

Summary of Findings and Recommendations

9.1 Findings

The salient findings of the preceding sections have been summarized as follows:

1. The sex ratio (women per thousand men) is currently estimated at 931, but has regional variations.
2. The life expectancy of women is estimated to be 62 years.
3. The average age of marriage for women has crossed the legal minimum of 18 years.
4. The fertility rate is 4.6.
5. The intake of various food items by female children (age 3-9 years) is significantly less than that of males. The incidence of diseases, especially those due to nutritional deficiencies and infections, are generally higher for female children.
6. The infant mortality rate is higher (approximately double), in rural areas as compared to urban areas.
7. 38% of the female population in India is literate.
8. 90% of all women workers belong to the informal sector, and 80% are engaged in agriculture and allied activities.
9. 7.5% representatives in trade unions are women and 1% office bearers in trade unions are women.
10. The number of women entrepreneurs has increased over time. Samples collected point to their being almost 13% of the total number of entrepreneurs.
11. Women are generally reported to start their enterprises after the age of 35, as compared to men who tend to start their enterprise between the age of 25-34 years.
12. Women entrepreneurs generally set up their enterprises after marriage, while men are usually found to be single when starting their enterprise. Interestingly, most studies have reported a significant percentage of women entrepreneurs to be divorced, separated or widowed.
13. While both male and female entrepreneurs were found to be in the middle income category, larger numbers of women entrepreneurs were in lower middle income category as compared to male entrepreneurs.
14. While women who set up enterprises generally do not have a technical background, coming mostly with liberal arts or humanities educational qualifications, they are found to match their technical skills with the enterprise they choose to establish.

15. About 50% of women entrepreneurs are concentrated in manufacturing textile and garments and the food industry, and large numbers are also involved in services and trading. Many women entrepreneurs are also beginning to opt for non-traditional enterprise choices in innovative and high technology areas.
16. A significant percentage of women generate employment for 5-9 persons in their unit, even though most generate employment for 1-4 persons.
17. Women tend to opt for sole proprietorship as their choice of organizational structure.
18. Psychological traits of female and male entrepreneurs are reported to be different in aspects such as self-confidence (more in the case of male entrepreneurs) and fear of success (quite high among females as compared to male entrepreneurs). Women have medium achievement motives and initially have low risk-taking tendencies.
19. The success rates of women in enterprise establishments is higher than their male counterparts. They successful ones usually cite economic gain as the main motivation for starting their enterprise.
20. The majority of men have initial project costs over 10 lakhs, while most women have a total investment less than 10 lakhs.
21. Women face a variety of problems right from the inception of their enterprise, as well as through the different stages of enterprise growth. Some of these problems stem from intrinsic factors, such as their own role conflicts, limited mobility, lack of aptitude, etc., all a consequence of socialization patterns. Others problems arise due to external or extrinsic constraints. Lack of enterprise-related information, especially of special schemes and incentives they can avail of, compounds their problems.
22. During the start-up phase, women are reported to encounter more problems, both within their family and as part of the larger system which discriminates against women. For instance, problems cited pertain mostly to obtaining finance, delays in the process, and providing collateral security, often as a consequence of insensitivity to the particular situation of women, or due to gender biases.
23. Most women, however, cite marketing as their main problem and they are also found to be poor in keeping business accounts and records.
24. Special programs have been launched for women entrepreneurs by promotional agencies at both the central and state levels.

9.2 Recommendations

On the basis of available literature, findings and observations, some recommendations have been formulated and are listed below in thematic clusters.

(a) *Conceptual Clarity*

- A clear distinction between programs for self-employment, welfare schemes and entrepreneurship development, needs to be made, not only for schematic clarity, but more for a clearer understanding of the objectives of such initiatives. Such clarity will also benefit related measures of effectiveness and impact.

(b) National Policy

- Women should be represented at all policy levels and planning bodies related to enterprise development; national level policies should be geared towards vocationalization of women in productive work.
- A liberalized policy of technology transfer would go towards improving the capabilities of women entrepreneurs.

(c) Policy Implementation

- There is a crucial need for ongoing monitoring of policy implementation in terms of its effectiveness, extent and scope, shortcomings and impact, so that corrective measures to increase the efficacy of the policy on the ground, can be taken accordingly. Although some sort of monitoring is currently practised, the outcomes of assessments if conducted, are for the most part, simply not available and if available only reflect achievements against set targets. For example, WDCs have been in operation for over a decade and no consolidated information pertaining to their impact is available to date.
- Policy implementation depends largely on the commitment, professional approach, goal orientation and attitudes of the change agents involved in promoting women's enterprises. Thus it is of vital importance that human resource development of these agents is undertaken, so that personnel at all levels are motivated to perform to the best of their abilities. Gender sensitization of staff of support agencies is imperative.

(d) Finance

While institutional finance is available to women, interest rates on bank borrowings are high for prospective entrepreneurs. It would be worthwhile to implement the recommendation of the R.S. Bhatt Committee that banks take a flexible stand on assistance for 15% of the total investment by entrepreneurs. One may even go a step further and suggest an increase of the equity fund from 15 to 25%.

- A serious problem faced by entrepreneurs is that they have to start repaying the loan amount sooner than when they are ready. Increasing the starting point of loan repayment has been made recommended by various bodies but has not been acted upon. Repayment schedules should be phased and flexible to allow for unforeseen contingencies that are bound to arise in the initial stages of enterprise establishment.
- Poor women have a particular need for small short-term loans. This is because, in general, their turnover is low, their capital revolves fairly quickly, and they lack the confidence to contract larger loans. It is therefore important to provide short-term loan facilities expeditiously, to allow clients to take advantage of economic opportunities as they arise. It would also be useful to provide serial loans to women, because this facility would permit them to slowly increase their loan and capital stock as the business develops and their managerial capacity improves.
- The long-term goal of targetted credit programs should be to become superfluous. To make targetting unnecessary requires an improvement in the outreach of formal financial institutions and improved access of women to formal market credit. Reduction of transaction costs and risks is equally important to encourage more institutions to lend to poor women.

