

# **Challenges Faced by Women Entrepreneur in Wardha and Nagpur District (2021-22)**

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## **ABSTRACT**

In this dynamic world, women entrepreneurs play an important role in economic and social progress. Women's entrepreneurial skills have not been utilized due to the traditional lower status of women in society. It is now necessary to change attitudes towards women to give them the same rights as enshrined in the Constitution. Women's entrepreneurship has seen encouragement over the past four decades and the number of women's businesses and women's contribution to economic growth is increasing. The empowerment of women is very necessary for the overall development of economic and social order of every nation. On the contrary, when women are empowered, their efficiency in decision-making will definitely influence by family's behaviour. Today, women's participation has gained importance. Now a days women play a very important role and are more developed in fulfilling their economic needs and gaining social status. This study attempts to analyse and identify the major obstacles faced by women entrepreneurs and also to find out the financial status of women entrepreneurs in start-ups and keeping them in business. This study was conducted on 100 respondents in the two districts such as Wardha and Nagpur. This paper highlights the profile and key barriers faced by women entrepreneurs in starting and continuing the business.

***Keywords: Women, Limitations, Financial Institutions, Financial Status, Start up.***

## **INTRODUCTION**

“The Glass ceiling that once limited a women’s career path has paved a new road towards business ownership, where women can utilize their business acumen while building strong family ties.”

**(Erica Nicole owner of YFS Magazine)**

The empowerment of women is very important for the overall development of every country. On the contrary, when women are empowered, their efficiency in decision-making will definitely influence by family's behaviour. Today, women's participation has gained importance. Now a days women play a very important role and are more developed in fulfilling their economic needs and gaining social status. The emergence of women entrepreneurs in society mainly depends on social, psychological and cultural changes that have a positive impact on their economic participation in each nation. Entrepreneur is a person who starts a business for the trade and production of goods and services and takes on challenging jobs to meet her personal needs and become economically independent.

The Micro, Small and Medium Enterprise (MSME) sector has grown into an extremely vibrant and dynamic sector of the Indian economy and in the Vidarbha region, Maharashtra over the past five decades. It makes a significant contribution to economic and social development and promotes entrepreneurship. It creates employment opportunities at comparatively lower capital costs and industrialization in backward and rural areas alongside agriculture. MSMEs make a significant contribution to the country's industrial development. Across all sectors of the economy, MSMEs are expanding their reach and producing diverse ranges of goods and services to meet the demands of domestic and global markets. In the Vidarbha region, Maharashtra, MSMEs played a very important role in the industrial sector, coping to some extent with regional differences. MSMEs aim for an equitable distribution of income and growth and reduce regional imbalances. Regarding MSMEs, Vidarbha Region, Maharashtra is positioned in a good place. In terms of business registration (registered or unregistered) or job creation, the statistics of Vidarbha, Maharashtra region are quite impressive. In terms of company distribution, Vidarbha, Maharashtra region ranks second (88.67 lakh) to Uttar Pradesh (89.99 lakh) in 2017-18. (Source: <https://dcmsme.gov.in/Maharashtra.aspx>). The concentration of MSMEs units mainly in Nagpur, Wardha, Yavatmal, Chandrapur and Gondia districts.

An ever-growing tribe of women entrepreneurs in India has marked their identities across sectors and industries. From conventional women-friendly businesses like cottage industry to new-age startups, women have started to take the reins everywhere. According to a recent report, there are around 8 million women entrepreneurs in India and 10% of all formal businesses are owned by women. But then it was not always easy to achieve this. Let's take a look at how women entrepreneurship in India has changed over the years and what factors have contributed to putting women in the driver's seat of companies.

