



## INDIAN WOMEN ENTREPRENEURS: ISSUES AND CHALLENGES

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### Abstract

Women Entrepreneur initiates, organize and operate a business enterprise, explore the prospects of starting new enterprise, undertake risks, introduction of new innovations, coordination of administration and control of business and providing an effective leadership in all the aspects of business. The government of India has defined women entrepreneur as an enterprise owned and controlled by women having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise of women. Women as an Entrepreneur are faced with specific obstacles that have to be overcome in order to give them to same opportunities as men. The major deterrent to women entrepreneurs is that they are women-a male dominant social order is the building block to them in their way of success. The financial institutions are skeptical about the entrepreneurial abilities of women. The women entrepreneurs lack access to external funds due to their inability to provide tangible security. Women's family obligations also bar them from becoming successful entrepreneurs. Indian women give more emphasis to family ties and relationships. Another argument is that women entrepreneurs have low –level management skills. The male-female competition is another factor, which develop hurdles to women entrepreneurs in the business management process. Women Entrepreneurship has been largely neglected both in society in general and in the social set up. In spite of all these hurdles, women entrepreneurship has been recognized during the last decade as an important untapped source of economic growth, create new jobs for themselves and others, and by offering different solutions to management, organization and business problems. This research paper is an attempt to focus on the study of challenges faced by women entrepreneurs and opportunities available for them in India. The research work also suggests some useful recommendations to make women entrepreneurship more contributory to the society at large and to recognize their importance at national level.

### Introduction

Women constitute around half of the total world population so as in India. They are, therefore, regarded as the better half of the Indian society. In the traditional Indian society, a duration was made between “men's” work and “women's work”, particularly that of the women with family responsibility. It curtailed employment and business opportunities for women in conventional and non-conventional fields of economic activity. This led to the concept of work suitable for work. The persistent conceiving concept of women's work as auxiliary to that of men has resulted in the continuance of the traditional function of women's work. This obviously reflects the past rather than the present or the future. Women possess a futuristic outlook and the capacity to nurture new enterprise. What is needed in proper training, helpful attitude and facilities and assistance? In recent years, women have made their mark in different walks of business life. The entry of women is relatively new phenomena in business. Women entrepreneurs are vital group for the economic development of the country. Women have the potential and the will to establish and manage enterprise of their own. With the assistance of family members and government, women can join the main stream of the national economy, and therefore, constitute to the country's progress.

A large number of women in India have set up and managed their own business. It's not easy for these women to succeed in business. They have to face a lot of difficulties and overcome a number of hurdles to become a successful in their ventures. They have to deal with discrimination and withstand the skepticism of society, and also put in more effort to prove the credibility to others. In India, women entrepreneurs constitute a negligible portion of total entrepreneurs. Attitudinal constraints, social traditions, and kinship system inhibit the emergence of women entrepreneurs. The paper attempts to highlight strategic issues and challenges faced by women entrepreneurs.

### Need of the study

Women Entrepreneurship is a relatively recent phenomenon, which is gradually changing with the growing sensitivity of the roles, responsibilities and economic status of women in the society in general and family in particular. For women entrepreneurs, starting and operating a business involves considerable risks and difficulties. It is also a fact that more and more women are getting into the domain of entrepreneurial activities. The efforts of Government of India through various welfare organizations, non-government agencies, Ministry of Commerce and Industry and hosts of other agencies have started looking after and helping the efforts of women entrepreneurs. The study discuss about the problems faced by the women entrepreneurs and the opportunities that is favors for them to run the business successfully and play role in the society. The aim of the study is to investigate the issues and challenges faced by women entrepreneurs in India. Women's entrepreneurs' needs to be studies foe the two reasons: Firstly, women entrepreneurship has been recognized during the last decade as an important untapped source of



economic growth; and secondly, women entrepreneurs has been neglected largely both in society in general and in the social sciences. There is a need to review the existing literature as it relates to the challenges and issues faced by women entrepreneurs in India.

### Objective of the study

The research paper carries the following key objectives:-

1. To study the challenges and opportunities faced by women entrepreneurs in running their businesses.
2. To ascertain the family, financial, marketing and production constraints faced by women entrepreneurs in their business.
3. To recommends different remedial measures to help and accelerate women entrepreneurs to run business successful.

