

# Gujarati Woman Entrepreneurs—Wisdom Full, Original, Mysterious, Adorable, Niche

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**Abstract**—*“In this day and age for a women it’s not about contravening the glass ceiling, it’s about constructing your own house; because a woman is A dreamer, A thinker, A doer, And she sees possibilities everywhere and explores, innovates, creates an opportunity for herself.”*

*Entrepreneurship is the state of beliefs which every woman has in her mindset. It hasn't been capitalized in India within system by which it should be. Because of change of environment, now people are more at ease to just accept leading function of females in our society, even though there are some exceptions. Woman of 21st century is no more a conventional source confined to homes instead an educated, knowledgeable and also innovative part of the general populace holding the capability to transform economies into thriving enterprises. Women entrepreneurs, encompass approximately 1/3 of all entrepreneurs worldwide. Increasing dependency on service sector has created many entrepreneurial opportunities especially for women where they can excel their skills with maintaining balance in their life.*

*There are number of obstacles faced by women entrepreneurs during start-up stage and running up of their enterprise. women entrepreneurship must be molded correctly with Business owner characteristics as well as abilities to satisfy the changes within developments, challenges from the Global marketplaces as well as become skilled adequate to be able to sustain as well as shoot for quality in the Entrepreneurial arena.*

*This research has been carried out along with the aim of depicting the present situation of women Entrepreneurs and to identify the Challenges faced by them and suggestions to overcome the same.*

**Keywords:** *Woman Entrepreneurs, Woman of 21<sup>st</sup> Century, Thriving Enterprises, Entrepreneurial Opportunities, Changing Environment, Obstacles Faced by Women Entrepreneurs*

## INTRODUCTION

*“Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation.”*

—Ex-President A.P.J. Abdul Kalam

Within the energetic planet, for almost any nation, Entrepreneurship may be the primary regarding suffered financial advancement as well as sociable development as it provides a good pressure in financial growth by in the role of the particular connection in between development and also market place.

In today’s human race, more feminine business people are usually growing along with revolutionary businesses. Yet despite the particular growing number of the feminine equivalence in the industry globe, they nonetheless confront so many challenges as well as restrictions within famished all of them associated with approaching top in the industry world.

As per the 2011 Census, in India where there is highest number of productive work force all over the world, people possess great entrepreneurial potentials in which female constitute 48.46% (around half) of the population of the nation. But in entrepreneurial and economic activities, their participation is very small because of social, attitudinal, and economic barriers. They have to struggle a lot at the time of entering into economic and business activities.

But, for the period of the last two and half decades, growing number of Indian female have entered the field of entrepreneurship and also they are steadily changing the visage of business today, both accurately and symbolically.

## LITERATURE REVIEW

### PROSPECTS AND CHALLENGES FOR WOMEN ENTREPRENEURS OF INDIA: A CONCEPTUAL STUDY- GLOBAL JOURNAL FOR RESEARCH ANALYSIS: VOLUME-3, ISSUE-8, AUGUST SPECIAL ISSUE-2014 • ISSN NO 2277-8160

Development of women entrepreneurship is very low in India in comparison to developed countries. There are number of obstacles faced by women entrepreneurs during start-up stage and running up of their enterprise. Women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges from the global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena. A Study on Challenges and Constraints Faced By Female Entrepreneurs to Develop Business in Gujarat

### GLOBAL JOURNAL FOR RESEARCH ANALYSIS: 8, AUGUST SPECIAL ISSUE-2014 • ISSN NO 2277-8160

An important role is played by the female entrepreneur in trade and industry as well as in Indian community. Whether it is a major or a minor business, females are entering in the in male dominant industrial society and face lot of challenges. However, their efforts create employment for other females which help in the development of economy and betterment not only in their lives but also in the lives of several others.

