
CONSTRAINTS FACED BY WOMEN ENTREPRENEURS

Ms. Meenakshi

Research Scholar, Department of Management Studies
Deen Bandhu Chhotu Ram University of Science and Technology. Murthal

Dr. S.N. Mahapatra

Associate Professor, Department of Management Studies
Deen Bandhu Chhotu Ram University of Science and Technology. Murthal

ABSTRACT

Entrepreneurship is the core of economic development. It is a multi dimensional task and essentially a creative activity. Entrepreneurship is the back bone of the economy. Women entrepreneurship is a recent phenomena and the process has to face various problems. Therefore, this study was conducted on 100 women entrepreneurs selected through random sampling technique from Sonipat and Rohtak, Haryana. Nursing homes, boutiques, beauty parlours, utensil store, training and education institution, general stores, jewelry shops and tailor shops were the enterprises selected for study. The objectives of the end over were to ascertain the financial, marketing, social, domestic and production constraints by women in their enterprise.

Keywords: Enterprise, Entrepreneurial Constraints, Financial Constraints

INTRODUCTION

Entrepreneur is the key factor of entrepreneurship and now women have been recognized as successful entrepreneurs as they have qualities desirable and relevant for entrepreneurship development. In the process of entrepreneurship women have to face various problems associated with entrepreneurship and these problems get doubled because of her dual role as wage earner and home maker. Even though female entrepreneurship and the formation of women business networks is steadily rising, there are a number of challenges and obstacles that female entrepreneurs face. One major challenge that many women entrepreneurs may face is the traditional gender-roles society may still have on women. Entrepreneurship is still considered as a male-dominated field, and it may be difficult to surpass these conventional views. Other than dealing with the dominant stereotype, women entrepreneurs are facing several obstacles related to their businesses

REVIEW OF LITERATURE

According to **Verma (2010)**, in her study “Challenges faced by women entrepreneurs in a developing economy.” She found that women entrepreneurs faced constraints in aspect of financial, marketing production, work place facility and with problems. Financial problems faced were non-availability of long term finance, regular need of working capital. In marketing problems they face location and lack of transport facility. In production problem was non availability of raw material. These Entrepreneurs also faced the problems such as fatigue, tension and headache. They are also faced the shortage of water and space. Government agencies and NGO’s can help women entrepreneurs to deal with these problems effectively.

Kumar & Verma (2008), in their paper “A Study of Marketing Problems in Women Owned Business” examined the marketing problems of women owned Business. A sample of 110 respondents has been taken from the state of Haryana. The factor analytical Models has clubbed these statements in to factors these are problem of demand estimation, problem of product pricing, location disadvantage and competition from big producers. This problem can be handled by imparting training in the field of management of small enterprises. Small business should lay more emphasis on quality improvement through the adoption of latest technology and utilization of modern human resource management practices.

Raghavalu (2003), in his study “Women Entrepreneurs in Backward Areas” analyzed that women entrepreneurs cannot be ignored since she is almost equal to man in terms of significant participation in economic development but changes are limited in backward area because of poor socio economic condition and literacy level, low entrepreneurial skill, lack of financial help and related agencies, limited support of government, rare availability of raw material on time and poor marketing facilities. In five years plan and programs government provide huge budget for women entrepreneurs to improve their entrepreneurial skill through various center and state government policies. Study revealed that these policies and program improve their condition but background need more help.

Kumar (2005), analyzed the factors which are compelling women enter into business based a sample of 120 women from Haryana 6 districts. Analysis of data revealed that women have participating in economic activities not due to family compulsions in her life and to use the free time. It shows the positive growth of economy and society. Women entrepreneurs investing money in business is not large because of lack of awareness of sources of finance available to women entrepreneurs. Banks through rigorous interviews should try to find those women entrepreneurs who have better traits and skills to do business and give some relax in terms and condition to developing women entrepreneurs.

Tombunabunan (2009), examined in “Women Entrepreneurship in Asian Developing Countries” that greater opportunities available for women to become entrepreneurs and it would help much poverty reduction. Study gives importance only small and medium enterprises. Study revealed these main facts first small, medium enterprises are of overwhelming importance in the region as they accounts on average per country. For the 95% of all founds in all sectors. Second participation of women in enterprise is still low because of low level of education, lack of training opportunities, heavy house hold duties, legal boundations, customs, cultural and religious constraints. IIIrd Most of women entrepreneurs come in this line to forced category like poverty unemployment need to have more income and precaution motive. Larger modern and more complex business in Asian countries is still dominating by men. Women can run this way only with the help of education, better opportunities and economic reforms.

