

# Challenges for Women Entrepreneurship: A Study of Women Entrepreneurs of Small and Medium Enterprises in Rohtak District Of Haryana

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## Abstract

Women entrepreneurs are important performers in any emergent economy mainly in terms of their involvement to financial growth. Setting up a business is not a simple task for women entrepreneurs and at the same time organizing the business is a superior assignment. A challenge is forever there for women entrepreneurs to run their business fruitfully making turnover and ensure the development of the businesses. The study is carried out, based on the compilation of primary data with help of a structured questionnaire from women entrepreneurs of Small and Medium Enterprises in Rohtak district of Haryana in India. The results have been analyzed with the help of various statistical tools. In accordance with the study results, it is found that the support for starting a business came from informal sources, with a very small percentage of women needed assistance from Government schemes and programs. The study concluded that Government should generate the attentiveness among women entrepreneurs concerning different Govt. inducements and developmental plans so as to endorse a more enabling atmosphere for women's entrepreneurship in India.

**Keywords:** Women Entrepreneurs, Small and Medium Enterprises, Government, India.

## Introduction

Women entrepreneurship is intrinsic and also a usual practice. Entrepreneurship commonly refers to the fast development of latest and pioneering trades depend on the skill to identify trade opportunities or add resources in fresh methods. An energetic entrepreneurial ambiance offers innovative occupations, boosts competitiveness, and manufactures fresh products and services. Women entrepreneurs generate fresh occupations for themselves and others and also offer to society with special resolutions to administration, institute and industry dilemmas. As stated by the Human Development Report (2007), "India ranks 96th on the gender related development index of 137 nations. Further the gender empowerment factors, which guesstimate the scope of women involvement in the country's financial and political actions, ranked India as 110th of the 166 nations" (Goyal and parkash, 2011). In the budding multifaceted community situation the conventional positions of housewives are steadily altering into women entrepreneurs. A number of the issues liable for these transforms are superior learning, varying socio civilizing worth and requirement for auxiliary returns.

When appropriate experience, teaching and information are given to them, Indian women will demonstrate themselves to be extremely latent prolific strength for the progress of the country. Nevertheless, they still symbolize an alternative of all entrepreneurs (Khanka, 2009). Women entrepreneurs frequently face gender-based obstacles to opening and mounting their commerce, such as prejudiced assets, marital and heritage rules and/or literary acts; shortage of contact to official investment systems, inadequate mobility and access to information and associations, etc. They can make a predominantly sturdy involvement to the financial security of the relations and societies; paucity lessening and women's empowerment (Robinson, 2001). Consequently, governments across the world and different developmental institutes are aggressively undertaking endorsement of women entrepreneurs by a choice of plans, encouragements and promotional solutions. In spite of many chances against them, numerous women are off to run their own businesses. Presently, the Government of India has over 27 schemes for women controlled by special sectors and ministries. "A variety of MSME improvement unions, different State Small Industries Development Corporations, national banks and NGOs are conducting entrepreneurship development programs to cater to the needs of potential women entrepreneurs. For example, scheme for Women's Training-cum-Production Centres and Stipend: Haryana, Swayamsidha (Indira MahilaYojna): Haryana etc."- (Goyal and parkash, 2011)

### Review of Literature

Chakmraborty and Barman (2014) in their study observed the effect of selected motivational aspects on the development of rural entrepreneurs of Assam. A structured questionnaire has been used to assemble the primary data. They found that entrepreneurs were mostly inspired by the necessity for self service, keenness to make money, necessity for liberty. Furthermore it was revealed that entrepreneurship development programs on different positions were not ample to encourage rural entrepreneurs.

Orhan and Scott (2001) made an effort to study the causes that encourage women to enter in to trade. The in-depth interview technique was used to gather the information. They denoted that numerous motivating issues i.e. "pressure of surroundings, push factors and pull factors, dynastic fulfillment and natural progression, no other option and strained entrepreneurs" were observed in the study.

Khanka (2009) carried out a study in Assam to recognize their entrepreneurial enthusiasm. He found that the

entrepreneurs were mainly forced by the requirement for financial realization, individual development, independence and respect. Moreover it was viewed that the aspiration to donate to the society was not observed as a significant motive to become an entrepreneur. The study did not reveal any No considerable distinction in the inspirations of men and women entrepreneurs has been observed.