### WOMEN ENTREPRENEURSHIP IN INDIA: SHIKHA MAHAJAN, UNIVERSITY OF DELHI., GLOBAL JOURNAL OF MANAGEMENT AND BUSINESS STUDIES. ISSN 2248-9878 VOLUME 3, NUMBER 10 (2013), PP. 1143- 1148 © RESEARCH INDIA PUBLICATIONS, HTTP://WWW.RIPUBLICATION.COM/GJMBS.HTM

This conceptual paper indicates and emphasizes the women entrepreneurs as the potentially emerging human resource in the 21<sup>st</sup> century. The primary objective of this paper is to find out the status of women entrepreneurs in India and also studies the success story of Hina Shah the most successful women entrepreneurs of India in plastic packaging and Founder of ICECD. Women of 21st century is no more a traditional resource confined to homes only rather an educated, knowledgeable and innovative part of the overall population possessing the capacity to transform economies into thriving enterprises. 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.

## OBJECTIVES

- To critically examine the problems faced by women entrepreneurs.
- To emphasize prospects of Women Entrepreneurs
- To showcase the Assistance given by Indian Government towards the development of Women Entrepreneurship in the country
- To suggest the successful factors to be followed by all Women Entrepreneurs
- To probe into the work of women entrepreneurs of Gujarat, how they started and what they have achieved.

## METHODOLOGY

The methodology used for this research paper is based on exploratory research. The secondary data collected is from various sources like library, internet resources, various journal publications and sought help from few individuals who are actively involved in promoting women entrepreneurs

## **ENTREPRENEURS**

The genesis of the word “entrepreneur” is derived from a French word “entrée” which means to enter and “prendre” that means to take, that connotes “undertaker”, but in a laymen term, entrepreneurs are the ones who create their own business. But they are the real geniuses who boost the economic framework. The entrepreneur is an important change agent in any society. It creates a vision for both the men and women who want to accomplish their significant deeds. Entrepreneurs have an important role to play in the economic development of any nation (Vinze, 1987).

“A person that instead of being employed as a worker runs a small company and thinks every one of the threat and reward of the provided business venture, concept, or good or perhaps support supplied available. The particular entrepreneur is commonly seen as enterprise innovator and innovator of recent suggestions and also company processes”.

## **ENTREPRENEURSHIP**

Entrepreneurship is neither a science nor an art. It is a practice and can also be considered as Pragmatic Science. Knowledge in entrepreneurship is a means to an end, the same way as it is in all other practices whether medicine or engineering. It is not just a random success achieved over night, but involves a series of purposeful and systematic work.

## **THE WOMEN ENTREPRENEURS**

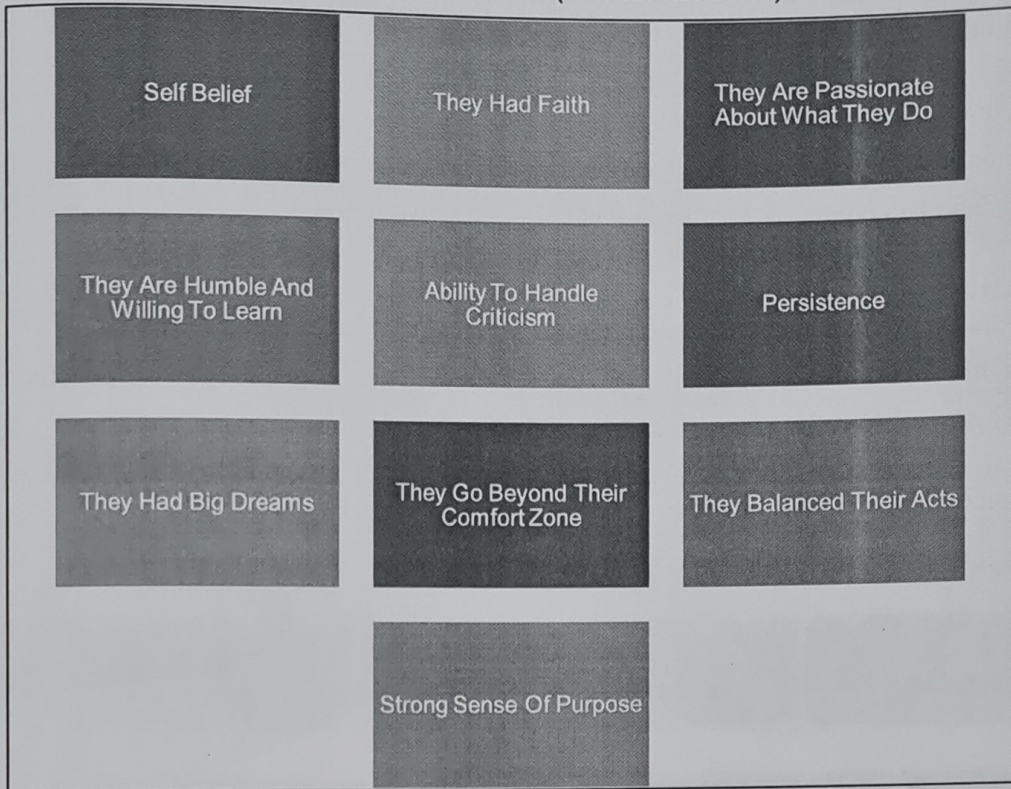
Due to urbanization and more industrialization, women are acquiring more education and are equally contending with their male counterparts in every domain. She equally participates to the economic development, whether it is an organized sector, unorganized sector, being self-employed or an entrepreneur. Women’s participation in the productive activities has been increasing over the years. But they are majorly employed into the unorganized sector and the number of the enterprises operated by them in the organized sector is less (Vinze, 1987).