Patagoakar (2010), in her study on “Entrepreneurship Development among Women” conducted in Sheri Rampur Toluca of Ahmednagar district with the sample the most entrepreneurs have come from new, non industrial communities. She found that high percent of women entrepreneurs adopted to like a sole proprietorship, high education affect their choice of business and type of enterprise. The performance of units is on a rise but it also true many units are suffering from finance and shortage of electricity and water. Women entrepreneurs face much kind of problems during promotion, expansion, financing and daily operation of the enterprise. Social constraints like dual role, lack of encouragement, prejudice, male dominating also the wall in her way. Profitability status of enterprise increased coping with the lack of supportive means and management.

ILO (2004), This report supporting growth oriented Women Entrepreneurs in Ethiopia, Kenya and Tanzania,” concluded that African countries face numerous barriers like security for loans, limited financial services, difficulties in accessing credit and gender related barriers. The governments review the legal frame work within their countries with particular regard to the rights of women in society and entitlement to ownership of property assets. In addition, efforts must be made to empower women economically and aware those of the rights that they have integrated seam work should be redesigned to address cultural, financial, business, support, education and training, net working, regulatory and infrastructure barriers so women can access the resources they need to grow. They require new structure like women enterprise centers expansion capacity to advice and counsel growth oriented women. Need for more strategic interaction between donors, government, women Entrepreneurship Agencies and other relevant stake holders a strong national level policy much needed development of women entrepreneurs.

Bajpai & Kumar (2010), in their study on “Women Entrepreneurship in India,” Opportunities 8 challenges” conducted on 70 respondent in National Capital Region found out that problems faced by Women Entrepreneurs are lack of confidence, dual role to play, competition, lack of business administration knowledge, lack training programs and non awareness. 2% women start a enterprise effecting pull factor like need of achievement, ideas, opportunities challenges, need to utilize knowledge, skill & experience and economic reasons push factors like unemployment, insecure job, economic pressure, dissatisfaction also reasons to start own enterprise. Distinct age of launch enterprise is (30-40) and family support is important factor for success. professional education, training programme, treat a specific group, provision for marketing, finance corporation, infrastructure facilities, programmes for encouraging entrepreneurship among women at local level are necessary for the development of women entrepreneurship.

Afrin, Islam and Ahmed (2010), identified those factors like financial management, Skill, creative urge, self interest, use family fund and family involvement. New job and employment of family members, Independence, knowledge of business and family experience, economic necessity, self confidence technical knowledge, money earning, want suitable job and contribution to economic growth to make them entrepreneurs and significant relation with rural female entrepreneurship development in Bangladesh. But only use and self interest family fund and experience and job and involvement of family member are not found significant relation with rural women entrepreneurship development. Only financial management skill and group identity of borrows have direct and significant relation with Women Entrepreneurship Development through Micro credit programs. Experience from family and urge to independent also significant relationship. Main problem faced by them in Bangladesh financial planning because of their illiteracy.

Dang, Kirti & Divya (2009), in their work on Uttarakhand Women Entrepreneurs “The hand that rocks the cradle rules the world” found out motivational level of rural women entrepreneurs is very

low compare to urban. Region of urban women education and family environment. Women entered this field to avail economic competence and independency. Need to motivate women entrepreneurs through the workshop and training programmes? Women are mostly unaware of the govt. schemes and assistance. Those have been using govt. assistance have not gained much profitability. Women awareness, education n, training, govt. assistance, liberal attitude of bank and society are those factors that improve the conditions of Uttarakhand Women Entrepreneurs.

Padma and Reddy (2013) analyzed the factors influencing work life balance of female into three components like family issue, personal core issue and work issue. Female need more support from her family members i.e. from spouse and elders to relieve stress in balancing work and personal life. More aged women successfully balancing their work and personal life. Their age and marital status have significant impact on work life balance.

OBJECTIVE: The objective of this study to find out the constraints faced by Indian Women Entrepreneurs.

