

CHAPTER-8

CHALLENGES AND SETBACKS FACED BY WOMEN ENTREPRENEURS

SIXTH OBJECTIVE: To analyse the challenges faced by the women entrepreneur;

Being woman is a challenge in itself, then comes the biggest challenge of sustaining or surviving as a woman as hurdles keep coming in the form of stereotyping, hypocrisy, societal frame of conducts and much more than that can be expressed in words. In such a scenario, a woman getting into entrepreneurship is a tough call and a tough act. Women entrepreneurs face a wide array of challenges, in order to develop their efforts to further develop and expand the enterprises they have established. These challenges and opportunities are growing rapidly. Though in India, women constitute 48.2 (Census, 2011) percent of the total population, but the entrepreneurial activity seems to be a male-dominated zone. This reveals that women entrepreneurs are not able to run their enterprises successfully due to some (major) problems. Generally, Indian women are mostly homemakers and many are illiterate as well, or graduate with no experience in carrying a business activity.

According to (Ghosh & Roy, 1997), Indian women have more apprehensions/inhibitions regarding the idea of enterprising as compared to the Western nations. In the competitive and first-changing and fast-paced globalized era, women entrepreneurs are confronted with several challenges for which they could not move to develop their entrepreneurial activities. The growth of the genre of women entrepreneurship is restricted and inhibited by challenges and constraints.

The most common problem of women entrepreneur in the starting time seems to be the lack of capital (Lee-Gosselin & Grise, 1990). (Barwa, 2003) found out that due to the existence of social and cultural diversities, gender-based inequalities and biases, e.g. the problems are magnified. These problems exist in terms of their limited access

to formal education, training programmes, lack of knowledge of marketing strategies and networking facilities, social mobility, ownership of property, and weak business experiences. (Karim, 2001) revealed that women entrepreneurs in Bangladesh faced lots of financial problems, particularly in the rural areas. He found out that the competition, procurement of quality and adequate raw material and balancing time between the business and family were major problems in the initial stage. According to (Day-Hookoomsing & Essoo, 2003), women entrepreneurs faced four major obstacles, and they are: (i) the capability to raise required capital, (ii) deliberate harassment of getting permits, (iii) lack of market, and (iv) not being taken as seriously as men.

Sarbapriya & Ishita, (2011), emphasized on the difference between female and male entrepreneurs, on the grounds of determination, potential, and the ability to work hard, in addition to the abilities that are specific to emotional intelligence. Goyal & Parkash, (2011), discovered that despite the promise of giving equal opportunity to the Indian women, various policies and programmes of the government that are related to the development activities of women have profited only a limited portion of women. Kumbhar & Kumbhar, (2011), revealed some problems of women entrepreneurs like start-up finance, access to technology, management, marketing skills and the lack of confidence. His study has laid emphasis on the development of women enterprises through the Self-Help Groups (SHGs). Kumari, (2012), analysed different problems faced by the women entrepreneurs in India and stated that it's high time for women came out of their household chores and take a step forward to express their creativity and entrepreneurship. Kumbaras V. (2013), analysed numerous challenges that hit Indian rural women entrepreneurs. According to him, major problems of women entrepreneurship development are:

- lack of balance between family and business
- lack of freedom to make decisions
- absence of direct ownership of the property
- lack of awareness of various operational aspects and capacities

- low ability to bear risk
- dealing with male workers
- being non-familiar with financial institutions
- lack of self-confidence
- lack of training
- lack of role model
- lack of mobility, and
- lack of interaction with externalities

Winn, (2004) revealed that some of the challenges are of decision-making factors and socio-personal challenges for the development of women entrepreneurship. He underlined the business/family interface to overcome such problems that women entrepreneurs face as when they pursue their career in entrepreneurship.

Mehta & Mehta, (2011) emphasized on the creation of a favourable environment for self-employment of women, in order to increase the amount of entrepreneurial activities among women. He states that India has bright and promising prospects for rural women entrepreneurship.

From the above mentioned discussion, it can be concluded that some of the problems and difficulties may be common in most of the professional areas, but the problems faced by women entrepreneurs in Sonitpur district are directly proportional to any change in the market and entrepreneurial field, as it gives rise to the same problems and difficulties making the progress more complex and challenging. Therefore, it requires more efficient and prudent handling of their challenges.