### Review of Literature

Pooja Nayyar and et al(2007) had conducted a study on hundred women entrepreneurs selected through random and snowball sampling technique from four zones. The objectives of the endeavors were to ascertain the financial, marketing and production constraints faced by the women; assessment of their health status, work place facilities, poor location facilities, lack of transport facilities, non- availability of raw material, family hurdles. Common problem can be dealt by formulating self help groups, and support mechanisms should be required to promote women entrepreneurs. Dr. Rajeev Singh and Mr. Pramod Nagaich(2011) made the analyses to identify the major problems of women entrepreneurs in Madhya Pradesh with the objectives of analyzing the various problems faced by them. Dr. G. Jayammal(2005) conducted the research by understanding the socio-economic background of women entrepreneurs and their problems of running their enterprise efficiently and profitably. Dr. D.K. Maheswar and et al conducted the study to ascertain the factors in the emergence of women entrepreneur and major constraints and challenges faced by women entrepreneur and opportunities available to them and further suggested for promotion of women entrepreneurs and growth in India. Tulus Tambunam(2009) examined recent developments of women entrepreneurship in Asian Developing Countries. Dr. Rana Zehra Masood (2011) analyzed the concept of women entrepreneurs in India, their traits, the problems faced by then and future prospects in India and further calculated the changes in the entrepreneurial environment for the women in the country. Dr. N. Vasugi (2007) study dealt with the development of women entrepreneurs and their association in different garment industries and fashion industry and their emerging possibilities. Kishor N. Choudhary and Dr. Arvind P. Rayalwar (2011) highlighted some issues with reference to the strategic challenges and opportunities focusing on rural small and medium entrepreneurship for women India. R.Ganesan and Et AL (2002) conducted the study on various types of strategies tried by the women entrepreneur and their successful implementation Asghar Afshar Jahanshashi and et al (2010) focused on the changing scenario and opportunities for women entrepreneurs and to understand globally and managing business in the competitive world of business environment. Sujata Kumari and etal(2010) undertook a study on the problems faced by the rural women entrepreneurs. Yang (2004) examined three stages of economic development of women. Dr. Kavitha and Dr. P. Sai Rani (2011) made an attempt to study the opportunities and financial challenges of women entrepreneurs with an objective to ascertain the financial and marketing constraints face by the women in their enterprise

### Research Methodology

This research paper has adopted descriptive research design to describe the state of affairs as it exists at present.

#### Sample Size

Sample size refers to the number of respondents selected from the geographical area to constitute sample. A sample of 100 respondents has been taken for the study. The sample has been collected conveniently from Delhi and its NCR region (India).

#### Sampling Technique

As there is no possibility of equal chance for the samples of all parent population, non- probability convenient sampling technique has been adopted.

#### Data Collection

Basically, the research paper has been based upon the primary data as well as secondary data. The primary data has been original in character and collected from the respondents through questionnaire. The secondary data has been collected from Journals, Magazines, Books and Websites, Newspaper, etc.

#### Period of the Study

The period of the study has been two months.

#### Tools/Techniques of the Study

The statistical tools have been used in this study:-

1. Percentage of Respondents Analysis
2. Kruskal Wallis Analysis
3. Likert Scale Analysis

In percentage of Respondents Analysis is used to assess the socio-economic profile of the consumers and used to compare the relationship between distributions of two or more items. H-test (Kruskal Wallis Test) is used to test the null hypotheses that "K"



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independent random sample come from the identical universe against the alternative hypothesis that the means of these universe are not equal. Likert Scale Analysis is a psychometric scale commonly involved to scaling responses in survey research and questionnaire – based. In the scale, respondents specify the level of agreement or disagreement on a symmetric agree-disagree scale for series of statements.

Kruskal Wallis H test has been applied to find out the significant difference in the level of problems face by women entrepreneurs in different business activities. The Null Hypothesis tested was:-

Ho: There was no significant difference in the level of problems faced by the women entrepreneurs in different profession.

Ha: Level of Problem differed.

## Limitations of the Study

1. The research paper has been prepared within the following constraints:-
2. The research paper is restricted only to the Delhi and NCR Region.
3. Time and Cost constraints are the other important factors.
4. Chances of personal biases are appeared, while respondents respond to the questionnaire on family and personal information.