Defined by the Government of India, “An enterprise owned and controlled by a women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated by the enterprise to women.” (Safaribooksonline.com).

For women, entrepreneurship is momentous alternative because not only it offers them to be financially independent but also helps them to adopt to varied lifestyle choices. It further aids them to be self-determined and make them aware to raise their voices against bigoted practices. Some experts believe that greater female economic independence promotes geopolitical stability and world peace (Forbes).

Women entrepreneurs in India have had faced hardships and criticism through their journey of being self-reliant. Family opposition and social constraints had to be overcome before establishing themselves as independent entrepreneurs (Vinze, 1987). Women have their own reasons to start their own ventures. In contrary to their male counterparts, wherein they start up their businesses for their growth opportunities and profit potential, women enter their entrepreneurial careers to gain the feeling of their achievement and accomplishments (Hillstrom).

## CHARACTERISTICS OF SUCCESSFUL BUSINESS WOMEN (ENTREPRENEURS)



## STATUS OF WOMEN ENTREPRENEURS IN INDIA

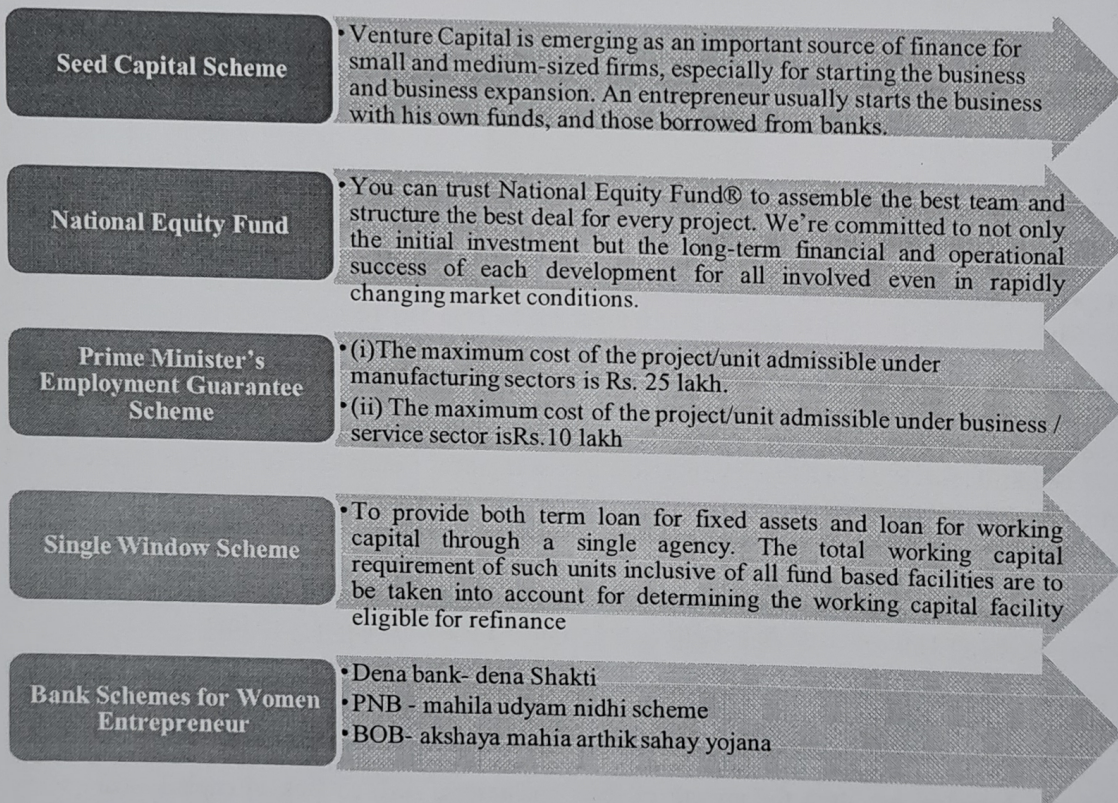
- Entrepreneurship is considered as one of the most important factors contributing to the development of society.
- India has been ranked among the worst performing countries in the area of women entrepreneurship in gender-focused global entrepreneurship survey, released in July 2013 by PC maker Dell and Washington based consulting firm Global Entrepreneurship and Development Institute (GEDI). Of the 17 countries surveyed India ranks 16th, just above Uganda. Countries like Turkey, Morocco and Egypt have outperformed India.
- Status of higher education in women in India came out to be lower than most countries in the world.
- At present, women's entrepreneurial role is limited in the large scale industries and technology based businesses. But even in small scale industries, the women's participation is very low.
- As per the third all-India census of Small Scale Industries, only 10.11% of the micro and small enterprises were owned by women, and only 9.46% of them were managed by women.