In the context of the above literature, an attempt has been made to analyse the challenges of women entrepreneurs and the main problems that are faced by them. These problems are divided into three broad categories, as given below:

1. Challenges faced at the time of starting enterprises
2. Challenges during the time of running enterprises
3. Other problems

8.1 Challenges faced at the time of starting enterprises

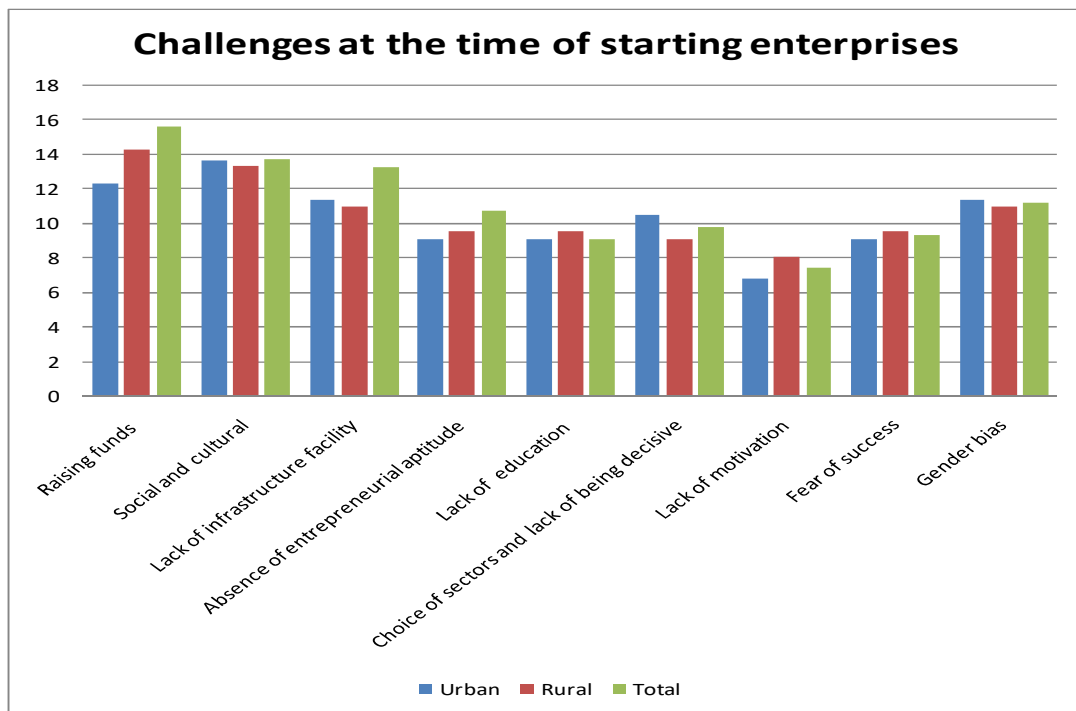
In the initial stage of starting a business, women entrepreneurs face a lot of problems like paucity of funds, lack of decision-making capacity, social and cultural problems, lack of ownership right of property etc. The main problems of respondents are discussed below-

Table 8.1.1. Classification of challenges faced by respondents at the time of starting enterprises

Sl. N	Challenges	Urban		Rural		Total	
		Nos.	%	Nos.	%	Nos.	%
1	Raising funds	35	15.91	32	15.24	67	15.58
2	Social and cultural	31	14.09	28	13.33	59	13.72
3	Lack of infrastructure facility	28	12.73	29	13.81	57	13.26
4	Absence of entrepreneurial aptitude	24	10.90	22	10.47	40	10.70
5	Lack of education on business management	19	8.64	20	9.52	40	9.07
6	Choice of sectors and lack of being decisive	23	10.45	19	9.05	42	9.77
7	Lack of motivation	15	6.82	17	8.09	32	7.44
8	Fear of success	20	9.09	20	9.52	40	9.30
9	Gender bias	25	11.36	23	10.95	48	11.16
10	Total	220	100	210	100	430	100

Source: Primary Data

Figure–8.1.1. Classification of challenges faced by respondents at the time of starting enterprises



Source: Primary data

Interpretation:

- **Problem of finance:**

For any kind of enterprise, finance is regarded as the lifeblood of the plan in whatever version it is in, be it big or small. Women entrepreneurs always suffer from the financial resources and working capital. Generally, at the time of starting enterprises, respondents face a hit due to the shortage of finances on two grounds.

Firstly, women (usually) don't have properties and assets in their names to provide security and guarantee for a loan to obtain funds from the external sources. Thus, their external sources of finance are limited.

Secondly, the women are considered by financial institutions as less credit-worthy and not courage women borrower. The financial institutions believe

that women can, at any moment of their life, close their business. Moreover, most of the respondents in the study area do not want to avail a loan from the financial institutions due to a complex procedure. Consequently, woman entrepreneurs are compelled to be dependent on their personal savings. If someone gets loans from relatives or friends which are expectedly meagre and negligible. Thus, respondents did not run their enterprises due to the shortage of funds. In the study area, the majority of respondents in urban areas (15.91 percent) and rural areas (15.24 percent), their main problem was to raise funds.