Loan conditions should also be as flexible as possible to allow individuals to obtain the exact service they require.

- To overcome the hostile image and lack of confidence which most poor women have in them, banks need to improve their communications and public image. Local branches should have the flexibility of responding to local needs and conditions rather than being inhibited by centralized procedures. Once a clear picture of local needs is available to the bank, it should formulate an appropriate strategy for reaching women entrepreneurs. Information on what the bank has to offer, how it works, requirements for obtaining credit, rules concerning repayment and default, and special schemes and incentives, should be made available to the local people, especially to individual women and women's groups.
- With regard to finance and credit needs of women, the National Commission on Self-Employed Women and Women in the Informal Sector made several noteworthy recommendations. Of particular pertinence to this report are the following:
 - (i) "...The banking policy needs to be implemented in favour of women with greater amount of flexibility. It would assist women further if banks have counters exclusively for women and extension workers to help them. Banks managed by women have proved to be more advantageous and within the reach of women. Opening of women's cooperative banks should be promoted."
 - (ii) "...It will be beneficial to women, if, apart from giving individual loans, these are advanced to or through agencies with which women have dealings like Mahila Mandals, women's groups, Anganwadi workers, State Advisory Boards and Women's Development Corporations. These bodies can also be channelized for getting the paperwork completed. The entire loan should be given in the name of the individuals through bank pass books. These loans could be advanced from the banks according to the existing procedures."
 - (iii) "The quantum of loans given to women should be assessed realistically keeping in view their needs. Giving loans of a lesser amount is self-defeating....The Commission therefore recommends that no blanket ceiling for loans for the poor should be made, and the ceiling should have certain flexibility. Loans should be combined with a component of subsidy."
 - (iv) "...If the husband has been a defaulter, the woman is disqualified from getting loans. This needs to be reviewed as, in many cases, the default by the husband may be due to factors like non-viability of the project and inadequate amount of loans. In some cases, husbands may be genuine defaulters, misusing the amount, thereby pushing the family in greater distress. For this very reason, the woman may want to take loans. The project should be screened, and if it is seen that the woman is not being used as a screen for a further loan by the husband, it would not be proper to deprive the wife from taking the loan because the husband is a defaulter."
 - (v) "The National Commission recommends innovations in the credit mechanism to assist poor women who are unfamiliar with the complexities of institutional finance. The Commission strongly recommends the need for setting up an exclusive credit

body for poor and self-employed women, in recognition of their socio-economic realities. It is also a recognition of the inability of the existing credit systems to cater to the needs of women workers."

- (vi) "...Since the voluntary sector has unequivocally proved its activeness in delivering credit to this target sector, the proposed national credit body must aim to support such organizations. Rather than take on a bureaucratic size and a cumbersome operation of operating loaning windows over the country, this body can support the voluntary organizations which can further loan to the target sector."

(e) Raw Materials

- The National Commission for Self Employed Women recommended that "where raw materials are not easily accessible, alternative channels should be identified through which good quality raw material would be procured at reasonable prices."

(f) Marketing

- A certain proportion of marketing centers at prime locations should be exclusively allotted for individual and group entrepreneurs. Facilities for exhibitions of products of women entrepreneurs should be available at nominal charges.
- The National Commission for Self-Employed Women recommended that:
 - (i) The following agencies could be used as marketing outlets and also assist, if necessary, in acquiring credit and raw materials:
 - Consumer societies and consumer federations
 - Cooperative societies and cooperative federations
 - Supermarkets
 - State emporia
 - Setting up of Government depots for a cluster of villages which could supply raw materials if necessary, and collect finished products from women to be supplied to agencies with whom marketing tie-ups have been made.
 - (ii) "The role of the Divisional Centers and State Federations should be a mix of promotion and active intervention...The areas of active intervention would be:
 - Provide a network of marketing outlets
 - Provide expertise in finishing a product to be marketed
 - Give training to peer leaders in managerial skills
 - Give training to identified groups of women in the application of new technologies.
 - (iii) "The Government itself can provide marketing facilities to women as it makes extensive purchase of goods and services during the course of the year which could be supplied by women. Goods may be supplied by Mahila Mandals, women's cooperatives or District Divisional Centers...These purchases could be done from women's groups directly by the State Governments as is being done in Gujarat or through the Women's Development Corporations as is being done in Punjab.

(g) Infrastructure

- Women entrepreneurs face a very real problem when selecting an appropriate business site. Facilities, estates, sheds or specific geographical areas need to be earmarked for their exclusive use. On an experimental basis, a few such industrial estates have already been established and are functioning effectively. These need to be popularized throughout the country.
- Infrastructural agencies are notorious for sending legal notices for minor lapses. This has an adverse effect on women entrepreneurs. Sensitization of staff in these agencies could minimize such action that they take vis-a-vis women entrepreneurs.