- While the number of women operating their own business is increasing globally, women continue to face huge obstacles that stunt the growth of their businesses, such as lack of capital, strict social constraints, and limited time and skill.

## DEVELOPMENT OF WOMEN ENTREPRENEURS

1. Consider women as specific target group for all developmental programmers.
2. Better educational facilities and schemes should be extended to women folk from government part.

3. Adequate training program on management skills to be provided to women community.
4. Encourage women's participation in decision-making.
5. Vocational training to be extended to women community that enables them to understand the production process and production management.
6. Training on professional competence and leadership skill to be extended to women entrepreneurs.
7. Training and counseling on a large scale of existing women entrepreneurs to remove psychological causes like lack of self-confidence and fear of success.
8. Counseling through the aid of committed NGOs, psychologists, managerial experts and technical personnel should be provided to existing and emerging women entrepreneurs.
9. Activities in which women are trained should focus on their marketability and profitability.
10. Making provision of marketing and sales assistance from government part.
11. To encourage more passive women entrepreneurs the Women training programmed should be organized that taught to recognize her own psychological needs and express them.

### SCHEMES FOR WOMEN ENTREPRENEURS



### CHALLENGES FACED BY WOMEN ENTREPRENEURS

#### Conflicts between Work and Domestic Commitments

Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations. "Having primary responsibilities.

## **Gender Gaps in Education**

While women are making major strides in educational attainment at primary and secondary levels, they often lack the combination of education, vocational and technical skills, and work experience needed to support the development of highly productive businesses.

## **Lack of Finance**

Access to finance is one of the most common challenges that entrepreneurs face and this is especially true for women who are further impeded by lack of personal identification, lack of property in their own name and the need for their husband's countersignature on many documents.