- Social and Cultural problems:

The second major challenge was social and cultural issues. About 14.09 percent respondents in the urban areas and 13.33 percent in rural areas have faced the social and cultural problem. In the success of entrepreneurial activities, social and cultural environment are quite important. Some specific problems (social and cultural) are generally associated with and indicated towards the respondents in Sonitpur. These are mainly: social structure of the society that is male-dominated. In the male-dominated society, women are not usually treated as equal to men, but as lesser than them. The importance is given to boys and their development while discrimination against the girls is common practices (existing in most of the Indian families). This acts as a major obstacle to the women's entry into the entrepreneurial activities. In spite of legal and constitutional equality, the attitude of the society creates problems at all levels in the study area.

The attitude of the elders in the society, especially in the rural areas has been indifferent. According to society, it is chiefly a woman's duty to look after her children and other members of the family. In case of married women, she has to maintain a good balance between her business and family responsibilities. In a traditionally- bound society in the study area, women did not get pro-active support from the family members. Generally, their hopes and aspirations are

never cared for the sake of “family prestige” and “discipline”. Moreover, there has been non-availability of women-friendly facilities at different locations.

- Choice of sectors and lack of being decisive:

The choice of the sector (traditional/non-traditional) is another key problem for the respondents, which sprouts at the time of starting the enterprises because of cultural and gender-based issues that restrict the women’s opportunities. An entrepreneur must have a good foresight for business ventures and strong decision-making abilities. It is an important prerequisite condition. But most of the respondents have lack of those abilities. Avoiding “paralysis by analysis” is a huge problem for the women entrepreneurship development in Sonitpur. 10.45 and 9.05 percent of the respondents operating in urban and rural areas, respectively, were affected by this problem.

- Lack of sufficient infrastructure facilities:

There is a close relationship between the infrastructure and entrepreneurship development. The facilities and services included by the entrepreneurial infrastructure exist within a given geographical area. It boosts the birth of new start-up business and the growth and development of small and medium-sized enterprises. Power supply, road, railways, industrial parks, shed allotment are well funded and structured programmes, which provide funding, market support network and business advisory services are a part of the robust entrepreneurial infrastructure. Entrepreneurial infrastructure helps immensely in developing a strong tradition of self-reliance and entrepreneurship that is equally crucial and critical for any beginning of the new enterprises that create employment and deliver superior services and products. Infrastructure facilities are not sufficiently present in the agriculture-dominated Sonitpur district. Field studies revealed that 12.73 percent and 13.81 percent of women entrepreneurs, who are operating in the urban and rural areas respectively the faced problems of having a proper and adequate space to start their entrepreneurial activities.

- **Absence of Entrepreneurial Aptitude:**

In the study area, it was seen that without an entrepreneurial bent of mind, most of the women took to training by attending the Entrepreneurial Development Programme (EDP). A majority of women entrepreneurs were afraid to take the risk of the new businesses. In the urban areas, 10.90 percent, and in rural areas 10.47 percent of women were afraid to take risk of new business activities. It may be due to lack of sufficient family support, the paucity of funds and also lack of business management knowledge.

- **Lack of education:**

Due to lack of education, women were unaware of the trends of businesses, use of latest technology (i.e., smartphone, laptop etc.), government policies and programmes and also current market knowledge, in the study area. They were not able to meet the requirements of day-to day-life in the business arena. Lack of education creates problems for the women in setting up and running of an enterprise according to the needs of the current situation and taste of the consumer. According to 8.64 percent and 9.52 percent of women entrepreneur in the urban and rural areas, respectively, they lack in knowledge on business management.

- **Lack of motivation:**

Another important problem is the lack of motivation. A large part of women in Sonitpur was neither motivated by their family members nor by the Government agencies to look up to the entrepreneurship field. Lack of experience and the unavailability of the right information at the right time makes it difficult for the women to select right location, markets, and technology. 6.82 percent respondents in the urban areas and 8.09 percent of respondents in rural areas have suffered from this challenge.

- Fear of success:

Another serious challenge for women entrepreneur (as a business owner), has been letting the fear of success that keep them away from taking the next step. Generally, new challenges come with every level of success. 9.09 percent and 9.52 percent respondents, in the urban and rural areas, respectively, have been suffering from the fear of success, which restricts the development of entrepreneurship in Sonitpur. Instead of waiting to get over the fear, it is better to figure out how to recognize them, manage them and grow from these experiences.

- Gender biases:

Gender biases serve as important obstacles (25 percent and 23 percent in urban and rural areas respectively) in the pathway of women entrepreneurship and the related development in the study area as the study area is male-dominated.

