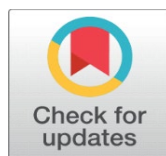
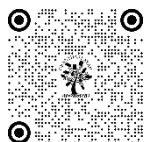


ISSUES & CHALLENGES IN WOMEN ENTREPRENEURSHIP

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ABSTRACT

This article tries to examine the barriers and motivating factors faced by Indian middle class women entrepreneur with special emphasizes given to cities of Bihar as there is number of small scale women entrepreneur in the city. In this dynamic world, women entrepreneurs are a significant part of the global expedition for sustained economic development and social progress. In India, planning commission, central and state government recognizes that women should be in the mainstream of economic development. In particular the development of small- scale enterprises for women are seen as the appropriate way to attack the poverty at grassroots level by generating income. Industrial policy of government of India has high lightened the need for entrepreneurship programs for women to enable them to start small scale industries. Even after 75 years of independence women in India are struggling for entrepreneurial freedom. That is why women as entrepreneurial resource have not been widely recognized in India. There has been increasing turned in number of women owned enterprises in India, but despite government efforts, substantial growth could not be achieved. And hence in the current scenario this study focuses on examining the demographic profile of women entrepreneurs in small scale sector in India., tries to analyze the various motivational factors responsible for women entrepreneurship to start up their own enterprise, probe into challenges / constraints faced by women entrepreneurs to start up their own business and finally suggest the framework for the promotion of women entrepreneurship in current scenario. The main aim of the study was to explore the social, cultural and economic implications of female entrepreneurship and identify the causes and motivational factors, obstacles and gender discrimination. Snowball sampling technique was used in this study.

Keywords: Female Entrepreneurship, Government of India, Motivational Factors, Small Scale Industries, Women Entrepreneurship

1. INTRODUCTION

Nowadays, women entrepreneur play's a significant role in sustained economic growth and economic progress. The reason why women play an important role is because of industrialization, urbanization and moreover they are getting social recognition from the society and now women are becoming more literate and they want to earn their own livelihood and that is why we see there is phenomenal increase in the women owned business in almost every country. In India women are only considered as a daughter,

housewife, homemaker, and to look after the family but with the time passes they changing there self from housewife to a successful entrepreneur. Economic globalization has encouraged the expansion of female business ownership the growing economic power and influence of more number of women led business are changing the shape of the entire global economy. Worldwide, the number of female business owners continues to Women entrepreneur in global economy increase steadily.

women entrepreneurs are a significant part of the global expedition for sustained economic development and social progress. Due to the growing industrialization, urbanization, social legislation and along with the spread of higher education and awareness, the emergence of women owned businesses are

highly increasing in the economies of almost all countries. Indian women had undergone a long way and are becoming increasingly visible and successful in all spheres and have shifted from kitchen to higher level of professional activities.

Female entrepreneurs do not work in separate environment. They work in same macro, regulatory and institutional framework where males of this society work. It must be understood that the level of gender biasness deeply rooted in society restricts the females' mobility. Gender biasness hinders interactions of females, their active economic contribution and opportunity to business development services. Unfortunately, females completely lack freedom of speech (Goheer,2003)¹⁴. The business atmosphere for women reflects the complex interplay of many factors that can be divided into two basic categories. The first Category comprises of social, cultural, traditional and religious elements. This aspect of the

society is formed over many centuries. It is fixed in the patriarchal structure and clearly established in the women's lower status. The gender prejudice of such a system is inflexible and deep-rooted because its legitimacy is drawn from the continuation of a traditional mind-set, recognized rituals and a firm belief in this system. The research makes an attempt to analyse women's participation in entrepreneurial activities so as to highlight the contribution of women entrepreneurs towards economic development. In the process it further attempts to examine the facilitating factors as well as impediments that this class face in running their units. Policies and programmes of the government also exist to promote and strengthen the development of women entrepreneurship in India.