(h) Support and Networking

- Promotional and developmental organizations should identify and promote projects suitable for women entrepreneurs.
- It is imperative to ensure that existing counselling centres for women entrepreneurs have female counsellors rather than males. It is also necessary to add counselling units for women in enterprise promotional agencies. Thus cells in the Directorate of Industries or the District Industries, Centres, would counsel and guide women in the selection of a viable project, provide information on raw material supply; the cells in banks would advise and guide women entrepreneurs on projects so that banks do not reject applications, from women, and cells in financial institutions would inform women entrepreneurs of the types of financial assistance and specific schemes available for their projects.
- There needs to be proper networking amongst developmental organizations, both governmental and non-governmental. There is a need to link skill development organizations with entrepreneurship development agencies for effective development interventions.
- Creation of an inter-regional NGO consisting of women entrepreneurs with affiliates at the national level could help in building a network for dissemination of information and furtherance of inter-regional cooperation. This body could also approach international funding agencies for financing and facilitating technology transfer between countries and could monitor enterprise sectors in which women entrepreneurs are concentrated. A network such as the network of women entrepreneur support organisations in five Asian Countries, launched by ILO-SAAT with support from Swedish Sida, needs to be further developed and expanded.

(i) Information and Awareness

- Awareness about entrepreneurial opportunities and entrepreneurship as a career option for women needs to be created in society at large. This could be done through well-planned publicity campaigns launched through newspapers, radio transmissions and television. Such efforts could be directed at changing the traditional values of society at large, so that a conducive environment for the emergence of larger numbers of women entrepreneurs is gradually created.
- Since there is such an acute paucity of information, brochures giving detailed information on schemes and incentives for women entrepreneurs should be made available, distributed and displayed in all promotional agencies, research and training institutions and women's colleges.
- Concepts related to entrepreneurship should be introduced in school and college curricula, while vocational guidance cells in schools and colleges should be equipped with knowledge and information on entrepreneurship as a career choice.

- There is an acute scarcity of information which would be useful for women entrepreneurs. What does exist is scattered and often difficult to procure. It would be useful to develop women's cells throughout the country which could have information databases to be availed of by women entrepreneurs. These cells could also undertake research work which would be of practical value to women entrepreneurs. A membership fee could be charged for services rendered so as to make the cell self-sustaining. Although women's cells do exist at present in general, their functioning leaves much to be desired.
- Video documentation of cases and profiles of successful enterprises set up by women should be attempted for dissemination and use during training programs conducted for potential women entrepreneurs.
- Exchange and exposure visits for women entrepreneurs to successful women's enterprises should be encouraged by the State Governments.

(j) Research

- Hardly any research has been carried out on a large enough sample of women entrepreneurs in India. Studies that do exist are on small sample sizes, are sporadic and are inconsistent in their use of categories. It would be useful to have reliable data on a variety of economic indicators on a large enough and nationally representative sample. Incorporation of some of the vital indicators in the Census would provide at least basic information on this issue.
- Gender differences in entrepreneurship is a much neglected area of research in the Indian context. Even so, the few research studies that have been carried out, tend to use indicators that have been developed for a male population. Female-specific indices need to be identified and tested. On the basis of research carried out in this area, training and policy interventions need to be formulated.

(k) Innovation and Experimentation

- Experimentation models need to be attempted, the successes of which could guide policy. In this process, the involvement of NGOs and established professionals could be sought. For instance, sporadic experiments in cooperatives and group entrepreneurial ventures have been attempted. It would be useful to consolidate the lessons from these efforts and systematically replicate these with larger numbers of women.
- "First hand experience centres" need to be established in areas where women entrepreneurs tend to cluster, such as textiles and ready-made garments, food and chemical industries. These experience centers would provide an exposure to upcoming entrepreneurs on the actual functioning of a unit that they wish to set up. Although such facilities are available in a few polytechnics, these could be popularized for training and orientation purposes.

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Small Scale Sector: Some Common Problems

(1) Policy

- Many of the 834 items that are reserved for exclusive production in the small scale sector are no more than sub-divisions or components of products already reserved and thus the number of items technically reserved for the small scale sector shows an increase without any significant change in the nature and content of the reservation program.
- The Government Agencies and Departments have to show preference in their purchase to the 409 items earmarked under group IV, and up to 75 per cent in the fifteen reserved items in group V and 50 per cent in the twenty five items reserved under group VI. When small firms compete with larger ones directly, to get contract from the Government, a 15 per cent price preference is given to the former. The scheme is not taken seriously by the Government Departments in providing marketing support to the smaller entrepreneurs.
- Despite the sickness prevailing in this sector especially among the smaller firms, no clear policy has emerged to address the same.

(2) Information Related

- There exists a tremendous information gap in the small scale sector. The entrepreneur has to approach multiple agencies, fill up multitudes of forms and make numerous visits to institutions to obtain information on infrastructure, raw material, power, finance, subsidy, extension service and training. Even a place like DIC which is expected to provide all services under a single window is not able to provide clearcut information on simple procedural matters such as where forms can be obtained, the persons in-charge of particular sections, types of forms to be submitted, number of copies of documents to be submitted along with the application, deadline for submission etc.

(3) Infrastructural

- Industrial estates are often without adequate water, power, road, drainage, transport and communication facilities and it is not easy to get power connections.

(4) Technology

- The technology developed by the NRDC often suffers from lack of field applicability. Calculations of utilities, equipment as made in the laboratories in the pilot project, using outmoded equipment

are mismatched in many cases for the field requirement. The entrepreneur's request for credit assistance based on such calculations often gets turned down. Small entrepreneurs who invest their entire savings or borrowed money at high costs, when obtaining the required technology are pushed out of the market when the technology fails. Larger firms pay royalty to laboratories in compliance with the regulation but import the required technology.

(5) External Environment

- Entrepreneurs also have to face problems pertaining to inadequate supply of raw material, access to technology and extension service.
- Access to technology testing services, process and product development centres are beyond the reach of the smaller firms.