Table – 8.1.1 Classification of challenges of respondents at the time of starting (Weighted Ranking Method)

Sl.No.	Weight	10	9	8	7	6	5	4	3	2	1	Total	Rank
	Particulars	I	2	3	4	5	6	7	8	9	10		
1	Raising funds	16	14	10	8	9	11	14	5	7	2	618	1
		160	126	80	56	54	55	56	15	14	2		
2	Social and cultural	14	11	9	12	7	6	13	2	5	1	536	2
		140	99	72	84	42	30	52	6	10	1		
3	Lack of infrastructure facility	13	10	12	8	11	6	4	9	2	3	518	3
		130	90	96	56	66	30	16	27	4	3		
4	Absence of entrepreneurial aptitude	11	9	7	10	7	11	5	3	6	2	457	5
		110	81	56	70	42	55	20	9	12	2		

5	Lack of education on business management	9	7	5	9	6	3	9	2	5	1	360	8
		90	63	40	63	36	15	36	6	10	1		
6	Choice of sectors and lack of being decisive	10	7	9	10	8	6	9	5	3	4	444	6
		100	63	72	70	48	30	36	15	6	4		
7	Lack of motivation	8	6	8	6	4	6	5	3	1	2	327	9
		80	54	64	42	24	30	20	9	2	2		
8	Fear of success	9	7	9	6	4	8	6	3	5	1	375	7
		90	63	72	42	24	40	24	9	10	1		
9	Gender bias	11	9	10	8	6	8	11	9	6	3	489	4
		110	81	80	56	36	40	44	27	12	3		

Source: Primary Data

The table no.8.1.2 depicts the challenges faced by women entrepreneurs at the time of starting business. By applying weighted ranking method. Most of the respondents have given first rank for raising funds; second rank, for social and cultural problems followed by third rank indicating the lack of infrastructural facilities, gender bias, absence of entrepreneurial aptitude, fear of success, lack of education and lack of motivation.

8.2 Challenges during the time of running enterprises:

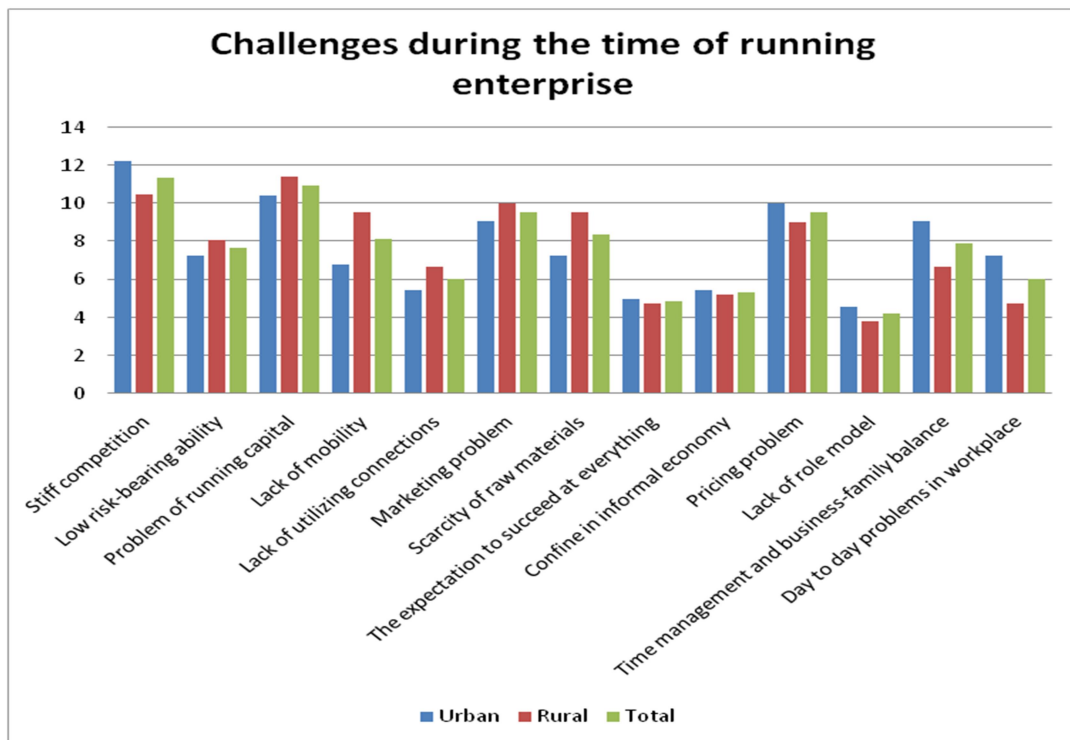
During the time of running business all most all entrepreneurs face various problems. These problems are mainly - stiff competition, low risk-bearing ability, problem of working capital, pricing problem, marketing problem, scarcity of raw materials, lack of mobility, lack of role model, the expectation to succeed at everything, etc. These problems are discussed below.

