Women constitute around half of the total world population. So is in India also. They are therefore, regarded as the better half of the society. In traditional societies they were confined to the four walls of houses performing house hold activities. In modern society they have come out of the four walls to participate in all sorts of activities. The Indian women are no more treated as beautiful showpieces. They are also enjoying the fruit of globalization marking an influence on the domestic and international sphere. They have carved a niche for themselves in the male dominated world. Indian women well manage both burden of work in household front and meeting the deadlines at the work place. The primary objective of this paper is to find out the problems faced by of women entrepreneurs and the steps taken by the Government to solve these problems. It emphasises on the role of Government to inculcate the entrepreneurial skills in women. In Hindu scriptures, woman has been described as the embodiment of shakti which means source of power. This paper includes policies of Indian government for women and to bring this weaker section of the society parallel to men.

Main reasons for women to become an entrepreneur, the institutions that are helping the women to put their thoughts into action are also included in this study. This study includes the success stories of most successful women entrepreneurs of India. On the basis of this analysis some recommendations are given to promote spirit of women entrepreneurship and helping the women to become a successful entrepreneur.

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. With the increasing awareness and change in outlook there is an urge in women to become independent. 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.

It is a general belief in many cultures that the role of women is to build and maintain the homely affairs like task of fetching water, cooking and rearing children. Since the turn of the century, the status of women in India has been changing due to growing industrialization, globalization, and social legislation. With the spread of education and awareness, women have shifted from kitchen to higher level of professional activities. Entrepreneurship has been a male-dominated phenomenon from the very early age, but time has changed the situation and brought women as today's most memorable and inspirational entrepreneurs. In almost all the developed countries in the world women are putting their steps at par with the men in the field of business. The role of Women entrepreneur in economic development is inevitable. Now-a-days women enter not only in selected professions but also in professions like trade, industry and engineering. Women are also willing to take up business and contribute to the Nation's growth. There role is also being recognized and steps are being taken to promote women entrepreneurship. Women entrepreneurship must be moulded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena. Even though female entrepreneurship and the formation of women business networks are steadily rising, there are a number of challenges and obstacles that female entrepreneurs face. One major challenge that many women entrepreneurs may face is the traditional gender-roles society may still have on women. Entrepreneurship is still considered as a male-dominated field, and it may be difficult to surpass these conventional views. Other than dealing with the dominant stereotype, women entrepreneurs are facing several obstacles related to their businesses.
Problems faced by women entrepreneurs

Women entrepreneurs face a series of problems right from the beginning till the enterprise functions. Being a woman itself poses various problems to a woman entrepreneur. The problems of Indian women pertain to her responsibility towards family, society and work.

Women in rural areas have to suffer still further. They face tough resistance from men. They are considered as helpers. The attitude of society towards her and constraints in which she has to live and work are not very conducive.

Besides the above basic problems the other problems faced by women entrepreneurs are as follows:

Women in India are very emotionally attached to their families. They are supposed to attend to all the domestic work, to look after the children and other members of the family. Even in the educated families still the mindset has not changed. People are still of this view that the entire responsibility of the household is of lady not of men. Hence they are over burdened with family responsibilities like extra attention to husband, children and in laws which take away a lots of their time and energy. In such situation, it will be very difficult to concentrate and run the enterprise successfully.

Even though our constitution speaks of equality between sexes, male chauvinism is still the order of the day. Women are not treated equal to men. They are by nature weak, shy and mild. They cannot bear the amount risk which is essential for running an enterprise. Lack of education, training and financial support from outsiders also reduce their ability to bear the risk involved in an enterprises.

Their entry to business requires the approval of the head of the family. Entrepreneurship has traditionally been seen as a male preserve. Fault finding attitude of men discourages entrepreneurial skills in women. All these put a break in the growth of women entrepreneurs.

Women in India are lagging far behind in the field of education. Most of the women are illiterate. Still in the lower income group society, stress is given on education of male child. Girls are given this training right from the beginning that they are there to manage only household affairs. Even if they are educated the education given to them is not appropriate to make them fit to be entrepreneur. Due to lack of proper and technical education, early marriage, social setup, women entrepreneurs remain in dark about the development of new technology, new methods of production, marketing and other governmental support which will encourage them to flourish.

The traditions and customs prevailed in Indian societies towards women sometimes stand as an obstacle before them to grow and prosper. If a male comes late in the night from office he is not answerable to anyone whereas if it is a woman she will always be seen with suspicious eyes. Castes and religions dominate with one another and hinder women entrepreneurs too. In rural areas, they face more social barriers.

Arrangement and co-ordination of factors of production is also a serious problem faced by women entrepreneurs. Due to various constraints, woman finds it difficult to manage then alone. Women mobility in India is highly limited and has become a problem due to traditional values and inability to drive vehicles. Moving alone and asking for a room to stay out in the night for business purposes are still looked upon with suspicious eyes. Sometimes, younger women feel uncomfortable in dealing with men who show extra interest in them than work related aspects.