## **Limitations of Female Entrepreneurs**

Women enterpriser in Republic of India need to face major limitations to their entrepreneurship which relate to totally different functions of their management. The limitations include: -

### **1. Women's safety and gender-based violence**

Those who are in operation within the informal economy, establish the problem of safety and protection of women's entrepreneurs within the tutorial analysis though, there's less documented. There are numerous varieties of stories of killing, harassment and rape of feminine vendors and micro business owners. This leads to tension, stress, constant worry and don't have the chance to settle on freely the business location and time of gap hours. These are the limitation that limits the probabilities & decisions of turning into a palmy women enterpriser in developing countries.

### **2. Inadequate coaching and access to information**

Access to technology and market information there's a gender gap to participation in coaching schemes and accelerator programmes there's awareness, time price barriers access to company value chains/philanthropic focus of procural from women enterprisers; and a scarcity of market linkage programmes targeting women entrepreneurs.

### **3. Access to monetary resources**

Major limitations for women entrepreneur are to determine a business that it needed a finance, they have to regulate over finance. Women entrepreneur face difficulties in accessing external supply of finance than men once securing finances.

### **4. Legal Obstacles and Procedures**

It had been seen in totally different countries, in terms of policy, laws and services there's lack of government support and has been known as a constraint of women entrepreneur. Even if this varied greatly across totally different countries that regulations, taxation and legal barriers will cause barriers in beginning and running of any enterprise.

### **5. Prioritization**

Women entrepreneur confined between unit work and their business they might wish to dedicate their life to, women who are troubled all the time for giving full dedication to their business distinguished in tier-II and tier-III cities because of their family responsibilities women are typically in chains back. In their skilled growth this poses as associate degree impediment.

## **6. Lack of support**

Societal attitudes and standardising limitations supported cultural and traditional beliefs, in some countries don't seem to be corroborative of the work of women entrepreneur. In several countries, it's the perception that entrepreneur belongs to the boys not women, or just for the poor and uneducated that in most cases are solely women. These perceptions are only found within the association of entrepreneurship with ancient male stereotypes.

### **OBJECTIVES**

1. To identify & analysis various problems faced by women entrepreneur in establishing their enterprise.
2. To find out the financial status of women entrepreneurs for start-up and sustain in business.
3. To identify and analyse the major limitations & status of women entrepreneurship.

### **REVIEW OF LITERATURE**

According to (Panandikar, 1985), Indian women entrepreneurs are confronted with abundance of challenges. Easy access to affordable finance & marketing are identified as the major problems faced by most of the women entrepreneurs.

According to (Rao, C. H. 1991), Limitations of women entrepreneur enterprises is that they often face trouble with very weak financial status, lack of social support, lack of family support, illiteracy and unawareness of various government schemes and programmes, which create barriers in development of women entrepreneurship.

According to (Singh et.al, 2010), Case analysis of Nigerian entrepreneurs interpret that women entrepreneur face problems like sexual harassment in their enterprise but the problems faced by them motivate others women entrepreneurs to start their own venture because women entrepreneur have their basic qualification, work experience and to start business from difficult situation have a higher rate of success.

According to (Dhameja, S. K. 2002), A kind of social, personal, marketing, mobility, government support, financial, manufacturing and labour related problems, stress of work life balance and lack of technical expertise are reported as major problems faced by women entrepreneurs.

According to (Singh S. & Saxena, S. C. 2000), Some of the limitations faced by women entrepreneurs - women entrepreneurs who are shy, introvert and concerned with family obligations, shyness in business interaction, push factors, low risk-taking attitude, lower level of education, family burden obligations, gender bias at the family level and society, lack of management skills and experience, lack of business-related information and lack of financial support.

According to (Garg 2004), In his article entitled “Women Entrepreneurs: problems & prospects”. problems of the women entrepreneur are due to lack of entrepreneurial skills. They are gender and culturally rooted. By providing adequate professional training these problems can easily be overcome.

