



## Social Women Entrepreneurship- Problems and Challenges Faced In Kota City.

### KEYWORDS

Enterpreneurship, Social enterprise, Social entrepreneurship, Women entrepreneurship, Social taboo

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**ABSTRACT** *A woman role in the economic development is remarkable and could identify in several ways. Apart from her importance in the social framework, a woman's vital role in village centric community activities, protecting our culture and in determining the consumption attitude makes her special for the economy and society of India. Women have been successful in breaking their confinement within the limits of their homes by entering into varied kinds of professionals and services. In the process of entrepreneurship, women have to face various problems and these problems get multiplied because of their dual role as earner and homemaker. Thus, the study aims at highlighting the challenges and problems faced by women entrepreneurs in the Kota city, Rajasthan. A sample of 200 women respondents has been taken who are engaged in an enterprise at individual level and running successfully.*

### Introduction

#### Social Women Entrepreneurship

Women have been successful in breaking their confinement within the limits of their homes by entering into varied kinds of professionals and services, Women entrepreneurs have proved to be on par with their men counterparts in business acumen and are emerging as smart and dynamic entrepreneurs. There are many reasons for women to enter into entrepreneurial ventures in a predominantly society. The participation of women can be noticed in every field. The women entrepreneurs are assertive, persuasive and willing to take risks. They managed to survive and succeed in this competitive world and willing to apply their core competency with their hard work, diligence and perseverance.

Women have started coming out of the situation where they used to be put back only for the family jobs in the male dominating society. With the increase in the literacy and support of government and society they have started to prove themselves with their true potentials in every field of their interest and earned a respectable position for themselves in the male dominating world.

Though the women came into entrepreneurship to fulfill the basic needs and demands of their family. But they also work for the welfare for the society along with fulfilling their own needs.

In the process of entrepreneurship, women have to face various problems and these problems get multiplied because of their dual role as earner and homemaker. In India most of the homemakers want to start their own business but there are so many problems faced by them. They feel frustrated in dual role. Government started several programmes for the training of women entrepreneurship. Training program create the interest among women and help to increase the skills build the social attitude and improves the level of confidence.

Entrepreneurship is known as an important driver of economic growth, employment, innovation, and is widely ac-

cepted as a key aspect of economic dynamism. Transforming ideas into economic opportunities is the decisive issue of entrepreneurship.

According to Ponstادت (1998), Entrepreneurship is the dynamic process of creating incremental wealth. This wealth is created by individuals who assume the major risks in terms of equity, time and or career commitments of providing values for some product or service. The product or service may or may not be new or unique but value must be infused by the entrepreneur by securing and allocating the necessary skills and resources.

By Hisrich (2005), Entrepreneurship is the process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychic and social risks, and receiving the resulting rewards of monetary and personal satisfaction and independence.

A social enterprise is an organization that applies commercial strategies to maximize improvements in human and environmental well-being, rather than profit maximizing for external shareholders. Social enterprise can be structures as a for-profit or non-profit, and may take the form of a co-operative, mutual organization, a social business, or a charity organization. Social enterprise offers a new way for business that is animated by a social purpose.

A social entrepreneur is an individual, who engaged with finding innovative solutions for the more pressing social problems. Social entrepreneurs are more passionate towards tackling major social issues and offering new ideas on a wide scale. Social entrepreneurship is the method to bring social change and to find out the social needs in a way that is not dominated by direct economic benefits for the entrepreneurs. Social entrepreneurs are able to show "drive, determination, ambition, charisma, leadership, the ability to communicate vision and inspire others and their maximum use of resources" (Shaw and Carter, 2007). This can be seen through the involvement of women in social entrepreneurship it helps in supporting women's issues, sometimes within particular communities which may other-

wise not benefit from the services or products provided.

Social taboo is a practice object or any material or abstract thing that is not in conformity with accepted practice in that society, and hence discouraged by the members of that society, community etc.

The process of entrepreneurship is same for men and women. Successful men and women entrepreneurs undergo similar motivations and challenges to achieve success in their business. However, in practice most of the upcoming women entrepreneurs face the problems that are of different dimensions and magnitudes than that faced by their male counterparts. These problems, generally, prevent these women entrepreneurs from realizing their potential as entrepreneurs.