HYPOTHESIS: Financial constraints are discouraging the growth of women entrepreneurs.

METHODOLOGY

The study was conducted in Sonipat and Rohtak, Haryana and random sampling technique was adopted for selection of study area. A sample of 100 women respondent was taken on the basis of criteria that they should be running their enterprises independently. The women were between 25 and 55 years of age, mostly were married. Enterprises taken up for the study were boutiques, beauty parlors, nursing homes, education and training institutions, general store, tailor shops. Well structured was used for collecting primary data by survey method. Tabular analysis techniques employed were; mean, standard deviation, ANOVA and Cronbach Alpha.

DATA ANALYSIS

The first important table is the Reliability Statistics table that provides the actual value for Cronbach's alpha, as shown below:

Cronbach's Alpha	N of Items
.519	40

We can see that Cronbach's alpha is 0.519, which indicates a high level of internal consistency for our scale with this specific sample.

Value of ANOVA show different Constraints of women Entrepreneurship

		Sum of Squares	df	Mean Square	F	Sig.
PFD	Between Groups	17.716	3	5.905	1.266	0.29
	Within Groups	447.644	96	4.663		
	Total	465.36	99			
PIC	Between Groups	9.808	3	3.269	0.694	0.558
	Within Groups	452.032	96	4.709		
	Total	461.84	99			
PGB	Between Groups	1.21	3	0.403	0.124	0.946
	Within Groups	311.54	96	3.245		
	Total	312.75	99			
PAB	Between Groups	10.329	3	3.443	0.821	0.485
	Within Groups	402.511	96	4.193		
	Total	412.84	99			
PMT	Between Groups	8.062	3	2.687	0.68	0.566
	Within Groups	379.248	96	3.95		
	Total	387.31	99			
PTT	Between Groups	4.386	3	1.462	0.648	0.586
	Within Groups	216.524	96	2.255		
	Total	220.91	99			
PMW	Between Groups	7.499	3	2.5	0.703	0.553
	Within Groups	341.341	96	3.556		
	Total	348.84	99			
PRC	Between Groups	3.397	3	1.132	0.354	0.786
	Within Groups	307.113	96	3.199		
	Total	310.51	99			
PRM	Between Groups	11.679	3	3.893	0.947	0.421
	Within Groups	394.511	96	4.109		
	Total	406.19	99			
PMKT	Between Groups	7.252	3	2.417	1.107	0.35
	Within Groups	209.658	96	2.184		
	Total	216.91	99			
TRE	Between Groups	1.581	3	0.527	0.949	0.42
	Within Groups	53.329	96	0.556		
	Total	54.91	99			
TMKTS	Between Groups	2.671	3	0.89	1.578	0.2
	Within Groups	54.169	96	0.564		
	Total	56.84	99			
TSL	Between Groups	0.096	3	0.032	0.018	0.997
	Within Groups	172.894	96	1.801		
	Total	172.99	99			
TAK	Between Groups	7.914	3	2.638	1.487	0.223
	Within Groups	170.276	96	1.774		
	Total	178.19	99			
TSBP	Between Groups	10.927	3	3.642	1.698	0.173
	Within Groups	205.913	96	2.145		

	Total	216.84	99			
MSD	Between Groups	16.097	3	5.366	6.039	0.001
	Within Groups	85.293	96	0.888		
	Total	101.39	99			
MRI	Between Groups	1.723	3	0.574	0.888	0.45
	Within Groups	62.067	96	0.647		
	Total	63.79	99			
MAPWE	Between Groups	4.739	3	1.58	1.483	0.224
	Within Groups	102.251	96	1.065		
	Total	106.99	99			
MSGE	Between Groups	2.231	3	0.744	0.601	0.616
	Within Groups	118.769	96	1.237		
	Total	121	99			
MPDS	Between Groups	16.223	3	5.408	4.561	0.005
	Within Groups	113.817	96	1.186		
	Total	130.04	99			
MAEF	Between Groups	2.301	3	0.767	0.609	0.611
	Within Groups	121.009	96	1.261		
	Total	123.31	99			
MAGS	Between Groups	2.172	3	0.724	0.583	0.627
	Within Groups	119.138	96	1.241		
	Total	121.31	99			
RWE	Between Groups	4.557	3	1.519	1.185	0.32
	Within Groups	123.083	96	1.282		
	Total	127.64	99			
RWEE	Between Groups	6.991	3	2.33	2.545	0.061
	Within Groups	87.919	96	0.916		
	Total	94.91	99			
RWED	Between Groups	7.052	3	2.351	1.863	0.141
	Within Groups	121.138	96	1.262		
	Total	128.19	99			
RCIS	Between Groups	15.125	3	5.042	3.648	0.015
	Within Groups	132.665	96	1.382		
	Total	147.79	99			
RDPA	Between Groups	4.314	3	1.438	0.93	0.43
	Within Groups	148.526	96	1.547		
	Total	152.84	99			
RIFI	Between Groups	2.439	3	0.813	1.485	0.223
	Within Groups	52.551	96	0.547		
	Total	54.99	99			
RCEC	Between Groups	1.758	3	0.586	0.779	0.509
	Within Groups	72.242	96	0.753		
	Total	74	99			
SLSMUNS	Between Groups	0.406	3	0.135	1.385	0.252
	Within Groups	9.384	96	0.098		
	Total	9.79	99			