According to (G. Palaniappan, C.S Ramanigopal, A. Mani, 2012), They analysed that woman become successful in breaking their barriers within the limit of their homes by entering into different activities like professionals and services. Important reasons for women to emerge in business are skills, knowledge and adaptability. This study also focused on analysing the motivational factors and other factors that influence the women to become entrepreneurs, the major strengths and weakness of women entrepreneurs. To promote entrepreneurship, environmental opportunities and threats plays an important role. This study also focused that due to lack of training and education women entrepreneurs are not able to survive in market. Finance is also a major barrier for women entrepreneurs.

According to (Dr. Sunil Deshpande & Ms. Sunita Sethi, Shodh, Samikshaaur Mulyankan 2009), In this Research paper, it reveals that encouraging & discouraging factors in an enterprise and to provide solution to the various problem faced by group of women entrepreneurs. Emphasis should be to provide education to the women strata of population for betterment of women entrepreneurs. Spreading awareness and alertness among women to excel in the enterprise. To realise women entrepreneur strengths and their important position in the society and by this women entrepreneur can make great contribution in the business as well as in whole economy.

According to (Singh Surinder Pal, 2008), This study identifies the reasons and influencing factors how women enter in entrepreneurship. Researcher mentioned that problems women entrepreneurs faced were due to not interacting with successful entrepreneurs, unacceptance of women as entrepreneurs in the society, family responsibility, gender discrimination, missing networks, low priority given to women entrepreneurs by bank for granting loan. Researcher suggested some remedial measures like promoting micro enterprise, unlocking institutional framework, projecting and pulling to grow and support the winners etc.

According to (Das 2001), Research is on “Women entrepreneurs from India: Problems, Motivations and Success factors”. This study based on two states of southern India-Tamil Nadu and Kerala, with

an aim of profiling women owned business, identify problems they face in start-up, if there is any conflict in work and family life, self-reported reasons of success. Produced result shows 70 percent of women are young being under 44 years of age, Married percentage is nearly 90 percent, 50 percent of women are educated holding university degree and 34 percent of women are having work experience of any nature of work. Majority 54 % of women belong to manufacturing sector and taken loans from bank. Cash flow is the most current serious constraint followed by marketing and employee management. Nearly 74 percent agreed that their husband is happy with their involvement in business and 70 percent stated that their husband provide emotional support. Five women entrepreneurs stated that their husband support is the key factor of their success.

According to (Gurendra Nath Bhardwaj, Swati Parashar, Dr. Babita Pandey and Puspamita Sahu), This study emphasized the major barriers women face during starting and running a business and general problems come from financing and balancing of life. Some external barriers are gender discrimination, inaccessibility to information, training opportunities, infrastructure etc. Some of the internal barriers are women have low risk-taking ability, lack of confidence, lack of vision of strategic leader etc. This creates barriers in development of women entrepreneurship. Suggestion of this study is that government should set some priorities for women entrepreneurs for allocation of industrial plots, sheds and other amenities, and precautionary measures should be undertaken so that men cannot use this facility in name of women.

## **RESEARCH GAP**

By comparing with the other researchers, this paper highlights the conditions, start-ups and challenges faced by women entrepreneur in Wardha and Nagpur districts only which has not been studied by any other researcher before.

## **RESEARCH METHODOLOGY**

### **Sampling**

The 'women entrepreneurs' in the Wardha and Nagpur Districts of Maharashtra, India constitute the 'population' of this study. Total number of establishments by type with at least one employed worker of hers in Wardha and Nagpur district, Maharashtra. The minimum sample size for this study was calculated to be 100, keeping the confidence level at 95%. Primary data were collected from selected

entrepreneurs. Interviewers strategically target female entrepreneurs based on simple sampling methods. During the interview, it was noted that the data indicated that more surrogate women own businesses than they actually do.

### **Data Collection**

This study is based on the collection of primary and secondary data. Primary data collection involves a survey-based interview. Secondary data collection includes books, journals, magazines, reports, newspapers and websites etc.