### Statement of problem

Women's skills and knowledge, their talents and abilities in business and a desire to do something to make themselves independent and make their positions in the society are some of the reasons for the women entrepreneurs to start their own business. Empowering women in entrepreneurship leads to break the inequalities and reduces the poverty. Entrepreneurship plays an important role in developing society of a fast developing country like India. The government has recognized the importance of women entrepreneurship in the economic development of the country; hence it offers variety of training programmes for women entrepreneurs. Still women are less motivated as compared to men, to start business units due to some unwanted fear, lack of motivation and kind of activities. Thus, the study aims at highlighting the challenges and problems faced by women entrepreneurs in the Kota city, Rajasthan. Kota is famous for its coaching industry, mainly imparting the coaching for engineering and medical entrance examination. From this industry other allied industries are also working like hostels, laundry, mess, printing, transportation, boutiques, parlours, packaged food industry and many other small scale enterprises.

### Objectives of the study

The present study has been carried out with the following objectives which are :

- To analyze the major challenges and problems faced by women entrepreneurs in Kota city.
- To offer suggestions for the empowerment of women entrepreneurs and promotion of women entrepreneurship.

### Methodology

The study has been conducted in Kota city, Rajasthan. A sample of 200 women respondents has been taken who are engaged in an enterprise at individual level and running successfully. Business taken for the study are beauty parlours, Mess, boutiques, and hobby coaching's. The sample has been selected using nonrandom opportunity sampling techniques. The research is based on secondary and primary data. It's an exploratory and descriptive in nature. Women entrepreneurs who are the main source of primary data are collected through a well-structured questionnaire. Besides the objective of the study, the survey questionnaire also included a section to capture the general profile of respondents. They were asked about their demographic background including age, education level, marital status, Income level, nature of organisation and type of ownership.

### Analysis and Findings

Women entrepreneurs face a series of problems right from the beginning to till the enterprise functions. Being a woman itself poses various problems to a woman-entrepreneur. The problems of Indian women pertain to her responsibility towards family, society and her work. Women in Kota city are facing with many problems to get ahead their life in business.

### Profile of the women entrepreneurs

**Table 1: Demographic Profile**

Classification	No.of respondents	Percentage of Respondents
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Age Group	No. of respondents	Percentage of Respondents
Below 25 years	16	8
25-30 years	44	22
30-40 years	80	40
40-50 years	50	25
Above 50 years	15	5

### Marital Status

Married	166	83
Unmarried	30	15
Divorced	4	2

### Children

Yes	158	79
No	42	21

### Educational Qualification

Primary school	22	11
Secondary School	38	19
Graduate	90	45
Post Graduate	50	25

### Family Type

Nuclear family	146	73
Joint family	54	27

### Analysis

The demographic profile of the respondents is given in Table 1. In the above table out of the 200 respondents taken for the study 40 per cent belong to the age group of 30-40 years. 83 per cent women entrepreneurs are married, 79 per cent have children. 90 per cent have completed their graduation and 50 per cent are post graduates. Regarding the family type 73 per cent have nuclear families and 54 per cent have joint families.

**Table 2: Response on problems**

Problems and	No. of respondents	percentage of respondents
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Work-Life balance	176	88
Lack of education and information	124	62
Socio-Cultural	136	68
Lack access to credit (finance)	128	64
Low risk-bearing capacity	152	76
Family ties and social taboos	120	60
Limited managerial ability	64	32
Legal formalities	144	72
Lack of self-confidence	96	48
Stiff competition	192	96

### Analysis

#### Work-Life balance

Work-life balance is about creating and maintaining supportive and healthy work environments, which will enable employees to have balance between work and personal

responsibilities and thus strengthen employee loyalty and productivity. Women persistently face more household demands and family responsibility even when working outside the home because women are still expected to be the primary caregivers. This reduces time available for work and increases stress, leading to more work-family conflict and attitudes and behaviours that interfere with business leadership. Family-work constraints can lead women to pull double duty with home and work responsibilities, and in turn restrict business growth rather than encourage it, give higher priority to their spouse's careers and make sacrifices in their own. This results in smaller employment size, revenues, and income levels of women-led businesses. This study depicts that 88% of women entrepreneurs find a major problem in balancing their work and personal life.