(6) DIC Functioning

- The District Industries Centres (DICs) are more regulatory than promotional in their approach. They are usually understaffed and have weak linkages with technical agencies. Managers have very little knowledge about the availability of latest technology or product development. The quality of advice rendered is poor leading to selection of stereotyped business.
- Though DICs are entrusted with important responsibilities, they have no corresponding authority. The result is that the entrepreneur does not get land, shed, raw material, credit, power connection, licence etc. inspite of getting recommended by the DIC.

(7) Procedural

- It is estimated that an entrepreneur has to keep in touch with as many as 30 organizations or departments and fill up as many as 60 forms on an average, in a month. Additionally, the entrepreneur has to tackle the harassment of unannounced visits of inspectors from various departments.
- Though the time limit prescribed for clearing the loan applications with the commercial banks is 4-8 weeks, in many cases it takes 12 to 24 weeks causing unnecessary delay in the project resulting in higher project costs.
- There is no prescribed time limit for the issue of licence, approval etc. This uncertainty causes considerable difficulty to the entrepreneur in planning further operation.
- Though subsidy is included in the assistance, the delay in sanction and the gap between sanction and disbursement ranges anywhere between 18 months and 24 months.
- Since State Financial Corporations deal with legal formalities after sanctioning the loan, delays in the completion of formalities before the production starts, are inevitable.
- Schemes recommended by DICs are evaluated by financial institutions on submission for assistance. The Commercial Bank re-appraises the estimated working capital, worked out by the State Financial Corporation. The new requirement expects that the entrepreneur provides higher equity than he has bargained for. Approximately 6 to 18 months are taken to complete the said

formalities resulting in extraordinary time and cost overrun which the entrepreneur can hardly afford.

8) Financial

- Commercial banks insist on collateral or guarantee instead of focussing on the viability of the proposal.
- Lack of coordination between the State Financial Organization and the Commercial Banks results in delayed sanction or undersanction of working capital requirements of the entrepreneur.
- Delayed payment of dues by the Government Departments ranging between 90 to 120 days (despite guidelines prescribed to make the payments within 60 days) affect the cash flow of the small entrepreneur. This leads to default in payment to the banks and other statutory payment. Penal rates are imposed by the bank on the entrepreneurs for defaulting on payments. This aggravates the already strained cash flow. This is a vicious circle leading to sickness. There is no legal provision to ensure timely payment of the dues to the entrepreneur by the Government Departments or other agencies.

Source: Iyer, L. (1991), Women Entrepreneurs: Challenges and Strategies, Friedrich Ebert Stiftung, New Delhi.

Problems Faced by Women Entrepreneurs: A Literature Survey

	Intrinsic		Extrinsic	
			Socio-Cultural	Working/Operational
Akhtouri M.M.P., 1987	- Lack of self confidence	- Society's lack of confidence in women entrepreneurs	- Availability of less time due to role duality	- Difficulty in establishing credibility
	- Poor self image	- Non-conducive cultural traditions and values	- Role conflicts	
Awasthi D.N. & Swamy P.K.M. 1992	- Low self-image			- Operating and maintaining bank accounts
	- No faith in others including family and friends			- Lack of technical skills
	- No exposure to industry and business or to sources for support assistance in starting the business			
Azad, 1988	- Lack of self-esteem	- Lack of positive attitude of officials		- Cumbersome governmental formalities
	- Ignorance about schemes			- Lack of economic holding
Bedback	- Lack of business aptitude	- Lack of opportunity	- Unsupportive family background	
		- Role duality		
Chakraborty, S.S., 1992		- More importance to wage employment than self employment		
		- Dependency culture does not provide sufficient encouragement to launch ventures		
		- Education system does not encourage entrepreneurial quality		
Choudhary, S.S. 1995	- Fear of failure and insecurity	- Lack of family and peer support		
	- Less inclined towards exposure to business and industry	- Lack of inheritance rights		

	Intrinsic		Extrinsic	
	Socio-Cultural		Working/Operational	
Easwaran, S. 1992	- Low level of aspiration			
	- Primacy to role of "homemaker"			
	- Unwillingness to spend long hours in business			
Hirwe, I. and Jeemal, U.	- Lack of self confidence	- Dual role	- Lack of infrastructural facilities	
	- Limited technical knowledge members in the family	- Unwanted unhealthy interference from male	- Non-acceptance by customers	
	- Lack of self confidence	- Discontent in family	- Financial institutions and suppliers	
Iyer, P. 1993	- Fear of success	- Scarcity of role models	- Financial problems	
			- Difficulty in establishing a market for products	
			- Professional disrespect	
			- Lack of technical training	
			- Limited occupational experience	
Iyer, L. 1991	- Guilt about borrowing	- Business women are not viewed as business persons but as women	- Emphasis on collateral guarantee rather than viability of project	
	- Resistance to growth process	- Society not confident about women's capability as entrepreneurs	- Reluctance to service small loans	
	- Need to make special efforts to make colleagues and co-workers feel more at ease			
Jyoti, S.S. 1992	- Lack of business training		- Finance	
	- Lack of awareness of schemes		- Book keeping accounts	
	- Personal problems		- Marketing	
	- Demanding role expectations			
Kaplan R.S.S. and Ranade, N.P. Kumar, S.1992	- Not keen on expansion for fear of loss of control	- Ventures remain small because expansion of business requires access to credit		
	- Restricted mobility due to social customs			
Mali, D.D. & Baruah, A.R. 1992			- Delay and inadequate financing	
Malhotra, N. 1987	- Lack of technical expertise	- Obstructive social and cultural traditions	- Lack of data	
	- Insufficient awareness and information regarding opportunities	- Inadequate representation of professional women in planning bodies	- Lack of coordination among agencies	
	- Lack of initiative, self-confidence and managerial skills			