### **Statistical tools & measures**

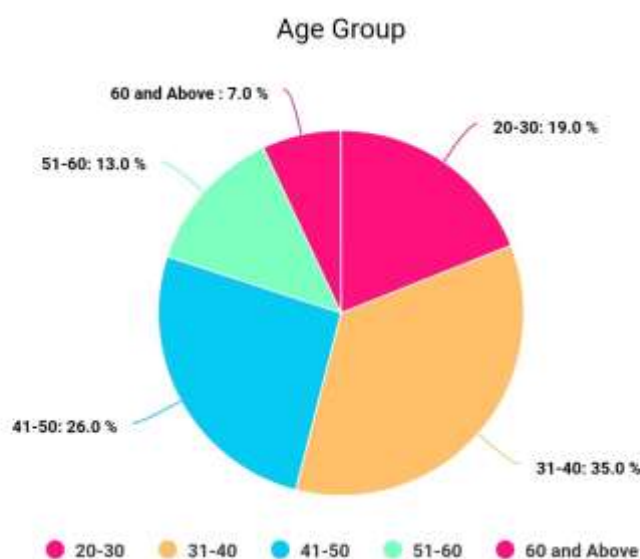
The following statistical tools were used to analyse the data. MS excel, frequency distribution, percentage, measure of central tendency (mean), graphs. The chi-square test is used to test the hypothesis. Tables and graphical presentation are used for better results.

## **RESULTS AND FINDINGS**

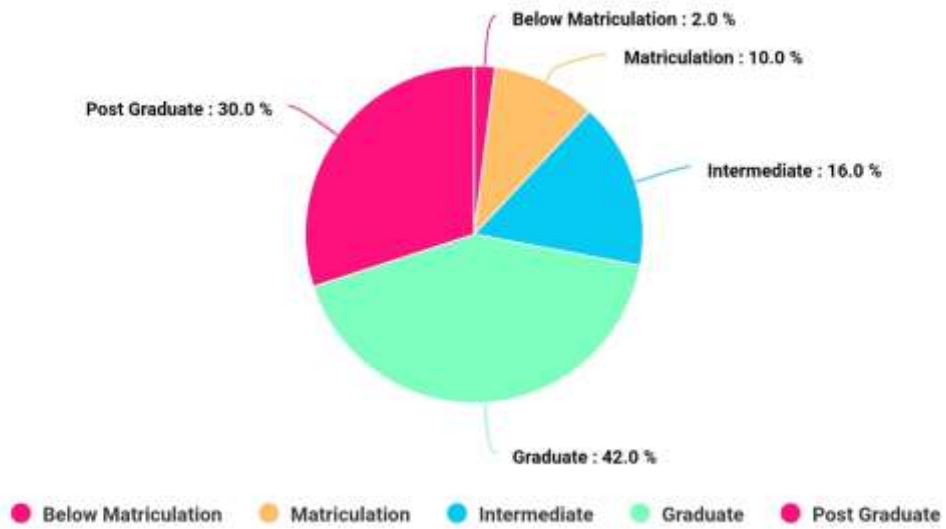
### **Profile of Women entrepreneurs**

This section analyses and interprets the profile of women entrepreneurs. This section includes Age, Marital Status, Educational qualification, Attend any EDP training programme, awareness about governmental as well as non-governmental schemes.

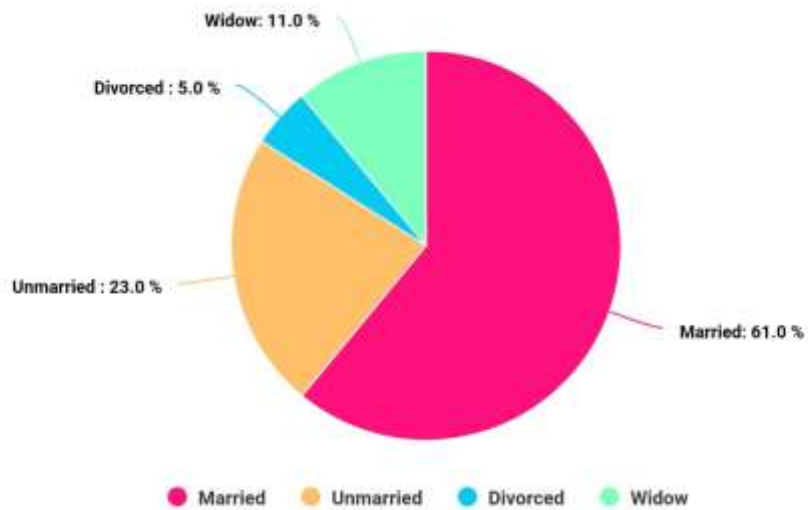
**Table 1: Profile of Women Entrepreneurs**