## **Legal Constraints in Family Law**

The institutional and legal environment is critical to the growth of female-owned enterprises. Laws regulating the private sphere specifically those regarding marriage, inheritance and land can hinder women's access to assets that can be used as collateral when securing a loan.

## **Heavy Household Responsibilities**

Leave a demand on women especially those in rural areas who have more children. They are required to perform their traditional role as housewives and therefore, they have fewer hours of free time than men, both during the weekend and on weekdays.

## **Lack of Family Support**

Sometimes the family may make the women feel guilty of neglecting household duties in her pursuit of business obligations. Cultural traditions may hold back a woman from venturing into her own business.

## **Lack of Capital**

Traditional sources of finance like banks are reluctant to lend to women entrepreneurs especially if they do not have any male or family backing. This is especially true of lower income females. Women do not have adequate finance or legal knowledge to start an enterprise.

## **Lack of Confidence and Faith**

Lack of role models undermines the self-confidence of women entrepreneurs. The activity of selling is considered abhorrent to the female gender.

## **Lack of Right Public/ Private Institutions**

Most public and private incentives are misused and do not reach the woman unless she is backed by a man. Also many trade associations like ministries, chambers of commerce do not cater to women expecting women's organizations to do the necessary thing.

## **WOMEN ENTREPRENEURSHIP IN GUJARAT**

Women consist of almost 50% of India's population and contribute only 5% to the private enterprises. The success ratio of women entrepreneurship differs from state to state, depending on their educational background, professional expertise, entrepreneurial attitude, cultural background, etc. Considering all the above criteria, the progress is more satisfied in Maharashtra, Gujarat, Kerala, Punjab, Haryana, Rajasthan and Uttar Pradesh as compared to other states of India.

Business runs in the blood of every Gujarati. It has spread its acumen over USA, Canada and many other Western horizons. The Centre for Entrepreneurship Development (CED) was established in 1970 in Gujarat to enhance trader's expertise and make the business flourishing. In order to encourage more women entrepreneurs from the state, CED started various programs to train women in this domain (Chothani, 2013).

Moreover, since independence, the Government of Gujarat has taken several steps to encourage the women of the state to take up their entrepreneurial careers. Many times, the Honorable Chief Minister Shri Modi have addressed in his speech that entrepreneurship is inbuilt in us. He further addressed that women play an important role for the economic development. According to him, even in the dairy sphere, the contribution of men is minimal. He suggested that women should be made an integral part in the decision making process in almost all the spheres (Narendramodi.in). He had mentioned women by giving the examples of Ganga Ba, a widow who joined Mahatma Gandhi to Ahmedabad's Jasuben Pizza's, Lijjat Papad, Induben Khakhrawala and many more.

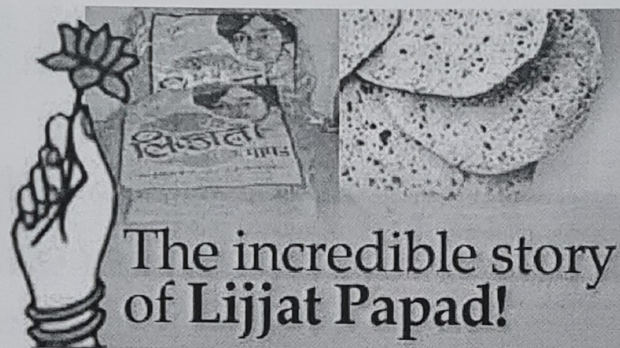
The Government of Gujarat has taken the steps for women in the coastal areas to encourage them to do more business and earn their livelihood. The scheme is known as Fish Entrepreneur Yojana, which encourages the scheduled caste/ tribe women to sell fishes to be self-reliant. For the same purpose, other facilities like buying weighing machine, insulated box, etc are provided and women are allotted Rs. 10,000/- as unit cost and 50% assistance is also given. Training is provided to them for the growth of "Zingo" fishes under a ten day course with Rs. 100/- scholarship (gujaratindia.com).