## Data Interpretation and Analysis:

**EXHIBIT: 1**  
**AGE OF THE RESPONDENTS**

| AGE (YEARS) | NO OF RESPONDENTS | PERCENTGE OF RESPONDENTS |
|-------------|-------------------|--------------------------|
| 21-30       | 23                | 23                       |
| 31-40       | 46                | 46                       |
| 41-50       | 24                | 24                       |
| ABOVE 51    | 7                 | 7                        |
| TOTAL       | 100               | 100                      |

Source: Estimates based on Field survey, 2013

The above exhibit indicates that twenty three percent of the respondents belong to the age group of 21-30 years, forty six percent of the respondents belongs to the age group of 31-40 years, twenty four percent respondents belongs to the age group of 41-50 and seven percent of the respondents belongs to the age group of above fifty one years of age. The majority sixty nine percent of women entrepreneurs are between the age group of 21-40 years.

**EXHIBIT: 2**  
**EDUCATIONAL QUALIFICATION**

| AGE              | NO. OF RESPONDENTS | PERCENTAGE OF RESPONDENTS |
|------------------|--------------------|---------------------------|
| SSLC             | 24                 | 4                         |
| HSC              | 11                 | 11                        |
| UG DEGREE        | 57                 | 57                        |
| PG DEGREE/OTHERS | 8                  | 8                         |
| TOTAL            | 100                | 100                       |

Source:-Estimates based on Field survey, 2013

The above exhibit indicates that twenty nine percentage of the respondents belongs to the age group of 21-30 years, forty four percent of the respondents belongs to the age group of 31-40 years, twenty four percent of the respondents belongs to the age group of 41-50 years and eight percent of the respondents belongs to the age group of above fifty one years of age. The majority of the women entrepreneurs had completed their UG degree.

**EXHIBIT: 3**  
**YEAR OF ESTABLISHMENT OF THE ORGANIZATION**

| YEARS      | NO.OF ORGANIZATIONS | PERCENTAGE OF RESPONDENTS |
|------------|---------------------|---------------------------|
| 1990-1995  | 6                   | 6                         |
| 1996-2000  | 7                   | 7                         |
| 2001-2005  | 33                  | 33                        |
| 2006-2010  | 42                  | 42                        |
| 2011 -2013 | 12                  | 12                        |

**Source: - Estimates based on Field Survey, 2013**

The above exhibit indicates that six percent of the women entrepreneurs had started their business operations/organization in between 1990-1995, seven percent of the business organizations were started between 1996-2000, thirty three percent organization had been started between 2001-2005, forty two percent were started between 2006-2010 and twelve percent were started onwards 2011-2013. The most of the business operations/activities had been started by women entrepreneurs in between 2001-2010.

**EXHIBIT: 4**  
**YEARS OF EXPERIENCE OF THE RESPONDENTS**

| YEARS    | NO. OF RESPONDENTS | PERCENTAGE OF RESPONDENTS |
|----------|--------------------|---------------------------|
| 1-5      | 49                 | 49                        |
| 6-8      | 31                 | 31                        |
| 9-12     | 8                  | 8                         |
| Above 12 | 12                 | 12                        |

**Source: Estimates based on Field Survey, 2013**

The above exhibits indicates that forty nine percent of the respondents having the experience in between 1-5 years, thirty one percent of the respondents having the experience in between of 6-8 years and eight percent of the respondents having the experience of above eight years, whereas twelve percent of respondents having the experience of above twelve years. The exhibit clearly had shown that majority of the women entrepreneurs belongs to the category of 1-5 years of experience.

**EXHIBIT: 5**  
**FAMILY STRUCTURE OF WOMEN ENTREPRENEURS**

| FAMILY TYPE  | NO.OF RESPONDENTS | PERCENTAGE OF RESPONDENTS |
|--------------|-------------------|---------------------------|
| NUCLEAR      | 71                | 71                        |
| JOINT FAMILY | 29                | 29                        |

**Source:- Field Survey, 2013**

The above exhibit indicates that seventy one percent of the respondents were from nuclear family and twenty nine percents of the respondents from the joint family. The exhibit had shown that majority of the women entrepreneurs were from the nuclear family type.