### Educational Status

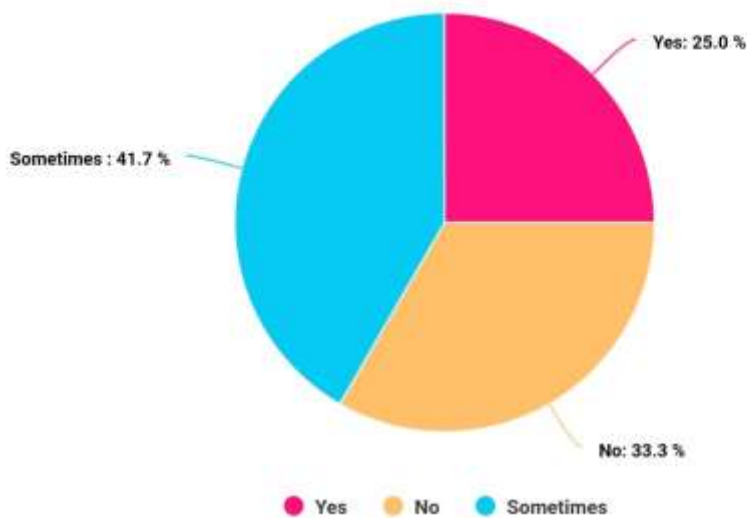


### Marital Status of Respondents





**Awareness About Government Schemes**



**Table No. 2 Constraint of Women Entrepreneurship**

Sr No	Limitations	Frequency		
		Yes	No	Sometimes
1	Do you establish work life balance in your day-to-day routine?	57	16	27
2	Do you think that women don't get easily loans from Bank?	63	25	12
3	Are you think that Gender Discrimination is the main issue in Entrepreneurship?	25	64	11
4	Negative Behaviour of Society towards Women Entrepreneurs?	69	16	15
5	Lack of Social Presence of Women Entrepreneurs?	42	32	26
6	Lack of Control on Subordinates by Women Entrepreneurs?	14	60	26
7	Lack of Motivation provided to the Women Entrepreneurs?	29	43	28
8	Minimum Supports from the Family as well as friends	20	57	23

9	Problems of high interest rates from the bank	49	29	22
10	Lack of Supports from the Government	22	73	5
11	Lack of organization where Women Entrepreneurs gets knowledge	79	21	

### **ANALYSIS**

1. Data shows that women entrepreneurs who were aged between 20-30 years (19%), 31-40 years (35) had more dominance in the society and followed by 41-50 (26%) and it followed by women aged between 51-60 years (13%) and it followed by a big difference between above 60 and above years (7%). (Table 1).
2. Data shows that 42% of the women entrepreneurs were graduated and 30% holding a post-graduation degree. 16% of women entrepreneurs were intermediate, 10% of women entrepreneur were matriculation and 2% were below matriculation. Mostly women entrepreneurs in MSMEs sector of Vidarbha Region, Maharashtra are educated. Researcher put a focused on rural and urban areas to analyse the women entrepreneurs. (Table 1)
3. Data shows that number of married women entrepreneurs was 61%, number of unmarried women entrepreneurs was 23%, number of widow women entrepreneurs was 11% and number of single or divorced women entrepreneurs was 5%. By comparison to others, it seems that married women entrepreneurs' husbands support their wife in establishing their enterprise. Husbands support & motivate their wife. (Table 1).
4. 60% of respondents are aware about the Government Schemes, 21% respondents are not aware and 19% respondents are saying that sometimes they know about Government Schemes.
5. Data shows that those respondents having a lower level of education, they face difficulties in getting loans from financial institutions. Women entrepreneur is having higher education level their difficulties in getting loans from financial institutions have decreased. Association of educational qualification vs problems of getting loans from financial institutions was statistically significant.
6. Data shows that respondents who are having lower education have poor knowledge about different government schemes. As they are having higher education level their knowledge about government schemes also upgraded. In graduate and post graduate education level women entrepreneur have a little