YMUN	Between Groups	2.168	3	0.723	1.731	0.166
	Within Groups	40.072	96	0.417		
	Total	42.24	99			
NCFW	Between Groups	0.13	3	0.043	1.491	0.222
	Within Groups	2.78	96	0.029		
	Total	2.91	99			
MWCD	Between Groups	0.413	3	0.138	1.304	0.278
	Within Groups	10.147	96	0.106		
	Total	10.56	99			
MCSRH	Between Groups	0.674	3	0.225	1.467	0.228
	Within Groups	14.716	96	0.153		
	Total	15.39	99			
TRMSM	Between Groups	0.136	3	0.045	0.788	0.504
	Within Groups	5.504	96	0.057		
	Total	5.64	99			
SBWE	Between Groups	2.132	3	0.711	3.222	0.026
	Within Groups	21.178	96	0.221		
	Total	23.31	99			
KVIC	Between Groups	0.167	3	0.056	1.163	0.328
	Within Groups	4.583	96	0.048		
	Total	4.75	99			
SIGVT	Between Groups	0.403	3	0.134	0.627	0.6
	Within Groups	20.597	96	0.215		
	Total	21	99			
TSIG	Between Groups	1.988	3	0.663	1.145	0.335
	Within Groups	55.572	96	0.579		
	Total	57.56	99			
PCSG	Between Groups	6.392	3	2.131	2.08	0.108
	Within Groups	98.358	96	1.025		
	Total	104.75	99			

The ANOVA tests the null hypothesis that samples in two or more groups are drawn from populations with the same mean values. To do this, two estimates are made of the population variance. These estimates rely on various assumptions. The ANOVA produces an F-statistic, the ratio of the variance calculated among the means to the variance within the samples. If the group means are drawn from populations with the same mean values, the variance between the group means should be lower than the variance of the samples, following the central limit theorem. A higher ratio therefore implies that the samples were drawn from populations with different mean values.

This is the table that shows the output of the ANOVA analysis and whether we have a statistically significant difference between our group means. We can see that the significance level is above .05 in almost all the cases and, therefore, there is a statistically significant difference in the present groups.

Value of Mean and Standard Deviation of different Age group of Women Entrepreneurship with basis of different constraints