**EXHIBIT: 6**  
**MOTIVATIONAL FACTORS-SCORES OBTAINED**  
**PUSH FACTORS**

| CODE | FACTORS                                      | SCORE | RANK |
|------|--|-------|------|
| 1    | Death of Bread Earner                        | 22.6  | 4    |
| 2    | Sudden Fall in the Family Income             | 32.6  | 2    |
| 3    | Permanent Inadequacy in the Income of Family | 24.4  | 3    |
| 4    | To Improve Standard of Living                | 47.8  | 1    |

**PULL FACTORS**

|   |  |      |   |
|---|--|------|---|
| 1 | Women's Desire to Evaluate their Talent                | 54.7 | 1 |
| 2 | To Utilize their Free Time and Education               | 38.4 | 2 |
| 3 | Need and Perception of Women' Liberation, Equity, etc. | 36.7 | 3 |



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|   |   |      |   |
|---|---|------|---|
| 4 | To Gain Recognition, Importance and Social Status | 34.0 | 4 |
| 5 | Getting Economic Independence                     | 24.5 | 5 |

**Source:-Field Survey, 2013**

The push factors which motivated women entrepreneurs to undertake job were “Improving Standard of Living, /sudden fall in the family income/permanent adequacy in income of the family and death of bread earner. The scores are assigned for these factors were 47.8., 32.6, 24.4 and 24.4.

The pull factors which motivated the women to undertake the job were women desire to evaluate their talent, to utilize their free time and education, need and perception of women liberation equity etc. to gain recognition, importance and social status and to get economic independence.. The scores assigned for these factors were 54.7. 38.4. 36.7. 34 and 24.5

**EXHIBIT: 7  
FINANCIAL AND CAUSATIVE FACTORS FACED BY WOMEN ENTREPRENEURS**

| Financial Problems and Factors               | Garment Sector | Beauty Parlour | Departmental Stores | Fashion Designing/Boutique | Crèche/Day-Care/Coaching Centre |
|--|----------------|----------------|---------------------|----------------------------|---------------------------------|
| Non-Availability of Long-Term Finance        | 3.95           | 3.85           | 4.05                | 4.0                        | 3.95                            |
| Regular and Frequent Need of working capital | 4.8            | 4.8            | 5.0                 | 4.7                        | 4.95                            |
| Long Procedure to Avail financial help       | 3.8            | 3.7            | 3.7                 | 3.8                        | 3.8                             |
| High Cost of Living                          | 3.25           | 3.05           | 3.15                | 3.25                       | 3.45                            |
| Too Many Dependents                          | 4.3            | 4.3            | 4.25                | 4.25                       | 4.35                            |
| Mean Score                                   | 4.02           | 3.94           | 4.30                | 4.0                        | 4.1                             |

**Source: Field Survey, 2013**

The level of satisfaction experienced by the women entrepreneurs from their jobs are determined on the basis of mean score , which are 4.02 for **Garment Sector**, 3.94 for **Beauty Parlour**, 4.03 for **Departmental Stores**, and 4 for **Fashion Designing** and 4.1 for **Crèche/Day Care centre/ Coaching centre** . Irrespective of the type of business, the women entrepreneurs are facing common problem based on the dependents in their family (score above 4.2 points) and Long procedure to avail financial help (score above 3.7 Points). Non- availability of long-term finance was another problem faced by women entrepreneurs in case of departmental store and fashion designing (score above 4 points).

**EXHIBIT: 8  
VARIABILITY IN THE LEVEL OF PROBLEM  
KRUSKAL WALLIS H TEST**

| VARIABLE                                 | H –VALUE | DEGREE OF FREEDOM | CHI-SQUARE AT 5% LEVEL | INFERENCES   |
|--|----------|-------------------|------------------------|--------------|
| FINANCIAL PROBLMES AND CAUSATIVE FACTORS | .232     | 4                 | 9.488                  | ACCEPTACE Ho |

**Source: Field survey .2013**

The above exhibit shows that the women entrepreneurs did not differ significantly on various issues relating to the level of problem they experienced in their job/ business activities.