bit knowledge about government schemes compare to lower level of education. Association of educational qualification vs poor knowledge about government schemes was statistically significant.

7. Data shows that women entrepreneurs who have their children face work life balance limitations. Those women entrepreneurs who don't have any children also face work life balance limitations but little lesser than who have their children. Association of Number of Children vs Work life balance constraint was statistically significant.

8. Data shows that women entrepreneurs who attended the EDP training programme found less lack of proper planning and organisation compare to those respondents who does not attend the EDP training programme found more lack of proper planning & organisation. Those respondents who does not attended EDP they were having lack of proper planning & organisation and respondents who does not attended EDP have proper planning and organisation no major difference is found in their frequencies. So, attending EDP training programme is advantages for women entrepreneurs. Association of Attended EDP vs Lack of proper planning and organisation – Managerial Limitations was statistically significant.

### **SUGGESTION**

1. Women entrepreneurs have to cope with different roles like daughter-in-law, wives, mothers and business women. Women entrepreneurs have to choose their type of business so that it can helpful in achieving roles. Women should manage their time effectively. Make use of technologies, so that it can manage their personal and professional life properly.

2. Government schemes and policies should be regularly monitored in order to evaluate their efficacy and limitations.

3. Women entrepreneur must have the knowledge of credit facilities, financial incentives and subsidies.

4. Financial institutions must provide more awareness regarding different schemes and availability of finance for credit. Loan procedure should be unprejudiced. This became very helpful in encouraging women entrepreneurs by increasing the loan advancement so that they can access the credit easily. So, most of the women will be interested in initiating and running their enterprises.

5. Women entrepreneurs face systemic barriers and gender biases that hinder their progress in establishing and growing their enterprises. These barriers include limited access to financial resources, lack of mentorship and networking opportunities, and discriminatory societal norms. So, Government

provides the Skills and Training Programmes to the Women Entrepreneurs. Women entrepreneurs often encounter challenges in balancing their personal and professional responsibilities. Family responsibilities, societal expectations, and cultural norms place additional burdens on women, making it difficult for them to dedicate the necessary time and energy to their enterprises.

6. By analysing all the various problems, conclusion is drawn that with the change in taste and preferences of the people and it is required to change in technology also, there is need to increase awareness and availability of technology among women entrepreneurs.

7. Government must conduct training programmes for encouraging women entrepreneurs with regard to new production techniques, sales, etc. This training should be made compulsory for women entrepreneurs.

## **CONCLUSION**

In the area of business management this study is very helpful, this study gives contribution on the database of women entrepreneurs. Identifying and analysing the problems faced by women entrepreneurs, we can gain valuable insights into the barriers they encounter and develop targeted strategies to empower and support them in establishing and growing their enterprises. Achieving gender equality in entrepreneurship will not only benefit individual women entrepreneurs but also contribute to economic growth and social progress. This study is helpful for government and non-governmental agencies for the development of women entrepreneurship. Government, private sector and NGOs should have to organised women empowerment programme so that it encourages women entrepreneur in starting their business. This study analyses the limitations which women entrepreneur face. Through these women contribute towards economic development and poverty alleviation, job creation, wealth creation and economic vitality.

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