## WOMEN ENTREPRENEURS OF GUJARAT

Gujarati women, surpassing all the hindrances on their way, have tasted the flavor of success with their hard work, devotion and co-operation. May it be Lijjat Papad, or Jasuben's Pizza or Induben Khakhrawala or the Founder of The Riverside School in Ahmedabad, have had their share of hardships and determination. The following cases

depicts how from the meager idea, they have achieved it all.

### EXAMPLE: THE STORY OF LIJJAT PAPAD



Everyone enjoys 'rags to riches' stories and everyone likes tales of stupendous success achieved through sheer determination. The story of Shri Mahila Griha Udyog Lijjat Papad is all that and much more.

Today, **Lijjat** is more than just a household name for 'papad' (India's most popular crispy bread). Started with a modest loan of Rs 80, the cooperative now has annual sales exceeding Rs 301 crore (Rs 3.1 billion). What's more stunning than its stupendous success is its striking simplicity.

And perhaps that is the most interesting lesson managers can pick up from Shri Mahila Griha Udyog Lijjat Papad. Sticking to its core values for the past forty years, Lijjat has ensured that every process runs smoothly, members earn a comfortable profit, agents get their due share, consumers get the assurance of quality at a good price, and society benefits from its donations to various causes.

How has all this been possible? Its story shows how an organisation can infuse Gandhian simplicity in all its activities. Here we look at its distribution cycle.

Every morning a group of women goes to the Lijjat branch to knead dough, which is then collected by other women who roll it into papads. When these women come in to collect the dough, they also give in the previous day's production, which is tested for quality.

Yet another team packs the tested papads. Every member gets her share of *vanai* (rolling charge) every day for the work she does and this is possible only because the rest of the system is geared to support it.

**JyotiNaik**, President, Shri MahilaGrihaUdyogLijjatPapad explains how the system works.

#### **EXAMPLE: THE STORY OF JASUBEN'S PIZZA**

In Narendra Modi's Gujarat, the pizza is certainly not Italian. Enterprising Gujarati entrepreneurs have converted the oven-baked, flat, round bread, which took birth in Naples, into a desi delight. It has a crunchy and biscuit-like crust, is laced with sweet tomato puree (no seasoning, just black pepper to flavour it), and has a humble topping of finely chopped onions and capsicum (no jalapenos, olives or mushrooms), which is covered by local white cheese—just the right recipe to suit the local palate. Having been a patron of the American and Italian varieties for over a decade, my taste buds revolted to the Gujarati peeja. And my first encounter with Jasuben Pizza nine years ago also turned out to be the last.