#### **Lack of education and information**

Women and men play equal roles in the economic production of the country. Women compared to males experience greater poverty and lower literacy rates thus have less or limited knowledge on financial literacy for accountancy. This is because gender has been identified in research as the major role in creating barriers. Due to limited education and financial skills, women do not have control over their income as they allow other members of the family or skilled individuals to keep the record of their finances. Low educational level impedes the growth of the business owned by women because less information is available regarding facilities that may benefit the business and themselves. 62% females found less educated and also lack information related to their own small enterprise. According to women entrepreneurs there is a need of training programme which would help them in providing sufficient information related to their fields.

#### **Social-cultural constraints**

Women entrepreneurs face some challenges in that socio-cultural situation in certain societies impedes the development and growth of female's owning or operating a business. Most females find it difficult to start and operate their business because they deal with their traditionally ascribed roles; mainly being at home. Women entrepreneurs are confronted with challenges in starting and developing their businesses because they are expected to be dependent on family members and husbands as they are to remain at home. Due to these ideologies on women, they have difficulties in starting, developing and growing their own businesses as they lack the motivation from the men to do so. 68% of women entrepreneurs has to face challenges of society and the country culture, as the society is still male dominated and men still have to accept females stepping out of their home to become independent.

#### **Lack access to credit (finance)**

Access to financial resources such as cash and assets of the business is a critical success factor of a business. Obtaining financial resources such as loans or credit is one of the major problems that women entrepreneurs have to face with. Financial resources that are utilized into the business are attainable from sources like personal savings, family members, venture capital funds, government programs and banks. Further, they are disadvantaged in acquiring finances since women have less experience and equity than men in the business; they are discriminated against by lenders on the basis of gender, nature and/or size of the business. Women-owned businesses are generally small preventing banks to provide them financial resources since small scale enterprises are regarded to be riskier than large scale enterprises to invest in. In relation to the inac-

cessibility of finance, women face high interest rates and huge collaterals which are needed for the acquisition and repayment of the loans. This study reveals that 64% female entrepreneurs face problem of assembling finance while starting their business and finance for its further growth.

#### **Low risk bearing capacity**

Women in India are by nature weak, shy and mild. They cannot bear the amount of risk which is essential for running an enterprise. Lack of education, training and financial support from outsiders also reduce their ability to bear the risk involved in an enterprises. 76% of women entrepreneurs by their female nature hesitate to take risk as they find themselves less trained in the field of entrepreneurship.

#### **Family Ties and social taboos**

Women's family obligations also bar them from becoming successful entrepreneurs. In India, it is mainly a woman's duty to look after the children, home and older dependent family members. They give more emphasis on family ties and relationships. Man plays a secondary role only. In case of married woman, she has to maintain a balance between her business and family. Her total involvement in family leaves little or no energy and time to devote for business. Support and approval of husbands seem necessary condition or women's entry in to business. Their success greatly depends on the support given by the family. Occupational backgrounds of families and education level of husbands have a direct bearing on the development of women entrepreneurship. The demands associated with running the business and home may therefore restrict the growth and potential success of many women-owned businesses. 60% of females are barred by running their business successfully due to the family responsibilities.

#### **Limited managerial abilities**

Women entrepreneurs are not efficient in managerial functions like planning, organizing, controlling, coordinating, motivating etc. of an enterprise. Therefore, less and limited managerial ability of women has become a problem for them to run the enterprise successfully. Only 32% of females face the problems related to management of their enterprise, as these women entrepreneurs have small enterprise and limited staff to tackle.

#### **Legal formalities**

Fulfilling the legal formalities required for running an enterprise becomes a very difficult task on the part of a women entrepreneur because of the corrupt practices in government offices and procedural delays for various licenses, electricity, and water and shed allotments. In such situations women entrepreneurs find it hard to concentrate on the smooth working of the enterprise. 72% of women entrepreneurs find difficulty in fulfilling the legal formalities, as they have low information about the government procedure regarding their enterprise.