Table 8.2.1 Classification of Challenges during the time of running enterprises

Sl. No.	Challenges	Urban		Rural		Total	
		Nos.	%	Nos.	%	Nos.	%
1.	Stiff competition	27	12.27	22	10.48	49	11.39
2.	Low risk-bearing ability	16	7.27	17	8.09	33	7.67
3.	Problem of working capital	23	10.45	24	11.43	47	10.93
4.	Lack of mobility	15	6.82	20	9.52	35	8.14
5.	Lack of utilizing connections	12	5.45	14	6.67	26	6.04
6.	Marketing problem	20	9.09	21	10	41	9.53
7.	Scarcity of raw materials	16	7.27	20	9.52	36	8.37
8.	The expectation to succeed at everything	11	5	10	4.76	21	4.88
9.	Confine in informal economy	12	5.45	11	5.24	23	5.35
10.	Pricing problem	22	10	19	9.05	41	9.53
11.	Lack of role model	10	4.54	08	3.81	18	4.19
12.	Time management and business-family balance	20	9.09	14	6.67	34	7.90
13	Day to day problems in workplace	16	7.27	10	4.76	26	6.05
14	Total	220	100	210	100	430	100

Source: Field survey

8.2.1 Classification of Challenges of respondents during the time of running enterprise



Interpretation:

- Stiff competition:

Generally, women entrepreneurs don't have large organizational set-ups to organize, run and control their enterprises or to push money for canvassing and advertisement. Therefore, the stiff competition is one of the main problems that women have to face for their products from the organized sector, and also, from their male counterparts. Such a competition ultimately results in the liquidation of women enterprises. 27 percent and 22 percent respondents in the urban and rural areas, respectively, have suffered from stiff competition.

- Risk-bearing capacity

The society, they lead a protected life that is dominated by the family members. Their ability to take the risks involved in making an enterprise run is low as they are less educated and economically not independent. An essential condition of a successful entrepreneur is risk-bearing capacity, which was low in the respondents of the study area. During the investigation, it was observed that 12 percent and 14 percent of the respondents in urban and rural areas, respectively, lacked the risk-bearing abilities.

- Running capital:

When women enter into the entrepreneurial activities, they face the problem of inadequacy of funds which is very discouraging. For women to run an enterprise, working capital has always been an important issue. Once women start a venture by arranging capital, the problem of getting financial support does not get over. Often, they have to face a shortage of capital to cover the operational costs. During the field study, it was observed that when the business receives a positive response and demand increases, the respondents were not able to catch the higher demands due to the scarcity of funds. In this case, urban respondents were in a better position than rural respondents because in the urban areas, they were aware of the options of taking a loan from the financial institutions or from relatives. While in the rural areas, it was seen that women hesitated to avail loans from the banks for the fear of risks, and instead they depended on their personal savings or borrowing money from the relatives or friends. Consequently, rural respondents were unable to take the opportunities of the increasing demand. By and large, arranging working capital is an important challenge for both the urban and rural respondents, who, at times, delay the expansion and progress of their enterprises. The statistics state that 23 percent in the urban and 24 percent in the rural areas, respondents faced the problem of running capital.

- Lack of mobility:

One of the biggest problems of respondents was the lack of mobility and travelling from one place to another. The incapability of movement becomes a hindrance for the women, whether it is related to transport or accessibility of the market. Unlike men, women's mobility in India is limited due to various reasons. Women, on their own, find it difficult to get accommodation in the similar towns. Still, a woman is looked upon suspicion if a single woman asking for a room. Moreover, their physical condition is also responsible for their immobility. Sometimes, respondents compel to give up their idea of starting an enterprise due to some cumbersome exercises involved with the humiliating attitude of officials towards women. It was observed that 15 percent in urban and 20 percent in rural respondents have lack of mobility.

- Lack of utilizing connections:

Another most important problem of the respondents is the lack of utilizing connections, as most of them do not understand how important it is to have good networks and trusted advisors. For the best entrepreneurial performance, the main contributor is obtaining introductions and connections with the people, who can help to get through the door of a higher authority or the decision maker. If it is possible as the result of a friend's recommendation, the entrepreneur will inevitably walk away having learned valuable information from the meeting. Male entrepreneurs have always understood and developed strong relationships and networks, which generally women have lack. This is another challenge of respondents in the study area. 22 percent and 19 percent of respondents in urban and rural areas, respectively, suffered from utilizing connections.