Women entrepreneurs suffer a lot in raising and meeting the financial needs of the business. Bankers, creditors and financial institutes are not coming forward to provide financial assistance to women borrowers on the ground of their less credit worthiness and more chances of business failure. They also face financial problem due to blockage of funds in raw materials, work-in-progress finished goods and non-receipt of payment from customers in time.

Usually women entrepreneurs employ low technology in the process of production. In a market where the competition is too high, they have to fight hard to survive in the market against the organised sector and their male counterpart who have vast experience and less social restrictions are capable to adopt advance technology in managing enterprises
Since most of the women are not technically educated their inefficient management contribute to the high cost of production which stands as a stumbling block before women entrepreneurs. Women entrepreneurs face technology obsolescence due to non-adoption or slow adoption to changing technology which is a major factor of high cost of production.

Lack of entrepreneurial aptitude is a matter of concern for women entrepreneurs. They have no entrepreneurial bent of mind because they are not brought up that way. Even after attending various training programmes on entrepreneurship women entrepreneurs fail to tide over the risks and troubles that may come up in an organisational working.

Management has become a specialised job which only efficient managers perform. Women entrepreneurs are not efficient in managerial functions like planning, organising, controlling, coordinating, staffing, directing, motivating etc. of an enterprise because of lack of management education. Therefore, less and limited managerial ability of women has become a problem for them to run the enterprise successfully.

Fulfilling the legal formalities required for running an enterprise becomes a difficult task on the part of a women entrepreneur because of the prevalence of corrupt practices in government offices and procedural delays for various licenses, electricity, and water and shed allotments. Women, being restricted socially are incapable to tackle such situations. In such situations women entrepreneurs find it hard to concentrate on the smooth working of the enterprise.

Since women cannot run around for marketing, distribution and money collection, they have to depend on middle men for the above activities. Middle men tend to exploit them in the guise of helping. They add their own profit margin which results in less sales and lesser profit.

Women entrepreneurs because of their inherent nature, lack of self-confidence which is essentially a motivating factor in running an enterprise successfully. They have to strive hard to strike a balance between managing a family and managing an enterprise. Sometimes she has to sacrifice her entrepreneurial urge in order to strike a balance between the two.

**How to develop women entrepreneurs**

The growth and development of women entrepreneurs required to be accelerated because entrepreneurial development is not possible without the participation of women.

Better educational facilities and schemes should be extended to women folk from government part. Stress should be given on the technical education of women right from the beginning in order to bring them up to the desired level. Training in entrepreneurial attitudes should start at the high school level through well-designed courses, which build confidence through behavioural games.

Adequate training programmes on management, professional competence and leadership skills should be provided so that the shortcomings found can be removed from grass root level.

The financial institutions should provide more working capital assistance both for small scale venture and large scale ventures. They should have liberal attitude towards women entrepreneurs. Loans should be given on easy terms and conditions to them.

A Women Entrepreneur's Guidance Cell set up to handle the various problems of women entrepreneurs all over the state. Government should ensure that their cell should actually work for the benefit of women. It should take suggestions from women entrepreneurs from time to time.

Programmes for encouraging entrepreneurship among women are to be extended at rural level because women of rural area are still highly ignorant about the facilities provided to them by the Government. They are also not aware about the programmes of Government to develop them as entrepreneurs.

Our men folk should also be trained right from the beginning that they should not consider women inferior to them and should happily accept their success.

Therefore, a congenial environment is needed to be created to enable women to participate actively in the entrepreneurial activities. There is a need of Government, non-Government, promotional and regulatory agencies to come forward and play the supportive role in promoting the women entrepreneur in India.
Steps taken by Government to promote women entrepreneurs

The Government of India has also formulated various training and development cum employment generations programs for the women to start their ventures.

