, hazard undertaking, coordination and control, compelling authority and satisfactory monetary help to get the achievement.

3. Objectives of the study

- To understand the concept of Women Entrepreneurs
- To Study the challenges faced by Women Entrepreneurs in India
- To study the measure taken by govt of India to promote women entrepreneurs in India

4. Challenges faced by Women Entrepreneurs in India

The essential obstruction of a lady business person is that she is a lady and social demeanour towards her is pessimistic and a few different issues which have been the deterrent are as per the following.

- Shortage of Funds
- Lack of Skills and Appropriate Training
- Cut Throat Competition
- Family Duties & Responsibilities
- Lack of Proper Education
- Low Risks Taking Capacity
- Inadequate Marketing Services
- Lack of Appropriate Information
- Scarcity of Raw Material
- Lack of Security

5. Measures by GOI for development of Women Entrepreneurship

Various organizations lead different projects including Entrepreneurship Development Programs to oblige the requirements of potential ladies business people and help them in an unexpected way. These establishments incorporate Micro, Small and Medium Enterprises Development Organization (MSME-DO), State Small Industries Development Corporations (SSIDCs), the Nationalized banks and even NGOs. MSME-DO has presented item arranged EDPs in various regions like screen printing, TV fixing, cowhide products, and so on To perceive the accomplishments made by ladies business people an exceptional prize to "extraordinary ladies business person" of the year is being given by MSME-DO. It has likewise opened a ladies cell to give coordination and help to ladies business people. There are likewise a few different plans of the public authority, a portion of the significant plans are as per the following:

- Stree Shakti Package
- Annapurna Scheme
- Bharatiya Mahila Bank Business Loan
- Orient Mahila Vikas Yojana
- Mahila Udyam Nidhi
- Udyogini Scheme
- National Credit Guarantee Trustee Company
- Agri Udaan: Food & Agribusiness Accelerator
- Support to Training and Employment Programme for Women
- SEED

6. Data Analysis

The mentioned data presented is completely secondary in nature:-

Table 6.1: Statistics highlighting Female/Male TEA Ratio

Ratio	Value	Ranked out of 65 Countries
Female/Male TEA Ratio	0.56	43T

Source: GEM, 2016-17

Table 6.2: Data related to Enterprises owned by gender

Sector	Male	Female	All
Rural	77.76	22.24	100
Urban	81.58	18.42	100
All	79.63	20.37	100

Source: Annual Report, MSME, 2017-18

Table 6.3: Data related to various types of Enterprises owned by gender

Category	Male	Female	All
Micro	79.56	20.44	100
Small	94.74	5.26	100
Medium	97.33	2.67	100
All	79.63	20.37	100

Source: Annual Report, MSME, 2017-18

Table 6.4: Data related to leading States with respect to MSMEs owned by Women in India

Sl. No.	State/UTs	Male	Female	All	Share of State among All MSMEs with Female Owners (%)
1	West Bengal	5583138	2901324	8484462	23.42
2	Tamil Nadu	3441489	1285263	4726752	10.37
3	Telangana	1459622	972424	2432046	7.85
4	Karnataka	2684469	936905	3621374	7.56
5	Uttar Pradesh	8010932	862796	8873728	6.96
6	Andhra Pradesh	2160318	838033	2998351	6.76
7	Gujarat	2375858	826640	3202499	6.67
8	Maharashtra	3798339	801197	4599536	6.47
9	Kerala	1647853	495962	2143816	4.00
10	Rajasthan	2261127	380007	2641134	3.07

Source: Annual Report, MSME, 2017-18

Table 5: Statistics highlighting Women Entrepreneurs Beneficiaries under PMEGP (FY 2012 to 2018)

Year	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18(As on 31.12.2017)
Women Beneficia- ries under PMEGP	13612	13448	13394	11356	14768	8464*

Source: Annual Report, MSME, 2017-18

7. Key findings

- West Bengal makes sure about first situation in the portion of state among all MSMEs with female proprietors, which is very amazing for example 23.42.
- The second and third position is made sure about by Tamil Nadu and Telangana with huge diminished offer for example 10.37 and 7.85 separately. After that the portion of different states gets static.
- But shockingly the portion of Uttar Pradesh which is the greatest state is simply 6.96 and other greater states like Gujarat, Maharashtra, Rajasthan likewise show the terrible execution.
- In 2012-13 the recipients were 13612 which consistently diminished till 2015-16 upto 11356 that might be because of various changes and issues in the economy. In any case, it got the energy in 2016-17 and came to upto 14728.
- Under the MSE Cluster Development Program by Ministry of MSME, the commitment from the Ministry of MSME changes between 30-80% of the complete task in the event of hard mediation,
- But on account of bunches possessed and oversaw by ladies business people, commitment of the M/o MSME could be up to 90% of the venture cost.

- Under the Credit Guarantee Fund Scheme for Micro and Small Enterprises, the assurance cover is by and large accessible up to 75% of the advances broadened; anyway the degree of assurance cover is 80% for MSEs worked as well as possessed by ladies.
- Women business venture in Tamilnadu is a quick creating marvel yet at the same time ladies need to confront a ton of difficulties and issues.
- The study uncovered in this measurement offers attention to strategy producers and ladies relationship to distinguish the difficulties in SSI especially in Chennai.
- The fundamental difficulties lying before ladies are the manner by which to change themselves from work searchers over to work makers. The conventions and customs won in Indian social orders towards ladies here and there remain as a hindrance before them to develop and flourish.

8. Conclusion

The MSME area is a significant constituent of the economy. Perceiving the commitment of this area in the decent provincial improvement the public authority has taken exceptional endeavours for the development and advancement of this area. The strategy creators have

understood that the advancement is unimaginable without help of the more fragile sexual orientation. In this way, consistently the public authority has presented various approaches and plans for the help and advancement of ladies business venture.

The public authority ought to support different private associations and industry relationship to assume job in different fields as opposed to itself attempting to do everything inadequately. The need of great importance is to plan the educational program cautiously that will grant the essential information alongside comprehensive arrangement and campaigning for usage of the equivalent, to achieve the maximum capacity of female business people.

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