- Marketing problem:

Women entrepreneurs generally face the problem of marketing of their products. As the male dominates the area and even women with adequate experiences do not help so much. Moreover, most of the products of women enterprises are seasonal. Therefore, selling the products is high in one season. Insufficient publicity and less participation in fairs at different places create problems in the marketing of their products. Among the respondents, there was also lack of effective online marketer. Due to the lack of adequate computer knowledge, respondents could not become an effective online marketer. This situation creates a problem of keeping up with the fast-paced online world. The marketing problem was faced by 20 percent in the urban areas and 21 percent in rural area's respondents.

- The scarcity of raw materials:

Most of the women enterprises have suffered the scarcity of raw materials and the necessary inputs. Due to the scarcity of the raw materials, respondents have to purchase the same at high prices, which adversely affect their capital, production, and profit. This situation somehow discourages the course of entrepreneurship among women. 16 percent in urban area and 20 percent (rural area) of respondents suffered from this problem.

- The expectation to successes at everything:

Generally, working women face the expectation to do well in all the areas of their multi-faceted lives. They are judged in the society by how well they excel with their children and other family members, friends and at the same time ensuring of "looking their best." If they work, their career; while in the society of male domination, they are judged by how well they do their best in their careers, it is a struggle to find enough time in the day to focus on all the aspects of life, on a daily basis. 11 percent in urban and 10 percent in rural areas, respondents faced this problem.

- **Confinement in the informal economy:**

Generally, a majority of women's involvement in the economy is confined to the informal economy. On the margins of economy, women are significantly over-represented in the more vulnerable employment areas, as unpaid family work, casual agricultural labour and as a domestic servant. The burden of unpaid care work at the home is another limiting factor that can affect a women's capacity to engage in the commercial activities outside the home. This problem was faced by 12 percent and 11 percent respondents in both in urban and rural areas respectively.

- **Pricing problem:**

Determination of a reasonable price for the product is another major problem of women entrepreneur. The smooth running of an enterprise generally faces competition on the ground of lower price of the products introduced in the market by the competitors. Sonitpur district is not economically developed; hence, the respondents have struggled to get a rational price of their products in the market, particularly in the rural areas than in the urban areas. 22 percent in urban and 19 percent in rural areas of respondents suffered from this problem.

- **Lack of role model:**

Women need role models to follow and support networks to demonstrate what is possible. Though there are successful women entrepreneurs throughout the world, male entrepreneurs generally get better media coverage and publicity. However, women tend to start a business in those particular sectors where they have work experience, skills, and networks. The low percentage of female start-ups in the technological sectors shows the fewer numbers of women working in that sector in general. A large number of women who are employed in the technical positions and in other male-dominated sectors, such as transportation, mining, construction, etc.

will increase the number of women start-ups in these industries. Respondents, both urban and rural areas have a lack of role model, it was 10 percent and 08 percent respectively.

- Time management and business-family balance:

Time management between business and family is an important challenge. Most of the women entrepreneurs' grapple with the objective of striking a family-business balance and manage time to run their enterprises. Women entrepreneur requires late hours of working and concentration at work. Generally, women (as expected) have to take care of their household activities, and at times, they find it difficult to make a choice. In the case of a joint family, women have to fulfil their duty towards the elders of the family also. At the same time, women are the boss at a workplace, where her physical presence is required and vital. In this situation, it is difficult for her to prioritize. When the time is not managed, it affects her work which requires supervisions or personal care. This happens all most all the respondents who are staying in the nuclear or joint family. Investigation showed that 20 percent in urban and 14 percent in rural women entrepreneurs faced this challenge.

- Day -to- day problem:

Day to day problem at the workplace is a very important determinant for the entrepreneur and employee to perform better. If the basic facilities lack, then the employees will not be happy or feel uncomfortable to work. Consequently, the quality of the output gets affected and also deteriorated. Therefore, it is important to arrange a congenial and comfortable working atmosphere to maximize the production and profit. Moreover, physical and mental stress are also very important for the smooth running of entrepreneurial activities. During the field study, it was observed that both mental and physical stress was an issue of concern for respondents in day to

day working life. Stress related matters are very important problem that arise due to the extraordinary pressure of business. Women entrepreneurs have to play multiple roles as an entrepreneur, a wife, a mother, a cook, etc. Therefore, to play all these roles efficiently, they have to experience a lot of stress. Most of the respondents have reported to face high levels of stress and stress-related illness. Physical stress affects the working capacity of any person. The respondents need to do dual responsibilities of their business and the household is often affected by health stress. The entrepreneurial activities require women to be always on move, but this result in fatigue and stress. Unwell women are not able to perform their duty efficiently, both in business and home affairs. As a result, the business suffers a lot and so does the household routine. A majority of respondents said that establishing a balance between business activities and home affairs was their main cause of stress. Moreover, as the business activities expand positively, both mental and physical stress increases. This at times makes the respondents feel low and the entrepreneurial activities start to suffer. Field study revealed that 7.27 percent and 4.76 percent respondents in both urban and rural areas respectively suffered from this problem.