	Intrinsic		Extrinsic	
		Socio-Cultural		Workin g/Operational
Mishra, S.P. 1991	<ul style="list-style-type: none"> - Lack of business confidence - Fear and unwillingness to enter into a business venture 	<ul style="list-style-type: none"> - Gender discrimination 	<ul style="list-style-type: none"> - Faulty procedural formalities - Handling finance, marketing strategies - Difficulty in labour dealings - Unavailability of technology 	
Mitra, M. Padaki R. 1994		<ul style="list-style-type: none"> - Lack of acceptance - Role conflicts - Negative attitude of agencies/ officials towards women entrepreneurs 	<ul style="list-style-type: none"> - Unavailability of infrastructural facilities - Managing cash flow/working capital - Marketing products - Dealing with labour/administration - Limited infrastructural facilities - Technical difficulties - Maintaining quality of products 	
Patel, V.C. 1987	<ul style="list-style-type: none"> - Lack of confidence and motivation 		<ul style="list-style-type: none"> - Lack of information regarding procedures, source of finance, enterprise management and business 	
Piyar	<ul style="list-style-type: none"> - Limited need for achievement - Tendency to shy away from economic independence and autonomy 	<ul style="list-style-type: none"> - Lack of information from family members - Business inexperience - Male dominated society 		
Ramachandran, K. 1992	<ul style="list-style-type: none"> - Low level of motivation 	<ul style="list-style-type: none"> - Cultural taboos 	<ul style="list-style-type: none"> - Difficulty in understanding purchase and marketing functions - Administrative delays 	
Rani, C 1986			<ul style="list-style-type: none"> - Getting loans - Dealing with male labourers - Procuring orders 	
Rao, M & Devi B.S.	<ul style="list-style-type: none"> - Self imposed restrictions complexes and fears - Lack of funds - Not aware of facilities 	<ul style="list-style-type: none"> - External restrictions 	<ul style="list-style-type: none"> - Lack of information - Lack of equity 	

	Intrinsic		Extrinsic	
	Socio-Cultural		Workin g/Operational	
Sengupta, R. 1992			<ul style="list-style-type: none"> - Non-cooperative authorities and their underhand dealings - Marketing products in a market where non-professional traders also operate 	
Sethi, R.M. 1992		<ul style="list-style-type: none"> - Lack of insight and seriousness about the problem of women's development 		<ul style="list-style-type: none"> - Failure of administration
Shah, H. 1992		<ul style="list-style-type: none"> - Inability of support system to train and help women entrepreneurs 		<ul style="list-style-type: none"> - Low entrepreneurial effectiveness on project plan preparation understanding and monitoring
Singh, K. 1992	<ul style="list-style-type: none"> - Poor risk taking ability - Lack of self motivation - Lack of knowledge - Inadequate credit orientation 	<ul style="list-style-type: none"> - Lack of motivation from family and society - Non-consistent traditional norms - Conflicts due to dual responsibilities - Non-cooperative attitude of family members - Lack of recognition/appreciation in the family - Lack of confidence in women's abilities - Low economic credibility of women 	<ul style="list-style-type: none"> - Lack of collateral security - Technological constraints as availability of technology/machinery/equipment is often at distant places - Difficulty in maintenance and repair of machinery - Raw material problems pertaining to interrupted supply, delay and variation in prices at different locations and insufficient stock - Marketing constraints and competition from larger units. - Procurement of payment - Long complicated measures to avail institutional help - Non-cooperative attitude, bribery, lack of coordination between support agencies - Lack of opportunities to acquire business skills - Lack of infrastructural facilities 	

	Intrinsic	Socio-Cultural	Extrinsic	Workin g/Operational
Singh, N.P. Sengupta, R. 1985	<ul style="list-style-type: none"> - Lack of mobility 			<ul style="list-style-type: none"> - Limited working capital - Tedious government formalities - Conducting market survey
Singh, N.P. et al 1986	<ul style="list-style-type: none"> - Unbalanced outlook and operating style - Lack of entrepreneurial orientation - Entrepreneurial incompetence 			<ul style="list-style-type: none"> - Procurement of land /space - Managing workers - Dues recovery - Marketing - Financial formalities
Vinze M.D. 1987				<ul style="list-style-type: none"> - Institutional environmental snags - Delay in promoter's contribution - Coordination lapse of concerned institutions - Inadequate working capital - Lack of support from banks - Error part of promotional marketing problems - Faulty product selection - Technical ignorance - Error in deciding optimum optimum plant capacity - Wrong choice of location - Absence of market analysis - False fixed investment decision - Low equity base - Wrong choice of machinery - poor project planning - Bad management - Errors in marketing strategy - Low key development effort - Defects in production planning - Poor accounting, costing and record keeping

