

Women Entrepreneur in MSME sector

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Abstract

World's foreign investment is aided by female entrepreneurship. While smaller businesses primarily focused on implementing this technology, many micro-businesses contribute to the nation's growth. Large and micro companies must be properly established to have access to the stability of the company. As a moderator connecting women having entrepreneurial performance other affecting factors, delivering quality is used. Women entrepreneurs' effectiveness in SME's has been impacted by elements such as help the industry, human capital, entrepreneurial goals, inspirational and socially cultural aspects. So it has been determined that encouraging and knowledge programs help women businesspeople develop theoretical and technical abilities. Women are considered as the pillars of the society and therefore it is extremely important for growth of any industry that the women in the industry grow. To advance women in the economy, strengthen the agenda of women's economic empowerment and generate new evidence to provide many facilities to women. The paper is based on identifying and evaluating the situation of women entrepreneurs in the MSME sector and the various factors that affect the performance of women entrepreneurs in the same. Research gap of the study states that challenges or hurdles of women entrepreneur in MSME have not been covered. This challenge might be related to the obstacles faced by entrepreneur while entering into any sort of business. Lack of education and different socio-cultural factors affect the performance of women in the corporate world. However, the involvement of women in the MSME sector has significantly improved over the past decades.

Keywords:- women entrepreneurship, business, entrepreneurial performance, women in MSME, etc.

INTRODUCTION

As the name implies, entrepreneurship is the process that is actively engaged in economic activities as well as makes the first move to start a product with unique ideas. Personality is a big benefit for business, and it also benefits society. Entrepreneurship in industrial, moderately,

and agricultural regions around the globe create a large number of jobs by establishing Micro, Small, and Independent Enterprises (MSMEs) in order to raise the living standards of people. Since enterprises have traditionally been controlled by males, and people have historically focused on domestic duties,

such as preparing and caring for children, the phenomena of persons attending the commercial sphere are still in their infancy. NBS reports that women make up about two-thirds of Nigeria's inhabitants; therefore they play a vital role inside this country's economy, both in terms of employment and increasing revenue. Women having cultural - financial growth in underdeveloped nations have just been hindered by marginalization. In spite of this, community representation in entrepreneurship led to a boost in financial and business growth. This study represents and highlights women entrepreneurship in the MSME sector also; it presents various initiatives and opportunities that have been calculated worldwide for female entrepreneurs.

A woman entrepreneur is a woman who contributes to the community by constantly related to financial, economic, and supporting sectors. As a significant component of the workforce, female entrepreneurs play a vital role that can then be separated from the economy and progress. In order to achieve this, women must stop being unemployed people and start being employment producers (Wube, 2010). According to Sharma (2018), also says that business provides women

freedom and flexibility and a variety of personal choices if they choose to pursue it, it has been suggested (Orser, 2007). From another theory, women enter the world of entrepreneurship as a means of self-actualization and self-fulfillment. This demonstrates that women's identities have changed as a result of transitioning from being such a household caregiver to a payment instrument in the household (Sathish and Rajamohan, 2019).

Definition of women entrepreneurship

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OBJECTIVES

- To understand the concept of entrepreneurship.
- Proposal Panoramic measures for women entrepreneurs' development in the MSME sector.
- Identify women entrepreneurs' problems and perspectives in the Indian MSME industry.
- Find out the factors that are motivating and other factors that make women entrepreneurs.
- Treat women entrepreneurs to develop and maintain a business with several enabling and limiting factors.
- To develop an understanding of the concept of women entrepreneurs and performance in business.
- To find out Factors Affecting Performance of Women Entrepreneurs in SMEs.

SCOPE AND LIMITATION OF THE STUDY

There is a range of opportunities that can be attained by women entrepreneurs by obtaining knowledge on the MSMEs

initiatives and governmental contribution towards the same. Developing an understanding of the lack area will help the women entrepreneurs in improvising their performance and attaining success in the coming time. The core limitation of the study was the limited availability of information on the scholars which has made it difficult to uncover other areas.

NEED AND RELEVANCE OF THE STUDY

The main need of this study is to aware women entrepreneurs about their capabilities and motivate them to establish their work in such a manner that leads to the attainment of organizational growth in an appropriate form.