**EXHIBIT : 9**  
**MARKETING AND CAUSATIVE PROBLEMS FACED BY WOMEN ENTREPRENEURS**

| MARKETING PROBLEMS AND CAUSATIVE FACTORS | GARMENT SECTOR | BEAUTY PARLOUR | DEPARTMENTAL STORES | FASHION DESIGNING | CRECHE/-- DAY-CARE /COACHING CENTRE |
|--|----------------|----------------|---------------------|-------------------|-------------------------------------|
| LACK OF DEMAND IN LOCAL MARKET           | 3.75           | 3.45           | 4.05                | 3.65              | 3.7                                 |
| COMPETITION FROM SMALL/LARGE UNITS       | 4.5            | 4.35           | 4.4                 | 4.45              | 4.5                                 |
| POOR LOCATION OF SHOPS                   | 4.5            | 4.15           | 4.65                | 4.1               | 4.5                                 |
| LACK OF MARKETING CENTRE                 | 3.45           | 3.0            | 3.45                | 3.25              | 3.4                                 |
| INADEQUATE TRANSPORT FACILITY            | 3.1            | 3.35           | 3.14                | 3.05              | 3.35                                |
| INADEQUATE GOVERNMENT SUPPORT            | 2.95           | 2.8            | 2.9                 | 2.9               | 2.75                                |
| LACK OF TRAINING/DEVELOPMENT             | 3.25           | 3.5            | 3.2                 | 3.8               | 3.3                                 |
| SOCIAL CONSTRAINTS                       | 4.2            | 4.2            | 4.45                | 4.15              | 4.3                                 |
| MEAN SCORE                               | 3.7125         | 3.6            | 3.7813              | 3.669             | 3.725                               |

Source: Field Survey, 2013

The different types of problems have been encountered by women entrepreneurs on marketing front, e.g., lack of demand in the local market, competition from the small/large units, poor location of shops, lack of marketing centre, inadequate government support, lack of training and development and social constraints.

**EXHIBIT: 10**  
**VARIABILITY IN THE LEVEL OF PROBLEM**  
**KRUSKAL WALLI H TEST**

| VARIABLE                                 | H-VALUE | DEGREE OF FREEDOM | CHI-SQUARE AT 5% LEVEL | INFERENCES    |
|--|---------|-------------------|------------------------|---------------|
| MARKETING PROBLEMS AND CAUSATIVE FACTORS | .440    | 4                 | 9.488                  | ACCEPTANCE Ho |

Source: Field survey, 2013

The above exhibit shows that the women entrepreneurs did not differ significantly on various issues relating to the level of problem they experienced in their job/ business activities.

**EXHIBIT: 11**  
**Production problems and causative factors faced by women entrepreneurs**

| PRODUCTION PROBLEMS AND FACTORS       | GARMENT SECTOR | BEAUTY PARLOUR | DEPARTMENTAL STORES | FASHION DESIGNING | CRECHE/DAY CARE CENTRE/COACHING |
|---------------------------------------|----------------|----------------|---------------------|-------------------|---------------------------------|
| NON-AVAILABILITY OF RAW MATERIAL      | 3.85           | 3.6            | 4.1                 | 3.85              | 3.95                            |
| NON-AVAILABILITY OF MACHINE/EQUIPMENT | 3.8            | 3.6            | 4.0                 | 3.9               | 3.65                            |
| TRAINING FACILITY                     | 2.85           | 2.8            | 2.95                | 3.05              | 2.7                             |
| REPAIRING FACILITY                    | 2.4            | 2.95           | 2.45                | 2.65              | 3.0                             |



|  |      |      |       |       |      |
|--|------|------|-------|-------|------|
| <i>NON AVAILABILITY OF LABOUR</i>          | 4.5  | 4.7  | 4.55  | 4.7   | 4.65 |
| <i>NON- AVAILABILITY OF SHOPS/PLACE</i>    | 3.45 | 4.15 | 3.65  | 4.1   | 3.6  |
| <i>WORKERS SHIRK WORK</i>                  | 2.5  | 2.95 | 2.45  | 2.8   | 2.75 |
| <i>HIGH COST OF MACHINE/EQUIPMENT</i>      | 4.8  | 4.1  | 4.65  | 4.0   | 4.15 |
| <i>OVERCROWDED AREA</i>                    | 3.2  | 3.15 | 3.15  | 3.1   | 3.05 |
| <i>NON-AVAILABILITY OF PERSONS/WORKERS</i> | 2.45 | 2.6  | 2.4   | 2.6   | 2.5  |
| <i>MEAN SCORE</i>                          | 3.38 | 3.46 | 3.435 | 3.475 | 3.4  |

The level of satisfaction experienced by women entrepreneurs from their jobs/business activities on the basis of mean score , which are 3.38 for **Garment Sectors**, 3.46 for **Beauty Parlour**, 3.435 for **Departmental Stores**, 3.475 for **Fashion Designing** and 3.4 for **Crèche/ Day Care and Coaching Centre**. Irrespective of the type of business , the women entrepreneurs faced common problem on the non- availability of labor( score above 4.5), and high cost of required machines and equipments( score above 4.0 points) and non availability of shops and non availability of materials( score above3.6) . Non availability of person for machine repair was the another problem faced by women entrepreneurs in Garment Sector and Departmental stores (scores above 2.4)