Most of the studies (books and articles by foreign as well as Indian research scholars) on Entrepreneurship are micro-level research based on limited number of samples. These studies have been carried out at different points of time during the last five decades and deal with diverse situations. There is considerable literature on women's studies in the developed countries. However, the socio-economic conditions prevailing, the infrastructural facilities available and the level of development of industries, trade and commerce in the West are very different from the conditions available in India. Hence, their comparisons with the Indian scenario would not reflect the reality in toto. Therefore, drawing conclusions from them also would neither be valid nor totally realistic. The National Standing Level committee on women entrepreneur (Ministry of Industry) defines women entrepreneurs as those who operate and control an enterprise and whose holding in the enterprise is at least 51 percent."

1.1. CONCEPT OF SMALL SCALE IN INDIA

In India, after independence the definition of the small scale industry has been modified nine times. In the beginning, for small scale industry, the investment level was Rs.5 lakhs and the employment limit was less than 500 persons when using power and less than 100 persons without using power. At present, the new Policy Initiatives in 1999-2000 defined small-scale industry as a unit engage in manufacturing, repairing, processing and preservation of goods having investment in plant and machinery at an original cost not exceeding Rs.1 crore.

1.2. ROLE OF GOVERNMENT AND INSTITUTIONAL SUPPORT IN FOSTERING ENTREPRENEURSHIP

In India, central as well as state government are playing pivotal role in growth and enhancement of small scale industries. At the same time institutes like

Bihar Industries Association, BIADA, Centre for Entrepreneurship Development (Bihar), a Public Charitable Trust and functioning as an independent state level entrepreneurship development institution recognized by Ministry of Small Scale Industry, Government of India, New Delhi and Industries Department, Government of Bihar, which provides all the services and support facilities to the entrepreneurs for setting up small and village industries.

1.3. STATEMENT OF THE PROBLEM

In India, the need is now keenly felt that women should also work outside the home for getting better living standards for all. It is in this context that, the question of women entrepreneurs has taken new significance especially when unemployment has become a matter of great concern for all. Government of India has introduced the policy measures to promote the status and the level of female entrepreneurs in the country. There has been increasing turned in number of women owned enterprises in India, but despite government efforts, substantial growth could not be achieved.

Very few entrepreneurs could approach the government assistance which is the indication that there is a need to revitalize the whole system.

The key word circling around development of economy in many countries is entrepreneurial education. The significance of entrepreneurship and entrepreneurial education ranges from commencing a small scale unit to build up big business concerns. Incorporating new entrepreneurial modules in current educational system, it not only paves ways to development of economy but also gives more job opportunities to young entrepreneurial aspirants who startup small scale ventures, especially women youth. Relating current topic of study to Indian scenario, the scope of entrepreneurial education and training is having much scope in rural and semi urban localities where many small and medium scale industrial firms operate.

Indian small and medium scale industrial scenario observes more women participation both as employees and employers recently. Hence this particular study concentrates more on scope of entrepreneurial education, by conducting a case based research in BIADA Industrial Estates of Patliputra Region .

Even after 67 years on independence women in India are struggling for entrepreneurial freedom. That is why women as entrepreneurial resource have not been widely recognized in India.

And hence in today's scenario of developing nation like India, the growth of women entrepreneurship is very crucial for not only economic but also social upliftment of the country. It is very essential to know what the reasons for women to opt for entrepreneurship and what are the major motivators for their growth and at the same time what are the various constraints /problems women are facing in this journey of entrepreneurship.

2. THEORETICAL BACKGROUND

2.1. ENTREPRENEURIAL EDUCATION

Entrepreneurial education is one of the sizzling areas for academic institutions and business schools in recent days. Major objective of entrepreneurial education is to provide stakeholders with adequate knowledge, skills and aptitude that to engage them in entrepreneurial ventures of various sectors. The academic institutions are paving many ways especially women folk to join entrepreneurial training programs. Women folk are motivated to peruse their opportunities to enter into a Entrepreneurship profession in order to satisfy many aspects like independence and willingness to be free, recognition and gain of acceptance and appreciation, professional achievement, a means to get better the wellbeing of

their families and finance the education of their children. Women motivation to enter into entrepreneurship lies with more reasons like learning business knowledge and skills, access to new markets & more financial options, information about the support services and how they can earn income to their families. Many small and medium sectors are making provision of women entrepreneurial aspirants' adequate opportunity to enter into entrepreneurship and be successful in their ventures. The present study focuses on various motivational factors of women in rural and semi urban areas that influence their entrepreneurial choice and there by disseminate information to various academic institutions in order to orient their curriculum and program in tune with entrepreneurial aspirants.