NEED OF THE WOMEN ENTREPRENEURSHIP



Figure 1: Need of the Women Entrepreneurship

Source: (Researchgate, 2021)

According to Garg and Agarwal (2017) studied the India's demographic, according

to the recent statistics, is composed of 48 percent females. Thirty-four percent of the total population is involved in economic operations, yet many of individuals do not receive any compensation for their efforts. The existence of the group is already at jeopardy if the contributing player leaves in a tragic accident. Any community must encourage women's enterprise. Chhabra et al. (2020) also reported the women's participation in the sector and culture has its key advantages. When it comes to the business world, female entrepreneurs who start their businesses contribute to provide better living standards and rise per capita spending in a country. It has been later acknowledged that there are around 6.3 crore MSMEs in India. Among these, approximately 80 lacs businesses are run by women. Furthermore, it can be said that MSMEs play an essential role in the economical growth of the nation as they contribute around 30% of GDP (Shalini Singh, 2021). It has been later analyzed that the normal success percentile of the women entrepreneur is 59% which has exceeded 10% with further family support in their work. With this, it can be said that family support motivates the women entrepreneur to perform their work with additional efforts which further contributes

to their success. Moreover, it has been acknowledged that around 79% of women initiate business at a small scale and are self-financed (ET government, 2021). This clearly depicts that women plays essential role in the growth of the nation as it support businesses in attaining success with the effective performance of women in the assigned work.

WOMEN ENTREPRENEURSHIP AND MOTIVATION

A person's entrepreneurship motivation is what drives them to keep their independent activities in their every deed. It is indeed a frame of mind, a fluid factor that motivates people to engage in order to achieve a goal (Sawale and Karpe, 2019). According to Brodman and Berazneva (2007) conducted a study is necessary for such an entrepreneur to be motivated in order to put a specific amount of effort into Push versus Motives. According to Ahmad and Seet (2010) reported that driving Forces were all those influences that compel a woman for becoming an entrepreneur because of their requirement. Unemployed, work unhappiness, continuing education, and parental education are all also included as major factors.

The benefits of women entrepreneurship to MSMEs in industrial progress relies

heavily on female empowerment. For sustainable growth to be achieved, women entrepreneurs must be given a voice. With the expansion of micro, small, and medium-sized businesses (MSMEs), many females have embraced the concept of entrepreneurship (Lekhuru, 2017). According to Sultana (2012) studied to encourage entrepreneurial activities, the Government also introduced a number of special programs, exemptions and advantages. A woman's job as a parent, spouse, and businesswoman must be balanced in spite of these challenges. Developing a business as a woman entrepreneur poses a number of challenges to the company owner. As a result, working women require support and guidance from loved ones, the administration, society, especially male partners in the business world.

MSME AND INITIATIVES FOR WOMEN ENTREPRENEURSHIP

There is a financial inclusion program for MSME loans up exceeding Rs.10 lacs without security or counterparty assurance (CGTMSE), created collaboratively by the Government of India as well as SIBDI that further provides 8% of guarantees protection for MSME sponsored by females (Oz, 2012). Singh and Paliwal

(2017) conducted to study help women customer development facilities in metropolitan areas for the presentation, India owes financial aid of 40 per cent including its construction cost of industrial projects with GOI goes toward women-owned MSEs. Women-owned MSEs get nearly half of the contract value of infrastructure investment from the Government of India. Also, 50 per cent of something like the charges for EDP skills training offered by the Department of MSE at the national level. According to Tourism (2010) discussed a woman is a legally qualified program to receive a weekly compensation of Rs125.

Throughout its various training programs, 33 per cent of the total students have been trained till now. There are just two women-specific programs throughout the MSME Department: TREAD as well as Mahila Coir Program. Upon on BSE's SME segment, 94 firms are specifically ranked. A total of INR 730 crores has been raised by these companies through the stock markets (Abass, 2018).

FACTORS AFFECTING PERFORMANCE OF WOMEN ENTREPRENEURS IN SMES

Vanithamani and Menon(2012) studied that typically characterizes entrepreneurs as

inventive, creative and risk-taking individuals. More and more often, local businesses are viewed as vital to economic growth. Aside from contributing to job creation, organizations also have promoted to the diversification of innovation in the capital accumulation through growing rising numbers. Understanding the expectations for women who establish organizations, their reasons for doing just that, and female work performance inside enterprises is crucial to the success of any firm. According to Khan et al. (2017), throughout the view of Modifier, ignoring women in any nation's development cycle is a piece of valuable resources. Throughout Sri Lanka, females constitute a large portion of the community, yet their economic involvement is inadequate. Entrepreneurs would somehow enhance their level of life, but then also overall economic progress. This is why businesspeople are seen as key players in every nation's economic growth.