Table –8.2.2 Classification of challenges of respondents in running enterprises (Weighted Ranking Method)

Sl. No.	Weight Particulars	10	9	8	7	6	5	4	3	2	1	Total	Rank
1	Stiff competition	12	9	11	10	8	11	7	4	6	2	516	1
		120	81	88	70	48	55	28	12	12	2		
2	Problem of running capital	11	9	10	8	11	6	9	10	4	6	503	2
		110	81	80	56	66	30	36	30	8	6		
3	Marketing problem	10	10	7	10	8	6	9	8	6	5	417	4
		100	90	56	70	48	30	36	24	12	5		
4	Scarcity of raw materials	9	6	8	7	9	5	3	8	1	2	376	6
		90	54	64	49	54	25	12	24	2	2		

5	Confine in informal economy	6	4	6	3	5	4	3	1	5	2	242	11
		60	36	48	21	30	20	12	3	10	2		
6	Lack of role model	5	3	4	2	1	4	2	3	1	2	170	13
		50	27	32	14	6	20	8	9	2	2		
7	Time management and business-family balance	8	8	6	5	7	8	4	6	3	2	359	7
		80	72	48	35	42	40	16	18	6	2		
8	The expectation to succeed at everything											211	12
		5	3	4	5	4	4	2	4	1	1		
		50	27	32	35	24	20	8	12	2	1		
9	Lack of utilizing connections	6	4	6	5	5	3	6	2	3	2	262	10
		60	36	48	35	30	15	24	6	6	2		
10	Pricing problem	10	9	10	8	7	8	9	10	5	3	478	3
		100	81	80	56	42	40	36	30	10	3		
11	Low risk-bearing ability	8	8	6	7	7	5	3	4	1	2	344	8
		80	72	48	49	42	25	12	12	2	2		
12	Lack of mobility	9	7	8	8	9	5	6	4	3	1	395	5
		90	63	64	56	54	25	24	12	6	1		
13	Day to day problem	6	6	4	6	5	5	3	6	4	2	283	9
		860	54	32	42	30	25	12	18	8	2		

Source: Primary Data

Interpretation:

The above table 8.2.2 shows the problems of respondents in running their enterprises by applying weighted ranking method. Most of the entrepreneurs have given first rank on stiff competition; second rank for problem of running capital and followed by pricing problem, marketing problem, lack of mobility, scarcity of raw materials, time management on business and family, low risk bearing ability and day to day problem.

8.3 Other challenges of respondents

Women entrepreneurs face some other problems which play a vital role in determination entrepreneurship development. These are basically Selection of

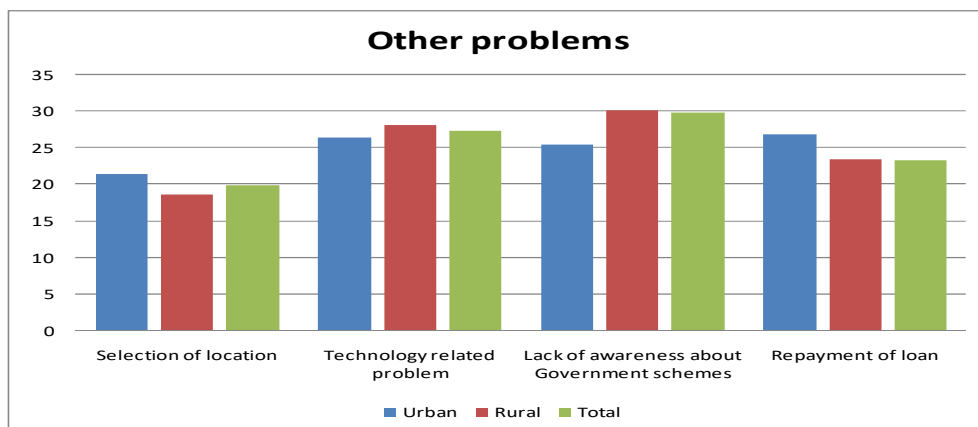
location, Technology related problem, Lack of awareness about Government schemes, Repayment of loan.