2.2. ENTREPRENEURIAL DEVELOPMENT

Women entrepreneurial development is one of the important area majority countries has been

focus upon as a part of over all Human Resource Development. It is well ascertained by policy makers across the courtiers that strategic development of an economy required equal participation and equal opportunities to all sect and

genders. Entrepreneurial development is one the significant factor for sustainable socio-economic development. Especially, development of women is inviting special significance because many small and medium firms are well operated through women and though it is less recognized. In order to ensure better support from various levels, it is necessary to understand, what are the motivational factors which influence women to become entrepreneurs? Contemporarily less research has been conducted in rural and semi urban areas that give specific focus on women

entrepreneur's motivational factors. Hence it is necessary to explore what are the factors which influences the motivation of women and to what extend it influence their entrepreneurial aspirations? How rural women looks on entrepreneurial opportunities and what are their concerns to enter into such ventures? This particular research tries to understand the motivational factors of women which influence on entrepreneurial factors, and how it facilitate the educators and educational institutions to develop infrastructure, design programs and course ware, ensure training and development activities that in tune with the requirement of entrepreneurial education in rural and semi urban areas where small and medium scale industries are more located.

1) National Status – (In India)

Batra Das (1992)² found that women chose micro enterprises because they value the quality of their lives. It allows them to stay in control of both their business & their personal lives to integrate their career roles & family.

A study by Mallika Das (2001)³ concluded that the initial problems faced by the women seem similar to those faced by women in western countries. However, Indian woman entrepreneurs faced lower levels of work family conflicts and seem to differ in their reasons for starting and succeeding in business.

While another study by Pooja Nayyar, Avinash Sharma, Jatinder Kishtwaria, Aruna Rana and Neena Vyasti (2007)²³ suggested that Poor location of unit, tough competition from larger and established units, and lack of transport facility, lack of rest and sleep and non-availability of raw material were the significant problems faced by entrepreneurs. The factors causable to these problems were; difficulty in affording own vehicle, not being popular, heavy schedule of work and long working hours.

Dr. Sunil Deshpande and Ms. Sunita Sethi (2009)¹⁵ in their study concluded that because of attitude change, diverted conservative mindset of society to modern one, daring and risk-taking abilities of women, support and cooperation by society members, changes and relaxations in government policies, granting various upliftment schemes to women entrepreneurs etc. the percentage of women participation in the field of entrepreneurship is increasing at a considerable rate.

S. Vargheese Antony Jesurajan & Dr. M. Edwin Gnanadhas (2011)²⁶ in their study revealed that husbands/fathers were the main motivators for taking up entrepreneurship. So motivation of husbands/fathers/family members would certainly prove to be fruitful. Once they get convinced about significance of women entrepreneurship then their attitude will change, their roles and expectations will change and they will provide moral support, necessary guidance and help as needed.

2) State Status – (In Bihar)

Women Entrepreneurship has been emerging among women of various classes. Research on Entrepreneurship revealed that it has been the domain of men for a long. A research conducted in Patna district on women entrepreneurs revealed that they are found in micro scale of operation in the trades of tailoring, beauty clinic, fancy stores, petty shops, food based products, ready made garments, etc. They found themselves comfortable with the feminine and service nature and micro scale of activities. Moreover, it was very rare to found women in non –traditional, non-feminine areas! Why the women increasingly confine to such micro scale of operations? Have all been well researched in both national and international levels. It was underlined that the dual responsibility and the associated lack of time to fully devote to business have made the women to confine to part time and temporary nature of entrepreneurial activities. Also these women have lack of support from formal sector such as banks, which made them increasingly rely on moneylenders who charge really exorbitant rate of interest. Moreover, unlike men owned enterprises which have their enterprises registered with DIC or Inspector of Factories, these women owned enterprises which are micro in scale are not registered and hence there is no data base also. Metro Cities may afford to have Association and considerable number of women entrepreneurs, which is absent elsewhere.