**EXHIBIT: 12**  
**VARIABILITY IN THE LEVEL OF PROBLEM**  
**KRUSKAL WALLI H TEST**

| VAIABLE  | H –VALUE | DEGREE OF FREEDOM | CHI-SQUARE AT 5% LEVEL | INFERENCES          |
|--|----------|-------------------|------------------------|---------------------|
| <b>PRODUCTIVE PROBLMES AND CAUSATIVE FACTORS</b> | .316     | 4                 | 9.488                  | <b>ACCEPTACE Ho</b> |

Source: Field survey .2013

The above exhibit shows that the women entrepreneur did not differ significantly on various issues relating to the problem experienced in the business activities and profession

**EXHIBIT: 13**  
**WORK PLACE FACILITY PROBLEMS AND CAUSATIV FACTORS FACED BY WOMEN ENTREPRENEURS**

| WORK PLACE FACILITY PROBLEMS AND FACTORS | GARMENT SECTOR | BEAUTY PARLOUR | DEPARMENTAL STORES | FASHION DESIGNING | CRECHE/DAY-CARE /COACHING CENTRE |
|--|----------------|----------------|--------------------|-------------------|----------------------------------|
| SPACE                                    | 3.15           | 4.15           | 3.25               | 3.65              | 3.4                              |
| NATURAL LIGHT                            | 2.8            | 3.05           | 2.65               | 3.1               | 3.1                              |
| ARTIFICIAL LIGHT                         | 2.35           | 2.6            | 2.3                | 2.55              | 2.55                             |
| VENTILATION                              | 3.0            | 3.1            | 2.75               | 3.05              | 2.85                             |
| WATER                                    | 2.3            | 3.5            | 2.45               | 3.05              | 3.25                             |
| LACK OF AREA FACILITY                    | 4.55           | 4.4            | 4.65               | 4.3               | 4.35                             |
| AIR POLLUTION                            | 3.35           | 3.4            | 1.65               | 3.0               | 2.85                             |
| WATER                                    | 2.9            | 3.05           | 2.85               | 2.9               | 2.8                              |



|  |               |               |               |              |               |
|--|---------------|---------------|---------------|--------------|---------------|
| <b>STORAGE</b>                         |               |               |               |              |               |
| <b>LESS ENTRANCE FOR NATURAL LIGHT</b> | <b>1.8</b>    | <b>2.55</b>   | <b>1.7</b>    | <b>2.6</b>   | <b>.25</b>    |
| <b>MEAN SCORE</b>                      | <b>2.9167</b> | <b>3.3111</b> | <b>2.6944</b> | <b>3.133</b> | <b>3.0444</b> |

Source: - Field survey, 2013

The level of satisfaction experienced by women entrepreneurs from their business activities on the basis of mean score , which came out to be 2.9167 for **Garment Sector**, 3.3111 for **Beauty Parlour**, 2.6944 for **Departmental Stores**, 3.133 for **Fashion Designing** and 3.0444 for **Crèche and Day Care centre**. Women entrepreneurs are facing a lot of problems like the lack of sufficient area for business (score above 4.3 points) and space (score above 3.15 points). Less entrance for natural lights is another problem faced by entrepreneurs of Garment Sector and Departmental Score (score above 1.7 points).

**EXHIBIT: 14**  
**VARIABILITY IN THE LEVEL OF PROBLEM**  
**KRUSKAL WALLIS H TEST**

| Variable  | H Value | Degrees Of Freedom | Chi-square at 5 percent level | Inference                   |
|---|---------|--------------------|-------------------------------|-----------------------------|
| <b>Work Place Facilities Problems and Causative Factors</b> | 5.264   | 4                  | 9.488                         | <b>Accept H<sub>0</sub></b> |

Source: Field Survey, 2013

The exhibit shows that women entrepreneurs did not differ significantly on various issues relating to the level of problem experienced in their respective business/profession