Mandal (2007) studied the current development of "Khadi and Village trades in the North east States, principally Arunachal Pradesh", concerning intensification, progress, dilemmas and results. It was revealed that highest superiority must be provided to those small scale businesses such as "KVI's" which require radiance instruments and supplementary gears so as to construct best quality products.

### Objective of the study

- To study the motivational factors affecting women entrepreneurs.
- To survey the challenges faced by women entrepreneurs.
- To assess the awareness level among women entrepreneurs regarding the Government schemes and programmes.

### Research Methodology

The study has been carried out in Rohtak district of Haryana and mainly based on primary data collected from a sample size of 70 respondents via questionnaire method. Convenience non- probability sampling method was followed. The data has been collected from women entrepreneurs of small and medium enterprises by means of well-structured questionnaire and was classified and analyzed manually. For the purpose of study, questionnaires were sent to 65 people, but we received response from 60 persons that was found to be suitable for the purpose of analysis. The data relates to the month of October 2017 –December 2018. The analysis of data collected has been carried out by using simple frequencies, and percentages. The study has covered the respondents of Rohtak city only due to limitations of time and resources.

### Analysis Of Data

- The table 1 shows that majority of the respondents belonged to the age groups between 30-40 years and were married. Maximum of them were of Matric Level. As far as level of Ownership is concerned, a major proportion of the Women were First Generation Entrepreneurs and having Sole Proprietorship.

**Table- 1: Personal Profile of Women Entrepreneurs**

<b>Age</b>	<b>Frequency</b>	<b>Percentage</b>
20- 30	15	25
30-40	25	41.67
40-50	15	25
Above 50	5	8.33
<b>total</b>	60	100
<b>Marital Status</b>	<b>Frequency</b>	<b>Percentage</b>
Single	10	16.67
Married	40	66.67
Divorced	2	3.33
Widow	8	13.33
<b>Total</b>	60	100
<b>Education level</b>	<b>Frequency</b>	<b>Percentage</b>
Middle level	4	6.67
Matric Level	22	36.67
Higher education	6	10
Graduation	12	20
Post Graduation	8	13.33
Technical education	8	13.33
<b>Total</b>	60	100
<b>Ownership</b>	<b>Frequency</b>	<b>Percentage</b>
Sole Proprietorship	35	58.33
Partnership	25	41.67
<b>Total</b>	60	100
<b>Occupation</b>	<b>Frequency</b>	<b>Percentage</b>
First Generation Entrepreneurs	35	58.33
Parents as Entrepreneurs	17	28.33
In-laws as Entrepreneurs	8	13.34
<b>Total</b>	60	100

Source: Primary Data

- The table 2 depicts that a good majority of 76.67 per cent of them are engaged in traditional business activities like garments, food products and processing, parlors and health clubs, Boutiques. The remaining respondents were engaged in retail outlets (13.33 percent), maintaining schools (6.67 per cent) and oil and rice mills (3.33 per cent) respectively.

**Table- 2: Selections of Industries by Women Entrepreneurs**

<b>Purpose</b>	<b>Responses</b>	<b>% of responses</b>
Garments	06	10
Food Products and Processing	05	8.33
Parlors and Health Club	19	31.67
Boutiques	16	26.67
Retail outlets	8	13.33
Schools	4	6.67
Oil and Rice Mills	2	3.33
<b>Total</b>	60	100

Source: Primary Data

- It is clear from the table 3 that the most frequently reason mentioned as motivation for starting enterprise was the need for financial motives (76.67 percent) , to utilize own skills (70 percent) and need to be independent (61.67 percent). In addition, the results also disclosed that many of the women were also motivated to start their own venture as a result of helping others to get employment and threat of their own employment, to improve their family's standard of living etc.

**Table- 3: Motivational Factors for Starting the Enterprise**

Factors (Cited more than one factor as motivator)	Frequency, N=60		% , N= 60	
	Yes	No	Yes	No
Need to be independent	37	23	61.67	38.33
Threat of unemployment	33	27	55	45
Financial Motives	46	14	76.67	23.33
To utilize own skill	42	18	70	30
Attractive Lifestyle	32	28	53.33	46.67
Contribute in creating employment	35	25	58.33	41.67
Any Other factors	15	45	25	75

Source: Primary Data

- The table 4 describes that the financial resources used to establish the business shows that 93.33 percent of the women entrepreneurs in the survey relied on their own savings for their initial startup capital. The other sources of finance used were government incentives representing 8.33 percent and borrowings from family and friends (53.37 percent) bank loan (20%) etc. The finding shows that women entrepreneurs are not using government schemes and programs.