Figures

Fig. I: Sex Ratio in India

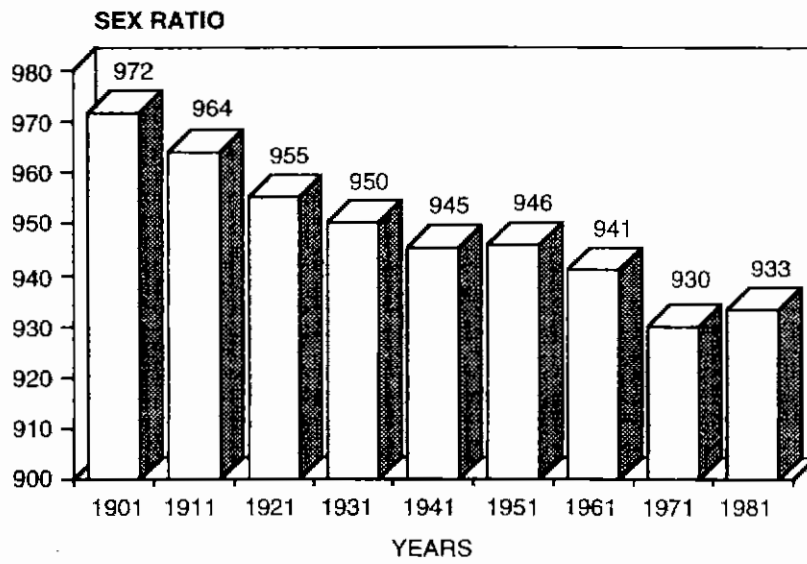


Fig. II: Life Expectancy

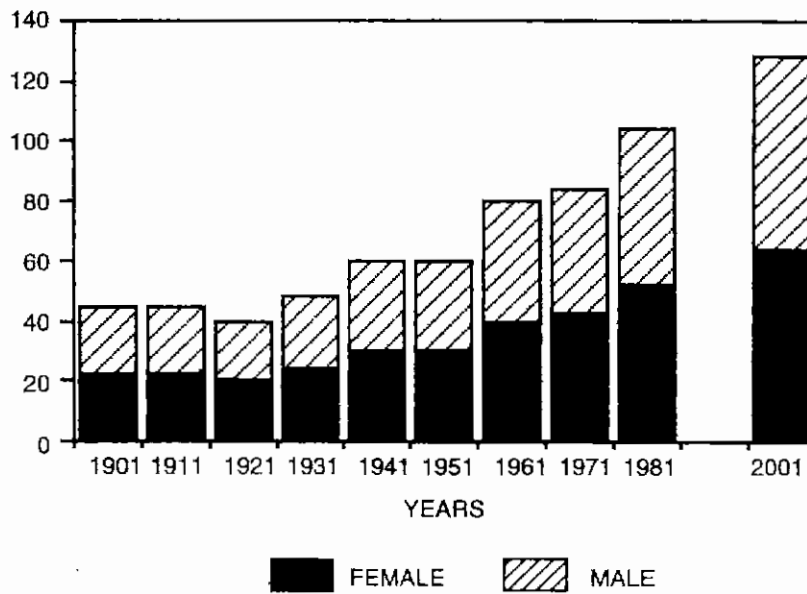
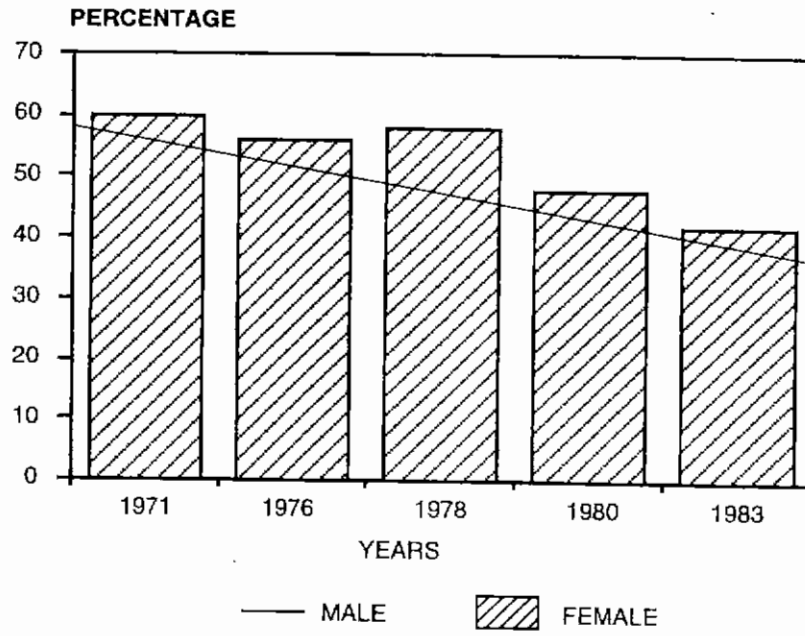


Fig. III: Infant Mortality (Rural)



Infant Mortality (Urban)