Sri Lanka Women Chambers of Trade and Business (WCIC), a women-only member organization, has already been collaborating with both the ministry of finance to address problems relating to entrepreneurial activities, such as enhancing financial support for students

and developing women's entrepreneurial spirit (Pushpanathan et al., 2012). The poor access to funding and distribution connections, lack having money and buildings, as well as alternate version capability, working women throughout Sri Lanka also experience serious competitors on both the public and private sectors, as well as historical and psychological barriers conducted by Shetty and Hans (2019). According to Dudekula and Reddy (2018) reported that throughout the last century, the majority of female businesspeople have risen dramatically throughout the country, and their enterprising potential is changing economic activities in many areas around the world. However, Abiodun and Amos (2018) indicated that all of the issues have been fixed completely. According to a study, small and medium enterprises are determined by two main variables.

Based on the overall information, it has been acknowledged that there is a range of factors that affects the performance of Women entrepreneurs in SMEs. The main among them are stated as below:

- Human capital
- Socio-cultural
- Lack of fund availability
- Poor access to distribution connections

- Historical and sociological barriers
- Lack of Education
- Market-related restrictions
- Entrepreneurial potential lacking

THE CONCEPT OF WOMEN ENTREPRENEURS AND PERFORMANCE IN BUSINESS

This concept of women entrepreneurs and performance in business has been applied in a similar way on several occasions. They may reflect the current state of companies in Bangladesh in a word related. It's usual to refer to an entrepreneurship as a small business owner (Roy et al., 2017). The person responsible for organizing, managing and taking on risk while beginning a firm, the entrepreneurial was the one that had the aptitude to do so. For a rising economic region, females seem to have become increasingly important. Other critics have called it an amazing feat of monitoring that is hard to regulate without using a mixture of relative and absolute measures. The importance of accurate process improvement firm prosperity and collapse performer what organizations look for in terms of strategic results regardless of whether it succeeds or fails (Kapoor, 2019).

According to Irene (2017) discussed that there seem to be three different levels of organizations. They stand out from the crowd In terms of financial (firm) success and the effectiveness of the organization. A number of empirical researches have been conducted measure firm's performance by using tangible characteristics since they're easy to use. Similar study find out Setini et al. (2020) studied the macroeconomic variables such as efficiency and production really seemed to cover the general purpose of many companies, including small to medium ones. Or they can be assessed and confirmed on an individual basis. Furthermore, financial measurements of small enterprises appear to be frequently employed in management consulting, start ups, and entrepreneurship training, according to studies. According to Swapna (2017) conducted the financial metrics seem to have the dominant position when analyzing achievement inside the undergraduate course of entrepreneurial. Maybe because it's so easy to place and judge a fly's flight path that it's popular. According to the Sixth Economic Census (2014) reported that the some sector are distributed to female owners of proprietary establishment (Table 1).

Table 1: Activity wise distribution of proprietary establishments by female owner in 2014

Sector	% Female Owners
Education	30%
Manufacturing	25%
Mining and Quarrying	21%
Financial and insurance activities	20%
Real Estate activities	20%
Other services not classified elsewhere	15%
Arts entertainment, sports and amusement and recreation	12%
Human Health and social work activities	11%
Electricity gas steam and air conditioning supply	11%
Accommodation and food service activities	10%

Source: Sixth Economic census 2014, Ministry of Statistics and Programme Implementation extracted from Ministry of Statistics and Programme Implementation (MOSPI), 2017. Women and Men in India-2017

Some points are covered about the performance of women entrepreneurs in business sector given below:-

Lack of Education: Lack of education, in combination with the lower socioeconomic status of women in India, limits to a significant extent their access to entrepreneurship. According to Siddiqui (2012) studied the entrepreneurs must be easy to retrieve possibilities, understand these, and construct a profitable business from each other. As per Ali (2012) reported a women are pursuing economic opportunities and self-determination in every part of the world by starting their businesses. Education is crucial to this process. Females in industrialized countries tend to be better educated than

those in underdeveloped nations. In the views of Garg and Agarwal (2017) assessed the women in India make up 56 percent of the total and the overwhelming of them are illiterate. Due to this, female entrepreneurs generally ill-equipped to keep up with technological and market changes, much itself be conscious of new business opportunities.