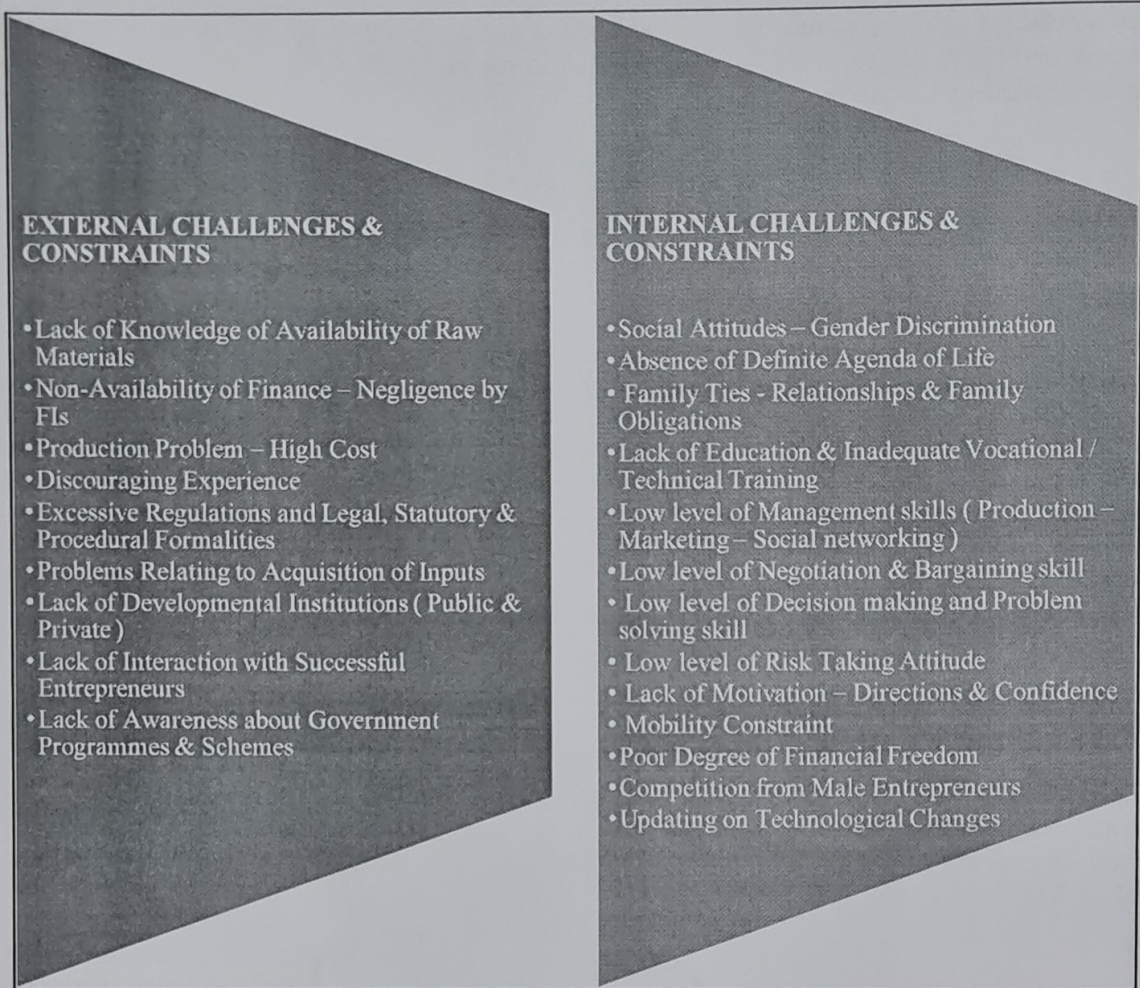
#### **EXAMPLE: THE STORY OF THE RIVERSIDE SCHOOL, AHMEDABAD**

KiranBirSethi (born 8 April 1966) is an Indian designer, educationist, education reformer, and social entrepreneur. She is the founder of The Riverside School, Ahmedabad, India and of Design for Change. She also initiated the aProCh movement. Born in Bangalore, India, Sethi comes from a family of designers. With a degree in visual communication from the National Institute of Design, Ahmedabad, she began her career designing restaurants, and later, writing for newspapers. While she had always been interested in design thinking and designing experiences, it was when her children started going to school that Sethirecognised her true calling. Dismayed by the unfriendly and rigid atmosphere in schools, she set up The Riverside School in Ahmedabad, followed by aProCh, and finally Design for Change

#### **aProCh**

While encouraging the Riverside students to engage more actively in Ahmedabad's civic life, Sethirealised how unfriendly city spaces and the public sphere were to children. They were unwelcome and nearly invisible in the complex spectrum of city life. This led to the creation of aProCh (a Protagonist in every Child), a multi-faceted initiative to establish the interest and importance of children in the city's functioning. In partnership with the city municipal corporation, city police, news agencies and business and design universities in Ahmedabad, aProCh attempts to organise cities to create secure and nurturing environments and spaces for children.