Understanding the lack of data base on the one hand and the increasingly micro scale, feminine, traditional nature of units on service and trade run by women and their inability to represent their issues particularly credit and marketing needs. It is in this context it was felt that there is a need to organize these women collectively to represent their needs

and accordingly it was formed and inaugurated in Nalanda on June 14th 2006 with 150 members. It was understood that if the Association functions in only one district it may not be a strength and hence it was planned to extend it to all the seven districts under the Jurisdiction of Magadh University, including Rajgir, Bihar Sharif, Silao Gaya, Jehanabad, and Bela. Already on July 8th Rajgir Branch has been initiated with around 100 members.

It was also felt that if this association has a networking with other Associations of Men owned enterprises, it would still facilitate these women to reach the objectives and goals easily. Accordingly, the Centre has approached Magadh District Small Industries and Tiny Industries Association, which has got sanctioned a project from Department of Science and Technology, Government of India, under the Science and Technology Entrepreneurship Development [STED], Government of India and so far six projects have been introduced and experts in the field were brought to discuss and motivate these women. Every day new members are getting enrolled. Though initially during June 2006 it was registered with just seven members, now it has touched seven hundred members within six months. Enquiries keep coming from neighbouring like Darbhanga, Madhubani, Bhagalpur, Rohtas, Aurangabad, Dalmianagar districts etc.

3. LATER DEVELOPMENTS

WEAT has been really getting support from various sides, which are briefed below

In collaboration with associations, 26 women entrepreneurs have been supported with bank finance to start ready made garment units with the support of regular orders from Exporters Association

Every fortnight a meeting, motivational campaign, training are being organized on need based areas, bringing experts associated with programme implementing departments, banks, Industries, government departments, Educational institutions etc.

Products of these women are permitted to be sold in the University Campus regularly on every first Wednesdays and Thursdays regularly and 10 other colleges and accordingly nearly 22 days they are occupied in a month to market their products.

In Collaboration with Ministry of Women and Child Development a five-day intensive training was organized on Food processing and 20 women have been identified to submit project for finance from SBI. It was targeted to support 1000 women entrepreneurs by March 2007 by SBI.

In Collaboration with District Rural Development Agency, Nalanda, several training programmes have been planned using the expertise with the women entrepreneurs of this association.

The successful women entrepreneurs have also offered college students training.

These Association members have also been offered part time temporary jobs in the University

The membership which was just 37 in the beginning when it was inaugurated in June and increased to more than 700

The marketing of the products has been expanded to Engineering colleges, which has improved their business performance.

Motivational factors of Women Entrepreneurs

The reasons for which women enter business seem quite different from that of men to become entrepreneurs. In order to arrive at an objective assessment, the respondents ranked 15 possible motivating factors in the order of priority. The weighted scores were accordingly prioritized.

The first 3 ranks were taken for scoring purpose. The reason ranked first was given 3 points, the second received 2 points and the third 1 point. It is evident from the study, "To keep busy" ranked 1st amongst the motivational factors followed by "to fulfill ambition". "To pursue own interest" ranked 3rd, followed by "By accident or circumstances beyond control". The above ranking indicates an interesting assemblage of reasons and factors that motivated the respondents.

The research on entrepreneurship has proved that "the need to excel and achieve" and "the ability to take calculated risk" are the prime factors that motivate people. However, this study indicates different things from the accepted pattern of thinking. "Keeping busy" has emerged as the dominant factor motivating women entrepreneurs. The data reveals that while 60.8% of respondents have been taking male help in running their enterprises, 39.2% are operating entirely on their own. However, when asked whether they could successfully run their enterprises on their own, 75% said yes.

This is further supported by the fact that majority of respondents were not under economic stress at the time of entering business. "To earn money" has been given the fifth priority. The fact that low priority has been given to "to giving good education to children", "securing social prestige", "making quick money" etc., further substantiates that most of the respondents belong to fairly well to do families. The second and third priorities have been identified as "to fulfill ones' ambition" and "to pursue own interest", which indicates their sense of independence. However, the difference in score between these two factors and the first factor identified is rather significant. Some respondents on their own have indicated "facing challenges" as a motivating factors, but the priority to this factor works out to 6th position with a score of only 16.