Table 8.3.1 Other problems of respondents

Sl. No.	Challenges	Urban		Rural		Total	
		Nos.	%	Nos.	%	Nos.	%
1	Selection of location	47	21.36	39	18.57	85	19.77
2.	Technology related problem	58	26.36	59	28.09	117	27.21
3.	Lack of awareness about Government schemes	56	25.45	63	30	128	29.77
4.	Repayment of loan	59	26.82	49	23.33	100	23.25
Total		220	100	210	100	430	100

Source: Primary Data

Figure – 8.3.1 Other challenges of women entrepreneur



Source: Primary data

Interpretation:

- Selection of location:

Selection of location is one of the main challenges of women entrepreneurs. Generally, majority of the respondents wanted to run their enterprises in the

urban areas and also on road side. Due to paucity of funds and to look after their family, they were compelled to run their enterprises either at homes or at the nearby homes or spaces. This hinders the development and expansion of their entrepreneurial activities. Field study revealed that 25 percent and 21 percent respondents in urban and rural areas, respectively, have suffered from this problem.

- Technology related problems:

In 21st century online marketing is a big step towards the development of entrepreneurial activities. Most of the respondents have lack of knowledge about the usage of technology, i.e., smart phone, laptop, etc. Due to this, the facilities of online marketing do not seem to be feasible for them to acquire; hence, they are unable to know the latest development in this regard. The technology related problems were faced by 35 percent in urban and 39 percent in the rural areas, respondents.

- Lack of awareness about Government schemes:

During field study it came to the notice that most of the respondents have no up-to-date knowledge about the government schemes and policies. As a result, they were not able to get the facilities provided by the government through DIC, MSME, PMKVY, etc. which are important for entrepreneurship development. It may be pointed out that there is lack of publicity efforts from the government therefore, 56 percent and 63 percent respondents in the urban and rural areas, respectively, have suffered from this problem.

- Repayment of loan:

To start entrepreneurial activities, one requires capital. In the study area, 49 percent respondent took loans from various financial institutions, relatives and friends. Commercial banks have come up with schemes for women entrepreneurs for credit facilities which were availed by only 23 percent

respondent. During the repayment of the loan amount, the entrepreneurs face a lot of problems as most of the entrepreneurs were first generation entrepreneurs and did not have not much experience to deal with many problems that arise while conducting entrepreneurial activities. As a result, 51 percent in urban and 49 percent in rural respondents suffered from this problem.

Table –8.3.2 Other problems of respondents (Weighted Ranking Method)

Sl. No.	Weight	10	9	8	7	6	5	4	3	2	1	Total	Rank
	Particulars	1	2	3	4	5	6	7	8	9	10		
1	Selection of location	20	18	14	16	10	13	10	16	9	3	820	4
		200	162	112	112	60	65	40	48	18	3		
2	Technology related problem	26	22	16	11	14	12	18	10	8	3	928	2
		260	198	128	77	84	60	72	30	16	3		
3	Lack of awareness about Government schemes:	29	25	18	11	20	9	10	12	7	5	996	1
		290	225	144	77	120	45	40	36	14	5		
4	Repayment of loan	23	19	20	18	11	16	9	12	7	4	923	3
		230	171	160	126	66	80	36	36	14	4		

Source: Primary Data

Interpretation:

Table number-8.3.2 reveals the other problems of respondents by weighted ranking method in running enterprises. The respondents have given top rank on the lack of awareness about the government schemes and policies; the second rank for use of new technology related problems followed by repayment of loans and selection of location. Use of technology related problems arises mainly due to lack of technical education

and also the paucity funds that most of the respondents did not have laptop, smart phones etc. which could help a lot in case of online marketing.

Chapter Summary:

The high-level growth in India can be possible if all sections of the society, especially women become equal parts in the development process. It is a well-known fact that the societies, which discriminate on the basis of gender tend to experience lower economic growth and poverty reduction, than the societies that exercise equality among men and women. Despite the constitutional provisions, there is a discrimination against women. In India, the laws and regulations related to women employment are insufficient. The most important yet common problems of the women entrepreneurs are: the paucity of adequate finance; lack of proper business knowledge; lack of knowledge about the government policies for women entrepreneurship; social and cultural problems; lack of training facility; lack of family support; lack of self-confidence; marketing problems; fear of success; gender biases; lack of awareness among women, etc. Studies indicate that women (on their personal front as individuals) are less likely to perceive themselves as the entrepreneurs and avoid supporting systems like training and courses targeted at the “entrepreneurs”. The impact of family life and child care (on their personal front), as well as the lack of high-profile role models are other limiting factors in the Indian society. Women’s traditional “care-giver” roles; inequality in the sharing of these roles between men and women, as well as our perceptions of what are appropriate roles for women and men (stereotyping and hypocrisy) both at the home from and outside the home, continue to serve as the key constraints to women’s economic empowerment in the study area.

Progress on these challenges can bring in a real difference to ensure equality and empowerment for women in Sonitpur, and it will ultimately help in building sustainable economies through the development of women entrepreneurship.