**Table- 4: Sources of Finance to Start the Business**

Sources (Cited more than one source)	Frequency N=60		Percentages N= 60	
	Yes	No	Yes	No
Bank Loan	12	48	20	80
Own Savings	56	4	93.33	6.67
Borrowings from family and friends	32	28	53.37	46.67
Government Incentives	05	55	8.33	91.67
Other Sources	20	40	33.33	0.67

Source: Primary Data

- The table 5 shows that the most frequently cited challenges of serious nature were penetrating competition (93.33), corruption of government officials (85 percent), problem with financing (85 percent), erratic electricity schedule (75 percent), Combining work and family life (90%), and lack of information available (85%). The position of women is further deteriorated by the socio cultural influences of the society and double burden of the roles of wives and mothers. The other significant challenges cited by the surveyed women entrepreneurs included electricity problem, inadequate management experience etc.

**Table- 5: Business and Personal Challenges Faced by Women Entrepreneurs**

Business Challenges	Serious Challenge N=60 (%age)	Moderate Challenge N=60 (%age)	No Challenge N=60 (%age)
Legal / regulatory conditions	51.67	31.67	16.67
Socio Cultural Influences	71.67	20	8.33
Technological innovations	53.33	30	16.67
Corruption of Government Officials	85	13.33	1.67
Government's attitude towards Entrepreneurship	61.67	23.33	15
Problem with financing	85	12.33	2.67
Bank Policy and Bureaucracy	53.33	30	16.67
Problem with bank's attitude towards women	56.67	31.67	11.67
Penetrating competition	93.33	4	2.67
Infrastructure (Erratic Electricity Schedule)	75	18.33	6.67
<b>Personal Challenges</b>			
Lack of self confidence	45	33.33	21.67
Level of Education	41.67	31.67	26.67
Lack of ability to take calculated risks	61.67	25	13.33
Inadequate management experience	66.67	21.67	11.6
Lack of information available	85	11.33	3.67
Combining work and family life	90	6.67	3.33

Source: Primary Data

- The table 6 shows that Women entrepreneur stated being unaware of extensive support given by Government, information about transforms and relaxations in Government policies, different development schemes and grants offered to them. Very few women's programs appeared to have done well and such programs were mostly very small and

operating at the level of districts or states, being also confined to a few subsectors or functional activities. The Government sponsored development activities have benefited only a small section of women. Out of them, 11.11 per cent found the process of accessing Government Schemes neither easy nor difficult, 88.89 per cent either difficult or very difficult.

**Table- 6: Access to Government Schemes**

<b>Availed/applied/aware of Government Schemes</b>	<b>Number</b>	<b>% of responses</b>
Yes	9	15
No	48	80
Not responded	3	5
<b>Total</b>	<b>60</b>	<b>100</b>
<b>Source of Information for Government Schemes</b>		
Family Member	1	11.11
Friend	2	22.22
Local Leader	-	0
Government officer	1	11.11
Internet	4	44.44
Others	1	11.11
<b>Total</b>	<b>9</b>	<b>100</b>
<b>Government Schemes Application Procedure</b>		
Very Easy	0	0
Easy	0	0
Neither Easy or Difficult	1	11.11
Difficult	1	11.11
Very Difficult	7	77.78
<b>Total</b>	<b>9</b>	<b>100</b>

Source: Primary Data

## Conclusions

The women entrepreneurs are performing in an adverse trade atmosphere characterized by fraud, infrastructural weaknesses, and monetary dilemmas. The women are also inhibited by their jobs of wives, mothers and business women. Besides, the value of supervision know-how and capability to acquire intended risks are the risks that have been recognized by women entrepreneurs in the state of Rohtak. We constantly observed that a elegant woman can hoist a profession any day, however if she becomes an entrepreneur she can offer a living to 10 more women at least...!! Regardless of the different restrictions distressing start up and intensification of trade, Rohtak has witnessed a solid augment in the number of women entrepreneurs of small enterprise. Government proposals should be embattled towards women to assist them cope with infrastructural deficiencies. As a result, encouragement of women entrepreneurship would carry the rank of redundancy down. In India, the prospective for sustaining and mounting women's entrepreneurship is enormous and women's amplified contribution in financial actions is a

nationwide precedence. Though, women entrepreneurs are still not yet generally supported and acknowledged. The attempts to grow women need to be corroborated and toughened. The government should generate intended endeavors to create the consciousness among women entrepreneurs as regards different Govt. incentives and developmental programs.

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