The fourth priority was "by accident or circumstances beyond control". This is because of the death of their fathers/husbands. As pointed out earlier a larger percentage of women entrepreneurs have either married into business families or have businessmen as husbands. This could be one of the reasons why, despite having educational qualifications, none of them thought of taking up a job. No priority has been allotted to the factor "no educational qualification for job". 65.2% of women, have approached banks for some kind of financial assistance, 24.1% have depended entirely upon their own capital. The facility taken from banks was basically for working capital limits.

3.1. SOURCES OF IDEA GENERATION

In continuation of the earlier analysis, we find that majority of women (31.3%) have entered business of their own initiative. Although the women had entered business primarily to keep busy, the idea was generated from their own desire (33.3%). Other factors like advice from family, business family background and availability of finance (26.7%) coupled with their own desire did contribute significantly towards this decision.

It is evident from data that majority of women (48.3%) has gone in for sole proprietorship concerns, followed by partnership concerns (36.7%) and private limited companies (15.03%).

4. RESEARCH METHODOLOGY

4.1. POPULATION

The universe of the study is based on the lists of units developed by the National Informatics Centre, Chennai and the Membership Directories of the Dumraon, Hajipur, Purnia, Motihari, and Mokama Industrial Association.

5. RESEARCH DESIGN

This particular study focuses on motivational factors on entrepreneurial factors on woman, in BIADA Industrial Estate, in Tirhut Region. The nature of study is more of a fact finding.

Hence this study follows descriptive study design as its plan of action.

BIADA Industrial Estates region is selected as the universe of the study. The respondents were the entrepreneurs who run small-scale industrial units of BIADA Industrial Estate, in Magadh Region. The study divided the whole BIADA Industrial Estates of Madurai Region into 5 Industrial Estates. The table provides clear cut information about the product differentiation and concretion of small scale industries in the Magadh region of Gaya, Out of total population of 432, 144 small scale entrepreneurs have been taken as sample size. In order to arrive at representative sample size the application of proportionate probabilities sampling size (PPSS) technique is used. The total industrial units are 432 and the sample units considered for the study is 144 and it is coming almost 33.33% of the total population.

The study ensured the representation from all the product categories and the sectors viz., Blanket Industry, Plywood Industry, Electronic Industry, Sugar manufacturing, Cotton & Textiles, Rubber Industry, Plastic Industry, Food products, Belt cloth & Metal

Pipe, mining and quarrying and others.

6. TOOLS OF DATA COLLECTION

The study will consider following tools for the data collection.

1. Questionnaire on Motivational factor
2. Questionnaire on Entrepreneurial factors
3. Questionnaire on socio-demographic variables.

7. DATA COLLECTION

Data collection was done based on the two instruments specifically developed for this study. Data collection took almost 11 months to get adequate representation of the sample size. Since the nature of the study was very much sensitive, the researcher assured the confidentiality of the data to all women participants who responded in this research. 200 small scale unit respondents were approached initially for responses. Out of which 180 respondents cross checked the confidentiality of information with the researcher and finally 144 were provided the information related to the topic selected. Thus, study considered 144 women participants from the industries selected for the study.

7.1. OBJECTIVES

1. To understand the entrepreneurial motivational factors among women
2. To analyze the relationship between motivational factors and entrepreneurial factors
3. To analyze the influence of motivational factors on entrepreneurial factors.
4. Suggest the educators and educational institutions for better entrepreneurial education and training interventions.

HYPOTHESIS:

1. The motivational factors may have significant relationship with entrepreneurial factors
 2. The motivational factors may have significant influence on entrepreneurial factors
- Constraints / challenges faced in a journey as entrepreneur

In order to find out what constraint / challenges women entrepreneurs have faced in their journey as entrepreneur, total constraint were divided into 4 categories as constraint on personal level, social level, environmental level and general constraint they are still facing.

Personal Level Constraints -

In the category of personal level constraints 12 attributes were identified. The t- test performed to identify the significant personal level constraints faced by women entrepreneurs.

Social Level Constraints -

In the category of social level constraints 4 attributes were identified. The output of t- test performed to identify significant social level constraints.