Age -Group		PFD	PIC	PGB	PAB	PMT	PTT	PMW	PRC	PRM	
0-20	Mean	3.22	5.07	5.1	5.46	4.54	5.32	2.54	5.39	4.71	
	N	41	41	41	41	41	41	41	41	41	
	Std. Deviation	2.139	2.149	1.772	1.976	2.259	1.572	1.845	1.801	2.261	
20-40	Mean	3.37	5.03	4.92	5.71	5.16	5.74	2.76	5.61	5.39	
	N	38	38	38	38	38	38	38	38	38	
	Std. Deviation	2.247	2.26	1.908	1.859	1.809	1.483	2.033	1.653	1.824	
40-60	Mean	2.22	5.28	5.17	4.83	5	5.28	2.28	5.28	5.39	
	N	18	18	18	18	18	18	18	18	18	
	Std. Deviation	1.896	1.965	1.581	2.618	1.534	1.447	1.742	1.965	1.65	
Above 60	Mean	2.67	3.33	5.33	6	5	5.33	1.33	4.67	4.67	
	N	3	3	3	3	3	3	3	3	3	
	Std. Deviation	2.887	2.517	2.082	1	2.646	0.577	0.577	2.309	3.215	
Total	Mean	3.08	5.04	5.05	5.46	4.87	5.47	2.54	5.43	5.09	
	N	100	100	100	100	100	100	100	100	100	
	Std. Deviation	2.168	2.16	1.777	2.042	1.978	1.494	1.877	1.771	2.026	
Age -Group		PMKT	TRE	TMKTS	TSL	TAK	TSBP	MSD	MRI	MAPWE	MSGE
0-20	Mean	6.07	4.51	4.54	2.02	3.1	2.8	4.41	4.71	2.71	2.24
	N	41	41	41	41	41	41	41	41	41	41
	Std. Deviation	1.421	0.637	0.552	1.351	1.241	1.453	0.631	0.642	1.078	1.179
20-40	Mean	6.18	4.47	4.47	2.03	3	2.47	4.37	4.61	2.42	2.08
	N	38	38	38	38	38	38	38	38	38	38
	Std. Deviation	1.411	0.762	0.951	1.345	1.489	1.466	0.852	0.855	1.03	1.05
40-60	Mean	5.5	4.28	4.17	1.94	2.33	2.33	3.5	4.5	2.17	1.89
	N	18	18	18	18	18	18	18	18	18	18
	Std. Deviation	1.79	0.958	0.707	1.259	1.188	1.572	1.465	0.857	0.924	1.079
Above 60	Mean	6.67	5	5	2	2.67	1	3	4	3	1.67
	N	3	3	3	3	3	3	3	3	3	3
	Std. Deviation	0.577	0	0	1.732	1.155	0	1.732	1.732	1	1.155
Total	Mean	6.03	4.47	4.46	2.01	2.91	2.54	4.19	4.61	2.51	2.1
	N	100	100	100	100	100	100	100	100	100	100
	Std. Deviation	1.48	0.745	0.758	1.322	1.342	1.48	1.012	0.803	1.04	1.106

CHI SQUARE

The first part of the output gives the categories in the first column, the observed frequencies of the categories in the second column, the expected frequencies of the categories in the third

column, and the residual (the difference of the observed and expected frequencies) in the fourth column.

The second part of the output gives the value of the chi-square statistic, the degrees of freedom (df), and the p value is given on the last line of the output. In this example, the p value is less than .05. Under the table are important statements about the assumptions of chi-square. In this example, none of the cells (categories) have expected frequencies less than 5. Thus, the assumption has been satisfied.

Value of Chi-Square Test Statistics of different constraints of women Entrepreneurship

	Family discourage me when I started my own ventures	Arrangement of initial capital to start the enterprise	Gender biasness in Society for female entrepreneurs	Availing benefits from support organisations	Managing time for family and for the business	Lack of availability of proper training programmes in up gradation of skill	Managing the work force	Procurement of capital from banks and other financing agency	Procurement of raw material and Plant's and machinery	Marketing of products/services
Chi-Square	66.640 ^a	24.400 ^a	15.800 ^b	32.080 ^a	45.760 ^b	31.400 ^c	25.600 ^a	76.840 ^b	23.920 ^b	20.560 ^b
df	5	5	6	5	6	4	5	6	6	6
Asymp. Sig.	.000	.000	.015	.000	.000	.000	.000	.000	.001	.002

a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 8.3.

b. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 7.1.

c. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 10.0.

SUGGESTIONS TO FACE THE CONSTRAINTS

1. Government should provide separate financial aid to women entrepreneurs so that they do not face any difficulty in setting up their organization.
2. Special infrastructural facilities should be provided to help women in establishing their enterprise easily and quickly.
3. Training Programmes specially directed at women entrepreneurs should be conducted to enhance their entrepreneurial skills and abilities which help them in day to day functioning of business.
4. Making provision for marketing and sales assistance so that women entrepreneurs are not cheated by middle men.
5. Provision for better educational facilities should be provided starting from school and further for higher education and also several vocational studies.
6. Women Entrepreneurs' Guidance cell should be opened in all cities to handle problems related to day to day functioning like production, marketing, and distribution problems.

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