**EXHIBIT: 15**  
**WORK FAMILY CONFLCIT AND CAUSATIVE FACTORS FACED BY WOMEN ENTREPRENERUS**

| WORK FAMILY CONFLICT AND FACTORS             | GARMENT SECOTR | BEAUTY PARLOUR | DEPARTMENTAL STORES | FASHION DESIGNING | CRECHE/DAY-CARE/COACHING CENTRE |
|--|----------------|----------------|---------------------|-------------------|---------------------------------|
| <b>DUAL RESPONSIBILITIES</b>                 | <b>4.7</b>     | <b>4.8</b>     | <b>4.75</b>         | <b>4.65</b>       | <b>4.7</b>                      |
| <b>INCAPACITY TO ATTEND TO DOMESTIC WORK</b> | <b>4.65</b>    | <b>4.5</b>     | <b>4.45</b>         | <b>4.4</b>        | <b>4.8</b>                      |
| <b>TIME FOR EDUCATION FO CHLDREN</b>         | <b>4.7</b>     | <b>4.65</b>    | <b>4.5</b>          | <b>.45</b>        | <b>4.4</b>                      |
| <b>HIGH RESPONSIBILITY</b>                   | <b>4.95</b>    | <b>4.7</b>     | <b>4.8</b>          | <b>4.7</b>        | <b>4.75</b>                     |
| <b>SPENDING TIME FOR THE FAMILY</b>          | <b>4,65</b>    | <b>4.55</b>    | <b>4.4</b>          | <b>4.6</b>        | <b>4.7</b>                      |
| <b>MEAN SCORE</b>                            | <b>4.73</b>    | <b>4.64</b>    | <b>4.58</b>         | <b>4.56</b>       | <b>4.67</b>                     |

Source: Field Survey, 2013

The satisfaction level experienced by women entrepreneurs are determined on the basis of mean score, which came out to be 4.73 for **Garment Sector**, 4.64 for **Beauty Parlour**, 4.5 for **Departmental Stores**, 4.56 for **Fashion Designing** and 4.67 for **Crèche/Day Care Centre** etc. Women entrepreneurs are facing the common problem like dual responsibility (score above 4.65 points), and time for education of children (score above 4.4 points), and spending more time with the family and departmental stores (score above 4.4 points)





**EXHIBIT: 16**  
**VARIABILITY IN THE LEVEL OF PROBLEM**  
**KRUSKAL WALLIS H TEST**

| VARIABLE                                    | H- VALUE | DEGREES OF FREEDOM | CH-SQUARE AT 5% LEVEL | INFERENCE |
|---|----------|--------------------|-----------------------|-----------|
| Work Family conflicts and Causative factors | 3.672    | 4                  | 9.488                 | ACCEPT Ho |

**Source: - Field Survey, 2013**

The exhibit shows that the women did not differ significantly on various issues relating to the level of problem they experience in their business activities.

### Findings/Suggestions of the Study

Women Entrepreneurs are faced many problems to get ahead their life in business. The major deterrent to women entrepreneur is that they are women. A kind of patriarchal – male dominant social order is the building block to them in order to success in business. Women family obligations also bar them from becoming a successful entrepreneur. Very few women can devote all their times and energy to their business, having the primary obligations for children, home and other dependent family members. India women give more emphasis to ties and family relationships.

The study reveals the specific problems those have been encountered by women entrepreneurs in India and highlight critical ways that hamper the growth of women entrepreneurs in India. The study has found that majority of women entrepreneurs are in the age group of 21-40 years and most of them had finished their under-graduates degree. The majority of the women entrepreneurs were started their business /profession/business activities in the years of 2000-2005. They have had the experience of running the business between two to five years and mostly belong to the nuclear family type. The women entrepreneurs have felt the necessity of proper infrastructure facilities, financial subsidies and availability of raw material and adequate and proper transport facilities etc. There are many problems in relation to guidance. The concentration of marketing problems and productive problems were found to be very serious nature. Women entrepreneurs have also faced the problem in relations to price fluctuations, non-availability of funds and loans, and absence of government support in financial matter. Absence of proper policy, corrupt practices, and other causative factors hamper the growth of women entrepreneurs in India. Most of the women entrepreneurs, irrespective of their education, age, marital status, caste, religion, nature of organization, ownership type, experience, size of investment; facing the constraints in aspects of financial, marketing, production , work place facilities and work family conflicts.

#### Financial Problems:

Non-availability of long-term finance, regular and frequent need of working capital and long- procedure to avail financial help were found to be the major problems faced by the respondents . The financial institutions are skeptical about the entrepreneurial ability of women in India. The bankers consider women loonies as higher risk than men loonies. The bankers put unrealistic and unreasonable securities to provide loan to women entrepreneurs. Women entrepreneurs have a little access to funds, due to fact that they are concentrated in poor rural communities with few opportunities to borrow money.