#### **Lack of self-confidence**

Women entrepreneurs because of their inherent nature, lack self-confidence which is very essentially as a motivating factor in running an enterprise successfully. They have to strive hard to strike a balance between managing a family and managing an enterprise. In the modern society where females are showing their talents in every business, still 48% of female entrepreneurs in Kota accepted that they lack self-confidence in running their business successfully.

### Stiff Competition

Women entrepreneurs usually employ low technology in the process of production. In a market where the competition is too high, they have to fight hard to survive in the market against the organized sector. Thus, they have to face a stiff competition for marketing their products with organized sector. The male – female competition is another factor, which develop hurdles to women entrepreneurs in the business management process. Despite the fact that women entrepreneurs are good in keeping their service prompt and delivery in time, due to lack of organizational skills compared to male , women have to face problems from competition. Such a competition ultimately results in the liquidation of women enterprises. This study revealed that 96% of women entrepreneurs of Kota city find competition as a major hindrance to survive in the business.

### Conclusion

It is evident from the study that women are ready to face the challenges associated with setting up of business. Despite of all the challenges, there are many successful women entrepreneurs . In modern era with the increase in educational status and aspirations for better living, necessitated a change in the life style of Indian women. Women are not into business for survival but to satisfy their inner urge of creativity and to prove their capabilities and efficiency. There are many women who are willing and also some are forced to be entrepreneurs. Women education is contributing to a great extent in transformation of their identity. Women entrepreneurs have evidently still facing major problems from their male counterparts. This is largely due to Socio-cultural norms and constraints which leaves women behind the men. In Indian families even after westernizing, women here are taking more responsibilities in bringing up children and maintaining a better home with love and affection. Negative attitude and response to their requirements, demands and requests by home, society and institutions, all of this are not only discouraging women entrepreneurs, but also reduces their efficiency and effectiveness. But if given opportunity, guidance, they are capable of overcoming these limitations. Still a lot more in terms of motivation, incentives and encouragement needs to be done. The social recognition of their entrepreneurial abilities, family's moral support, financial support by banks and financial institutions and women empowerment policies of government are needed for boosting their morale and increasing self confidence in them.

To conclude, in the words of Former President APJ Abdul Kalam "Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured.

### Suggestions

1. Women entrepreneurs due to lack of training, are not able to survive in the market. Hence, according to their opinion government should conduct frequent training programmes with regard to new marketing techniques, sales techniques, etc.
2. Arranging finance is the major problem for women entrepreneurs. Hence, the government can provide interest free loans to encourage women entrepreneurs and subsidy on loans should be increased to encourage them.
3. Parents of unmarried potential women entrepreneurs should be encouraged in spending money on setting up business rather than giving preference to their marriage.
4. Women empowerment policies of the government

should be increased and it should be further informed to boost their self-confidence, which would further increase their risk bearing capacity.

5. Marketing product is one of the main problems for women entrepreneurs. They should be provided with proper training for marketing of their business, which will help them in overcoming the competition of the market.
6. Every citizen should come out with an attitude of respecting and motivating the women in the society, and then very soon it will be possible to beat the process of socio-cultural barriers which is one of the biggest hindrances for women in our country's development process.
7. Government and society should help in providing orientation and training in selected trades of their choice and suitability, as many of them do not have any professional training or education.
8. They should be provided with consultancy and guidance on the new technologies which would help them to follow up with their existing venture and also help in starting a new one.
9. Seminars and conferences should be arranged so that they could interact with the successful entrepreneurs of their field and could also share their experiences.
10. Women entrepreneurs play dual role and hence face many difficulty in balancing work life. The attitude of society needs to be changed. Husband and other members of the family should help her in sharing household activities.
11. Some fundamental changes should be made in the professional education level so the potential of the girl child could be recognized and opportunity for entrepreneurship should be provided.
12. Women entrepreneurship cell and associations should be formed to discuss their needs, problems and achievements.

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