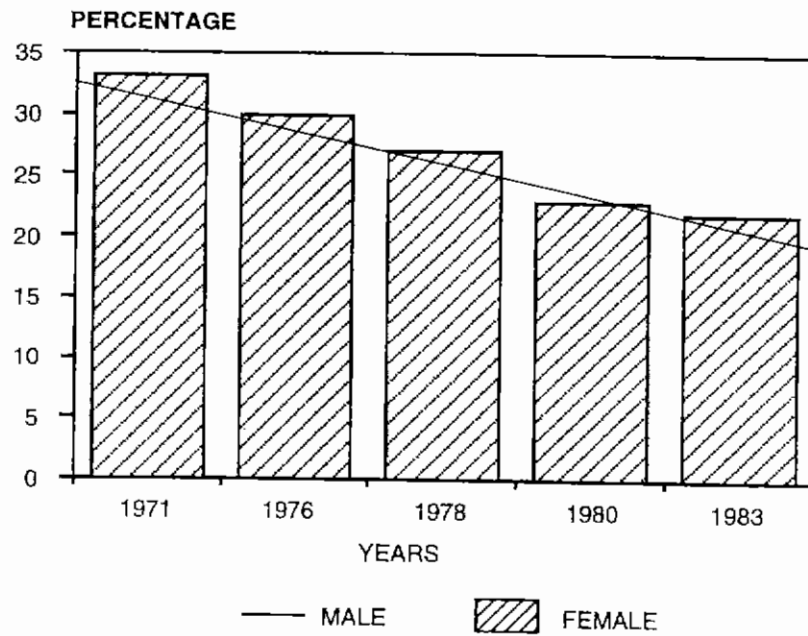
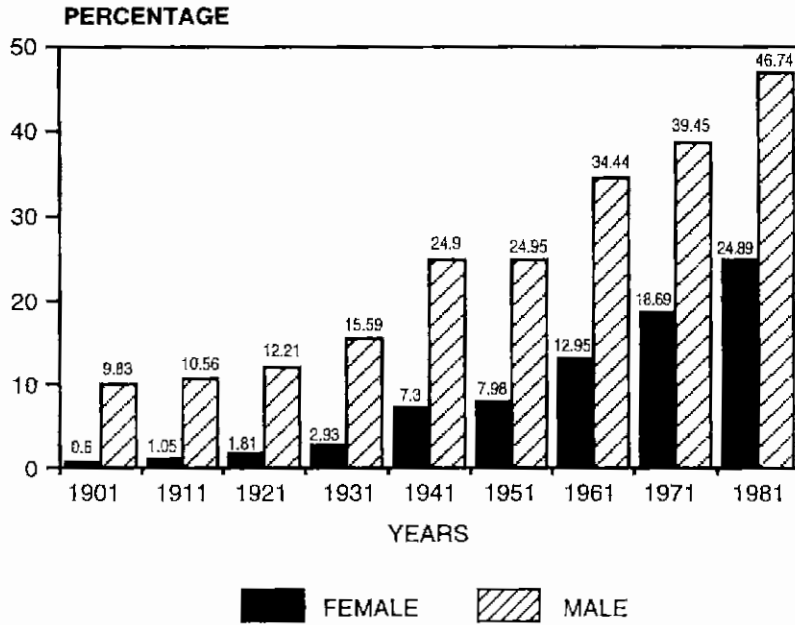