#### Marketing Problems

Women Entrepreneurs have been facing certain problems during the process of marketing viz., poor location of shop, lack of transport facility and tough competition from larger and established units. Lack of knowledge of availability of raw material and the bargaining skills are the factor which affects women entrepreneur business adventures.

#### Production problems

Non-availability of raw material have been one of main reasons to restricts the growth of women entrepreneurs in India. The other production problems were non-availability of machine or equipment, lack of training facility and non-availability of labor. The main causable factors leading to production problems are high cost of required machine or equipment. High productions cost of some business operations adversely affect the development of women entrepreneurs.

#### Work Place Problems:

The work place related problems were viz., inadequate work place for water, less entrance for natural light and improper space for work. The causable factors were water shortage, less entrance for natural light and lack of sufficient area for business.

#### Development of Women Entrepreneurs

Right efforts from all the areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. The following efforts can be taken into account for effective development of women entrepreneurs:-

Development and technology transfer for women entrepreneurs proper training based on scientific inputs, suitable product ideas, product identifications, market survey, project formulation of necessary approvals from the government at the right time with less legal formalities, soft recovery rules are given utmost importance for effective sustainable and growth for women entrepreneurs



## INTERNATIONAL JOURNAL OF RESEARCH SCIENCE & MANAGEMENT

The procedures and formalities of bank should be simplified and the required documents should be minimized. Finance should be made available to women entrepreneurs at the reduced rate of interest. Collateral security should be done away with in the case of women applicant of small scale industry.

At the district level, a women's organization can be formed so as to help women entrepreneurs in fulfilling their requirements of financial assistance, marketing aid, obtaining subsidies, concessions, technical know-how, raw material assistance, conduct of market surveys on feasibility counseling, and follow up guidance.

The family members should understand the women entrepreneurs and give way for continuing their effort for becoming and being women entrepreneurs. The family should support the women entrepreneurs and providing every possible help for doing business and providing the moral support and financial support for them.

Efforts from all the corners are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. The better educational facilities and schemes should be extended to women from the government parts. The training and development programmer should be provided to women entrepreneurs for management skills, to encourage women's participation in business activities. Vocational training is to be given to women entrepreneur's that enables them to understand the production management and business possibilities. Skills development should be developed through women's polytechnics and industrial training institutes. Technical expertise and counseling should be given to existing women entrepreneurs to boost up psychological barriers and self-confidence and fear of success. Government should devise such programs for continuing monitoring and feedback system for women's entrepreneurial development and making provision of marketing and sales assistance. Government run Financial Corporations and Financial Institutions should extend their credit and financial help/assistance on easy and simple terms to women entrepreneur. Special concessions and provisions should be given to women entrepreneur for establishing business in business zones and special economic zones.

### Conclusions

A large number of women around the world have set up and managed their own businesses. Its not easy for these women to succeed in business. They have to face a lot of problems and overcome a number of barriers to become a successful in their ventures. They had to deal with discrimination and withstand the skepticism of society, and also put in more effort than men to prove their credibility to others. All business owners face certain challenges, but women, because of their gender, often have additional challenges and obstacles that their peers are less likely to encounter. But this does not mean that women are less successful than men. The growing success rate of women entrepreneurs shows that they are resourceful, and able to succeed despite all the odds. Women owned businesses are highly increasing in the economies of almost all countries. The hidden entrepreneurial potential of women has gradually been changing with the growing sensitivity to the role and economic status in the society. Skills, Knowledge and adaptability in business are the main reason for women to emerge into business ventures. The challengers and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators and found indulging in every line of business. In India, they are flourishing as designers, interiors decorators, exporters, publish, and garment manufactures and still exploring new avenues of economic participation. Tremendous opportunities are opening up for women entrepreneurs. It is true that the presence of women entrepreneurs is very low in India, but it's another great opportunity riding on this all pervasive change- and not as an obstacle toughening the entry barrier. Women as entrepreneurs can be a game changer and change the rules of the game in industry. Right now, women from upper class families are able to make the transition from homemaker to entrepreneur more easily compared to their counterparts from the middle and lower classes of society. This paper focuses on issues and challenges facing women entrepreneurs and offers remedies and strategies to leverage their role as change agents, and one step in the direction of highlighting the increasing role of women in entrepreneurial development.

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