Environmental Level Constraints -

In the category of Internal and external environmental level constraints 8 attributes were identified. The output of T Test performed to identify significant environmental level constraints

Constraints Still Facing-

13 attributes were identified for the general constraints women entrepreneurs are still facing. The output of T Test performed to identify significant constraints still faced by respondents

Expectations form family, society & government for better leading the enterprise

In order to find out what kind of support the women entrepreneurs are expecting from the family, society and the government so as to overcome the constraints and better lead their enterprise, an open ended question was asked. The following are the major expectations identified by the respondents.

8. APPLICABILITY OF THE RESEARCH

- 1) "Women Only" training programs could be developed by the newly created organizations like Women Entrepreneurs Association of Bihar [WEAB] which will focus on potential in women to become entrepreneurs.
- 2) Development an education system and institutes that provides the girl child an opportunity and motivation to be an entrepreneur.
- 3) As the major lacunas found by the entrepreneurs in their way of success are the conservative mentality and attitude of their families and society as a whole towards female. It also calls for mental revolution of the society.
- 4) It would also help the Central and State government to decide their policies regarding loans, grants, incentives, subsidies and various upliftment schemes to be provided to women entrepreneurs, so as to extract them as major source of entrepreneurship in the country.

9. RECOMMENDATIONS

The following suggestions are given for overall development of women entrepreneurship –

- 1) The problem of lack of finance is faced by many women and majority of them borrow money from their relatives. Government shall play active role in providing loan to needy women entrepreneurs through nationalized and cooperative banks. Bank loan procedure shall be less complicated and less time consuming. All the required documentation should be in regional language. So that, even, illiterate women will feel that it is appropriate and trusted source of getting finance.
- 2) In India, women are still considered to be inferior to men. Women entrepreneurs play dual role and hence face role conflicts and difficulty in balancing work life. Reserve attitude of the society needs to be changed. Husband and other family members should share household activities.
- 3) For managing stress, enhancing leadership qualities, workforce management etc. Women need to be trained, as many of them are not having any professional / managerial education.
- 4) Fundamental changes are needed on school and college education level. At this level "Women entrepreneurship Cells" should be establish so as to identified pr the potential in girl child to be an entrepreneur and opportunity should be provided accordingly.
- 5) Women entrepreneurs should form " Women Entrepreneurs Association " where they can meet at central place, so as to discuss their need, problems, experiences and achievements.
- 6) Rather than working individually women can involve in "Group Entrepreneurship" or " self Help Group" so as to overcome many problems.
- 7) For women entrepreneurship to work as a tool to eradicate poverty at grassroots level, housewives as potential source of entrepreneurship should be targeted by government and NGOs, their potential should be identified and opportunities should be provided to them.

10. CONCLUSION

There has been a steady increase in the participation of women in small business indicating immense potential for entrepreneurial development among them. From the point of view of performance, it was observed that the women enterprises in India have made significant contribution towards generation of employment, gross output, asset creation and exports. Women form the family, which participate to develop society and Nation. Entrepreneurial movement among women started late and is still in its infancy. Changes in the global and domestic environment have contributed towards the growth of women entrepreneurship in India. As observed the success of women entrepreneurs differs from State to State in India. This study examines the problems faced by women entrepreneurs in the state of Bihar at various levels in their journey as entrepreneur, further the study also tries to probe in to the factors motivating these women to become

entrepreneur and suggests a framework for the development of women entrepreneurship. It's been found in the study that India is a male dominated society and women are assumed to be economically as well as socially dependent on male members.

Women entrepreneurs face lots of problems at start-up as well as operating stage like, role conflict, lack of motivation, lack of finance, maintaining work life balance, discriminating treatment, understanding government rules and regulations etc. Further, it is noted that these women entrepreneurs are both "willing" as well as "forced" entrepreneurs. For some of them factors motivating to start their own enterprise is to support family financially, while for some of them it is the urge to be economically independent.

The right kind of assistance from family, society and Government can make these Women Entrepreneurs one of the crucial entrepreneurial resource and they can contribute towards the economic and social development of India.

CONFLICT OF INTERESTS

None.

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