Development of women has been a policy objective of the government since independence. Until the 70s the concept of women's development was mainly welfare oriented. In 1970s, there was a shift from welfare approach to development approach that recognised the mutually reinforcing nature of the process of development. The 80s adopted a multi-disciplinary approach with an emphasis on three core areas of health, education and employment. Women were given priorities in all the sectors including SSI sector. Government and non government bodies have paid increasing attention to women's economic contribution through self employment and industrial ventures. The First Five-Year Plan (1951-56) envisaged a number of welfare measures for women. Establishment of the Central Social Welfare Board, organization of Mahila Mandal and the Community Development Programmes were a few steps in this direction. In the second Five-Year Plan (1956-61), the empowerment of women was closely linked with the overall approach of intensive agricultural development programmes. The Third and Fourth Five-Year Plans (1961-66 and 1969-74) supported female education as a major welfare measure. The Fifth Five-Year Plan (1974-79) emphasized training of women, who were in need of income and protection. This plan coincided with International Women's Decade and the submission of Report of the Committee on the Status of Women in India. In1976, Women's welfare and Development Bureau was set up under the Ministry of Social Welfare. The Sixth Five-Year Plan (1980-85) saw a definite shift from welfare to development. It recognized women's lack of access to resources as a critical factor impeding their growth. The Seventh Five-Year Plan (1985-90) emphasized the need for gender equality and empowerment. For the first time, emphasis was placed upon qualitative aspects such as inculcation of confidence, generation of awareness with regards to rights and training in skills for better employment. The Eight Five-Year Plan (1992-97) focused on empowering women, especially at the Gross Roots Level, through Panchayati Raj Institutions. The Ninth Five-Year Plan (1997-2002) adopted a strategy of Women's Component Plan, under which not less than 30 percent of funds/ benefits were earmarked for women related sectors. The Tenth Five-Year Plan (2002-07) aims at empowering women through translating the recently adopted National Policy for Empowerment of Women (2001) into action and ensuring Survival, Protection and Development of women and children through rights based approach. At present, the Government of India has over 27 schemes for women operated by different departments and ministries. Some of these are:

- Integrated Rural Development Programme (IRDP)
- Khadi And Village Industries Commission (KVIC)
- Training of Rural Youth for Self-Employment (TRYSEM)
- Prime Minister's Rojgar Yojana (PMRY)
- Entrepreneurial Development programme (EDPs)
- Management Development programmes
- Women's Development Corporations (WDCs)
- Marketing of Non-Farm Products of Rural Women (MAHIMA)
- Assistance to Rural Women in Non-Farm Development (ARWIND) schemes
- Trade Related Entrepreneurship Assistance and Development (TREAD)
- Working Women's Forum
- Indira Mahila Yojana
- Indira Mahila Kendra
- Mahila Samiti Yojana
- Mahila Vikas Nidhi
- Micro Credit Scheme
- Rashtriya Mahila Kosh
SIDBI’s Mahila Udyam Nidhi
Mahila Vikas Nidhi
SBI’s Stree Shakti Scheme
NGO’s Credit Schemes
Micro & Small Enterprises Cluster Development Programmes (MSE-CDP).
National Banks for Agriculture and Rural Development’s Schemes
Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP)
Priyadarshini Project- A programme for Rural Women Empowerment and Livelihood in Mid Gangetic Plains
NABARD- SEWA Bank project

Exhibitions for women, under promotional package for Micro & Small enterprises approved by CCEA under marketing support

The efforts of government and its different agencies are ably supplemented by NGOs that are playing an equally important role in facilitating women empowerment. Despite concerted efforts of governments and NGOs there are certain gaps. Of course we have come a long way in empowering women yet the future journey is difficult and demanding. Another key part of the strategy must be to facilitate the entry of women entrepreneurs into areas where high growth is expected. Special incentives, tax rebates, duty cuts and subsidized land and machinery are provided to encourage women in emerging sectors. Special recognitions and awards are instituted for women participating in such targeted industries.

The government of India launched a scheme called “Trade Related Entrepreneurship Assistance and Development Scheme for Women” (TREAD) during the 11th five-year plan. This scheme envisioned economic empowerment of women through the development of their entrepreneurial skills in non-agricultural activities.

Higher education incentives for women from rural regions advanced training programs for development of management skills among women, and setting up of polytechnics and industrial institutes for women are the key thrust areas to strengthen the women’s entrepreneurial talent through education and training. Counselling in entrepreneurship through women oriented NGO’s, cheap micro financing and bank support for new business projects launched by women entrepreneurs, and privileged infrastructural support such as priority land allotment and administrative approvals can also promote the cause of women entrepreneurs substantially.

Private sector can also contribute in its own way to women’s entrepreneurial participation in the economy. A leading example is the setting up of TiE Stree Shakti (TSS) with support from a premier group of NRI investors and Indian entrepreneurs in 2009. This organization is reaching out to women who run micro, medium, and large-scale enterprises across manufacturing, services and social sectors. It is a pan-India endeavour to recognize, award, and empower women entrepreneurs from different backgrounds.

Conclusion

Entrepreneurship among women, no doubt improves the wealth of the nation in general and of the family in particular. Women today are more willing to take up activities that were once considered the preserve of men, and have proved that they are second to no one with respect to contribution to the growth of the economy. Women entrepreneurship must be moulded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena. Now we can conclude that if we want to develop position of women, we have to change the outlook of society towards them. They should be considered equivalent to men. Though it is a fact that women are facing various problems in order to become successful entrepreneur but we cannot deny the role played by the Government in order to develop them. Government is leaving no stone unturned in order to help women in all aspects to become successful entrepreneur. But we can say that it is little done but vast undone.
References:

8. Various Websites