Financial Issues: Financial issues being unable to pay debts over the short or long term. Rajan and Panicker (2020) studied there is insufficient funding, difficulty procuring commercial banks, similar return capacity, inefficient operations for development, lack of knowledge of acceptable financing sources, complicated and longwinded loan protocols, etc. are the issues faced by businesses today. According to Mariadoss et al. (2020) discussed to financing, Indian women entrepreneurs usually struggle. Their reputation is insufficient, and businesses have little in the way of assets or bank balances, making it difficult for them to obtain external financing from tech firms.

Social Barriers: These attitudes are a product of social conservatism in a conventional society, where women are required to emphasize childbirth above every other endeavor. As a consequence of

the historical position of women throughout rural regions, it is far more obvious and much more prevalent (Tiwari, 2017). In the views of Shastri and Sinha (2010) studied the children are forced to seem terrible if they fail to do their family tasks, which show that there is little or no financial security and dedication to women's growth in the community. In addition, this prevents a female from starting and maintaining a business; visiting banking; completing business incubation workshops; or recruiting clients or searching for diverse suppliers, among other things.

Entrepreneurial potential lacking: There are some Personal constraints such as a shortage of entrepreneurs and conduct that can make it difficult to establish and expand any firm conducted by Ali et al., 2019. In the views of Devi and Renuka (2011) studied a woman's business education is generally inferior to a man's, and as a result, even after engaging in enterprise capacity building and pieces of training, clinics, seminars, etc., people lack innovative thinking. However, only a few of them succeed in launching and running the firm after overcoming their initial skepticism and increasing their risk-taking abilities and qualities. In every region of

the world, more and more women are seeking economic opportunity and self-determination through enterprise creation. As per Bakri and Mardziyah (2012) assessed the growth of women's entrepreneurship is frequently cited on an anecdotal basis and is increasingly covered and commented upon in the business media.

Market-related restrictions: The customer knowledge is communicated through the marketing department of an organization. Women's businesses can adapt to competitive pressures due to some issues like the competitive environment, limited sales channels, inadequate sales techniques, inadequate resources, a lack of management experience, frequent currency fluctuations and capability (Yadav, 2019). According to Miah et al. (2018) discussed about small and medium-sized businesses run by women having historically faced a severe threat to the existing firms including masculine entrepreneurship in terms of pricing, quality, regulations, and satisfying the ever-changing requirements of the customers in particular. Secondly, male leaders have a lot of expertise, are well-versed in the industry, and are quick to adopt new technologies.

RESEARCH GAP

Here, in this research the challenges arising in motivating the Women as Entrepreneur in MSME sector could be added. Depending on the industrial sector, area, and kind of business, there may be a range of obstacles to entry. This article outlines a number of typical hurdles to entrepreneurship, including as legislative barriers and administrative entrance barriers. Fear of failure, a lack of entrepreneurial knowledge and talent, as well as financial and economic hurdles, all existing adequate risk capital, including seed and early-stage funding and longer-term finance. There are also a number of obstacles or hurdles to overcome the challenges that a young entrepreneur has while beginning a new MSME.

CONCLUSION

It can be concluded that Entrepreneurs perspectives of Persons, Entrepreneurship Goals as well as Inspiration, Productive Capacity, and Sociological Cultural Factors were found as explanatory variables that affected women entrepreneurs' success. Women EPs are influenced by their education level, talents and competence as intellectual resources. Women entrepreneurs' success is also affected by foreign practices, the black

sector, and the non-implementation of laws on gender equality. When ladies start their businesses, they get a sense of self-reliance, economic security, and autonomy. A woman's confidence in her skills is crucial, as is empowering herself via knowledge. The utilization of funds to women having entrepreneurial growth should be sexual identity.

Socio-cultural variables can have an impact on women's employment prospects. The percentage of women should deal with issues inside their own households in order to survive. As well as rising regarding gender problems, equipment must be adopted that reduces women's burden. Complete absence of complete and effective credit, increased prices of credit, no stipulation for counterparty, and restricted availability to working capital are some of the challenges faced by MSMEs throughout India. Other challenges include problems with the supply to ministries, departments and also production planning at a reasonable rate. Bandwidth, specification, product designs as well as the complete absence of effective competition are also found as major challenges.

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