Fig. IV: Literate Population Percentage



**Fig. V: Employment Position of Women
Registration in Employment Exchange**

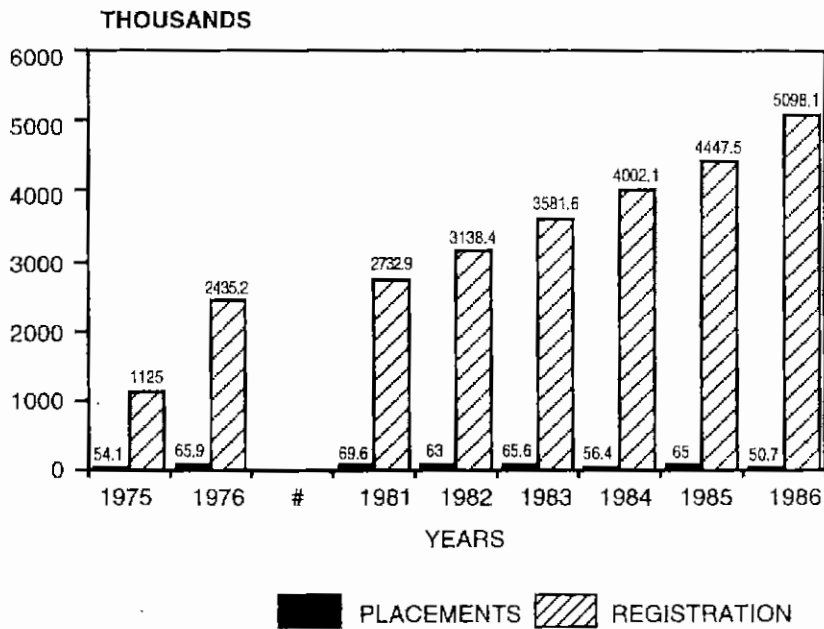


Fig. VI: Sector-Wise Distribution

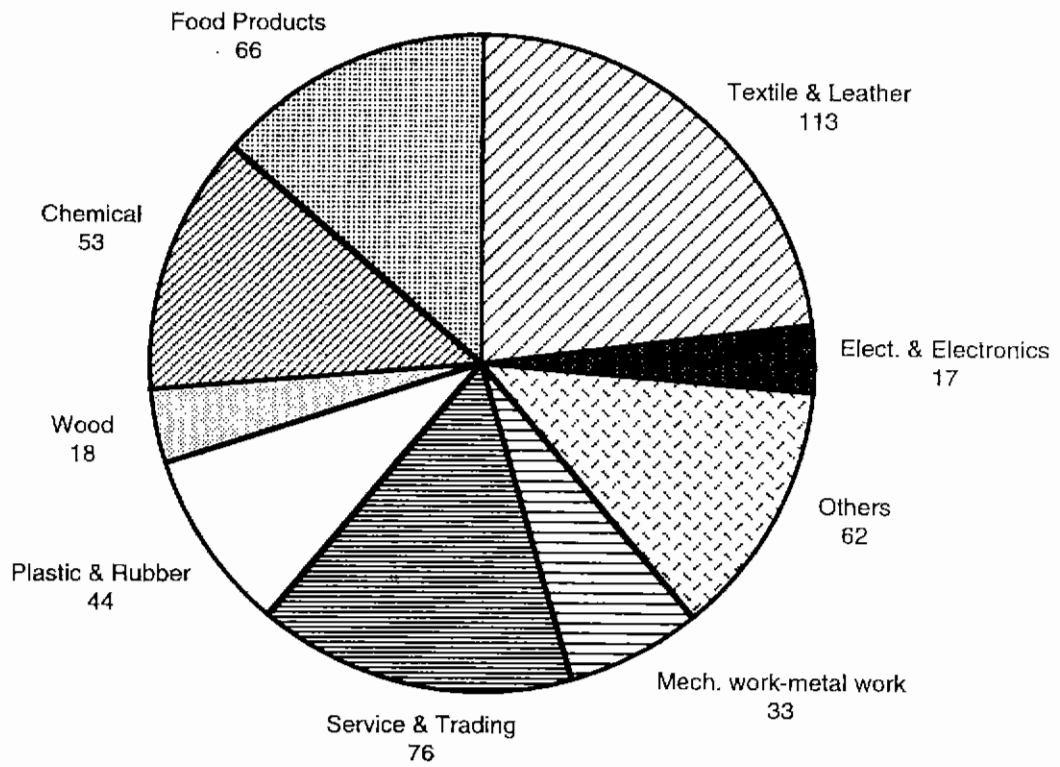
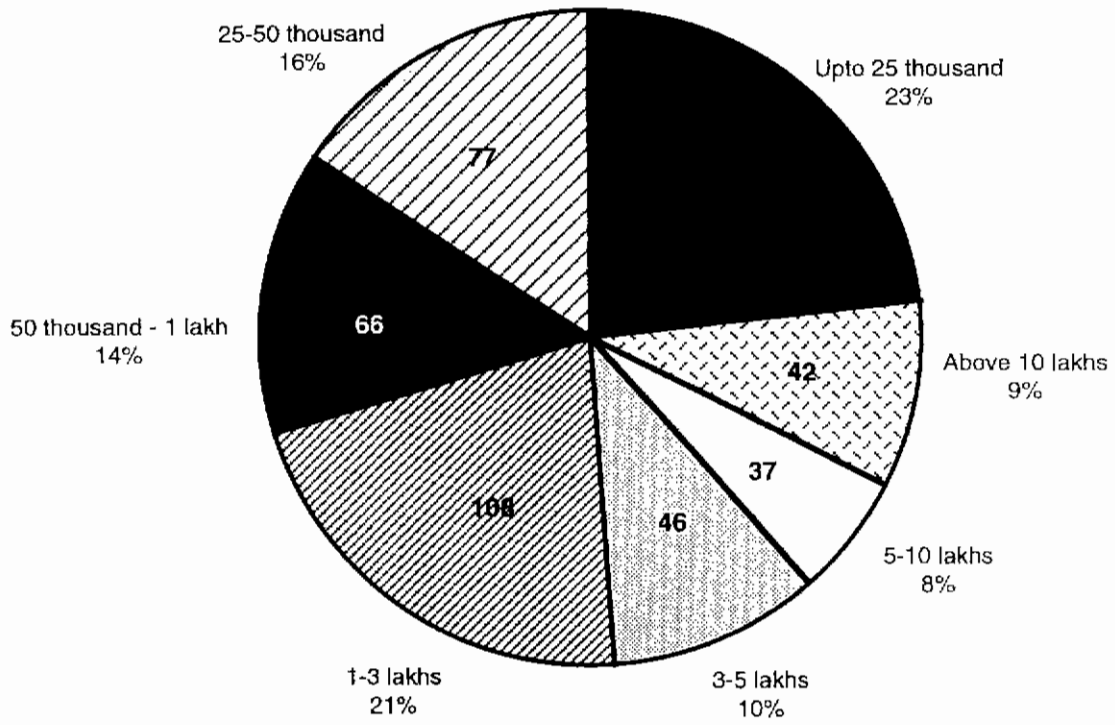
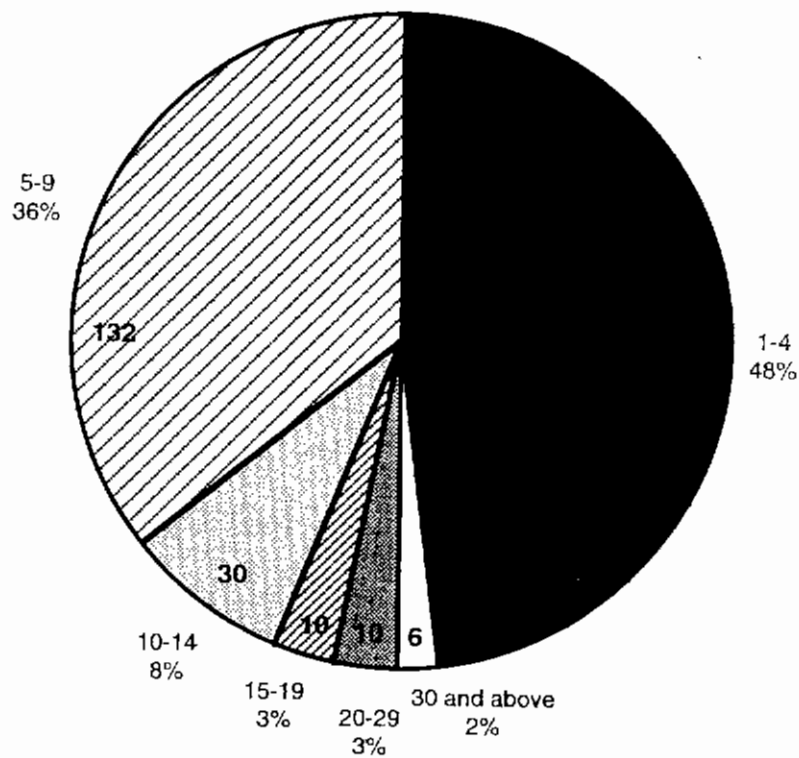


Fig. VII: Investment-Wise Distribution



**Fig. VIII: Employment Generation by the Women Owned Enterprises
(Category-Wise Distribution)**



CATEGORIES
Total No. of enterprises 363

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