### SUGGESTIVE GROWTH EFFORTS

Right efforts on from all areas are required in the development of female entrepreneurs and their greater participation in the entrepreneurial activities. Following efforts can be taken into account for effective development of female entrepreneurs through considers female as specific target group for all entrepreneurial developmental programmers with a continuous attempt to inspire, encourage, motivate and cooperate female entrepreneurs:

1. Govt. should conduct an awareness programme on a mass scale
2. Govt. should attempt to enhance the standards of education of female.
3. Training and counseling of existing female entrepreneurs to remove psychological causes
4. Vocational training to be extended to female community.
5. Female's development corporations have to gain access to working capital assistance & open-ended financing both for small scale venture and large scale ventures.
6. Making provision of micro credit system and enterprise credit system to the female entrepreneurs.
7. Self-help groups of female entrepreneurs to mobilize resources and pooling capital funds

8. Govt. should be organized International, National, Local trade fairs, Industrial exhibitions, seminars and conferences
9. Attempts by various NGO's and government organizations to spread information about policies, plans and strategies on the development of female
10. Female should avail all the benefits which are available to them.

## **RECOMMENDATIONS**

The actual elimination of hurdles for women entrepreneurship needs a major change in conventional perceptions as well as mindsets of people inside society instead of being restricted to only development of opportunities for ladies. Therefore, It really is imperative to layout applications which will address to be able to attitudinal changes, instruction, supportive providers. The fundamental need inside development of ladies entrepreneurship is to help make aware the women regarding the girl living, the woman's special identity as well as the woman's factor towards the financial continuing development of nation. The fundamental instinct regarding entrepreneurship ought to be attempted to end up being enjoyed into the minds of the females from their child years. This may be attained simply by cautiously developing the particular programs that may impart the basic knowledge along with its useful inference concerning supervision (financial, authorized etc.) of a venture. Here are some tips to raise the role of female's entrepreneurs:-

## **INFRASTRUCTURE**

Infrastructure set up plays a vital role for any enterprise. Government can set some priorities for women entrepreneurs for allocation of industrial plots, sheds and other amenities. However, counteractive measures should be undertaken to avoid the misuse of such facility by the men in the name of the women.

## **PERSONALITY DEVELOPMENT**

Attempts should be there to enhance the standards of education of women in general as well making effective provisions for their training, practical experience and personality development programs, to improvise their over-all personality standards.

## **SELF-HELP GROUPS OF WOMEN ENTREPRENEURS**

Self-help groups of women entrepreneurs can mobilize resources and pool capital funds to help the women in the field of industry, trade and commerce.

## **BUSINESS DEVELOPMENT TRAINING PROGRAMS**

It includes basic day-to-day management training like how to keep track of accounts, handle taxes and understand compliance rules and regulations. They can also focus on strategy and the long-range success of a business from writing a business plan to targeting specific markets, along with product innovation within business clusters and incubators.

## **ACCESS TO FINANCE PROGRAMS**

Efforts to facilitate access to finance for women entrepreneurs typically encompass initiatives that reform restrictive bank and regulatory policies. Such reforms accept less traditional forms of collateral, look at a lender's willingness to repay and simplify business registry. They also help financial institutions develop innovative loan and savings products for female entrepreneurs.

## CONCLUSION

*"You can tell the condition of a nation by looking at the status of its women"*

—Jawaharlal Nehru

Though people's mindset in India is changing towards female community, but an ancient Indian mentality still prevails somewhere in some part of Gujarat also. But let us all syndicate and commit to prove this statement very true given by jawaharji. Almost 75% change is found in the conviction but we would like to focus on those 25% as women are still niche in India.

The goal of this study was to examine restrictions and also problems confronted through women entrepreneur in the state of Gujarat inside India. The analysis recognized that lots of issues which female business people dealing with are Family Jewelry, Sociable Attitudes, Insufficient Business Knowledge & Management skills, Financial hardships, Sex Discrimination, Opposition from Men Business owners and also constraints for example Financial constraints, Range of motion Restriction, Much less Confidence, Low Level of risk Taking Mindset, Insufficient Training & Insufficient Professional / Specialized Coaching and so forth. Females should develop their basic familiarity with company and it is suggested that the steady try to encourage, inspire, inspire as well as co-operate woman business people related to company or how to start very own venture.

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