

### TRANSFORMING ISSUES OF WOMEN ENTREPRENEURSHIP WITH THE CHANGING ERAS

Dr. Jayant Sonwalkar

Professor, Institute of Management Studies & Director, Directorate of Distance Education Devi Ahilya University, Indore e-mail- <u>drjayant1@yahoo.com</u> Mobile- 09425066985

> Ms. Tarika Nandedkar Asst. Professor, IBMR, IPS Academy, Indore e-mail- <u>tarikanandedkar@gmail.com</u> Mobile- 09826388092

#### Abstract

The current research is an empirical attempt to identify and study about the issues encountered by women entrepreneurs during three different time frames. The study has figured out various problems occurred and faced by women entrepreneurs till 1990, from 1991 to 2000 & from 2001 to 2015. These issues have been identified through field survey by interviewing 112 women entrepreneurs with different age group and places. The major problems identified are firstsocio-economic issues (till 1990), second- Financial & Technical issues (during 1991-2000) and third- Personal issues (during 2001-2015).

Key Words: women entrepreneurship, entrepreneurial challenges, women and business in India, problems of women entrepreneurship.

#### INTRODUCTION

Women entrepreneurship used to be a dream for the society, nation and the woman itself. Nevertheless becoming entrepreneurs itself was a challenge to most of the community in India regardless the gender. Almost three and a half decades ago India was coming across remarkable changes at social as well as national level. Women entrepreneurship in struggling economies including India was always like a dream that can never come true. It has its own reasons to

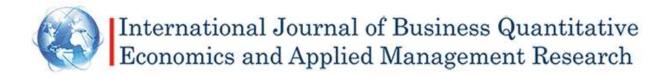


cater them is again a big challenge. But, till 1990 country was awaken and understood the significance of women (contributing almost 50% of the total population in the country) in overall development of the society and the country. Despite of various factors affecting entrepreneurial spirit among man and women India had started getting pace in entrepreneurial affairs by people and started working to minimize issues (Uddin & Ziauddin Khairoowala 1989).

According to Pillai and Anna (1990) women were still not confident to have their own venture because they keep their family support as primary motivation. In most of the cases women couldn't have their startups due to less morale, personal, emotional support from their family. Despite of financial help from state and central government women couldn't dare to start business because for them family support is much more than valuable than arranging financial support from any external bodies. As a result study found that majority of women in Kerala were not ready to take entrepreneurial responsibility as it required high amount of initiative and dynamism in their behavior.

Many researchers including Rani (1996) studied socio-cultural variables that were hampering the expected growth of women entrepreneurship during 90s. Including these some other factors were also very restrictive viz. work-home conflict, mobility constraints, gender discrimination, domestic violence, obstructive traditional norms, women education, family support etc. Apart from these issues researchers were indulge into investigating the fact of why women entrepreneurial efforts are falling short when economy is developing its infrastructure with rapid speed. They found that women were lacking behind in interpersonal skills which make them unable to handle business risks, decision making and controlling activities (Charumathi, 1997).

Over a period of time socio-cultural, economical, financial & technical issues have been minimized or shorted out at large scale. Government & non-government organizations played a significant role in eliminating issues before women entrepreneurs in India. With their efforts almost all extrinsic issues are well fought and resolved but studies found various intrinsic issues have been erected. These issues are weakening women's commitment for entrepreneurship and increasing dilemma in them. These intrinsic issues are known as personal issues that no government or non-government organization can resolve. Since, various positive efforts have been made to empower women, facilitating supports have brought many changes in the society and women became a participative member of the society. This has created a gap between internal and external responsibility of women. Now, women are facing many personal problems that are difficult to solve while running own business. Problems like worklife balance,



social sacrifices, family commitments are some major personal issues that today's women entrepreneurs are facing (Sankaran, 2009).

#### LITERATURE REVIEW

#### 2.1 Review of literatures on 'Women Entrepreneurship' Till 1990

Agarwal V.K. (1975) identified 'Entrepreneurship' as an ability to discover new ways of doing business with much more advanced capabilities. He revealed that India is the future of new business enterprises and best economic choices available for the young entrepreneurs. His study was not centered on women entrepreneurship but he given a hint to bring unexpected changes in entrepreneurial activities through women to enter into.

Sharma R.A. (1980) taken over the previous studies on entrepreneurship in India and discussed about the industry effectiveness through new ventures and new combinations of various method of production. He also, stressed upon new entrepreneurial skills developed by existing entrepreneurs or welcoming new entrepreneurs (women) with different ideas and concepts. He also described various constraints in Indian business/enterprises with women but not in detail.

Charboneau, f. Jill (1981) discovered new area for academic researchers to study about women entrepreneurship as a potential emerging entrepreneur in 21<sup>st</sup> century. He illustrated women in a very special way, called them an efficient resource that is unmarked and unused till 20<sup>th</sup> century. He also point out and emphasized on women entrepreneurship as a competent human resource that can or will overcome from all issues/challenges in the near future and become a remarkable entrepreneur. He dreamt for an exclusive place for women entrepreneurs in the coming era which would be free from social, personal and economical issues/challenges.

Bowan, donald d. And robert d. Hisrich (1986) dealt with women entrepreneurship as career development perspective and discussed various pitfalls before them. In his study, he discovered various problems and challenges through which women entrepreneurs come across during their entrepreneurial journey and at the early stage of business startup. With the help of various examples the author brought new ways to overcome from these challenges with collaborative efforts taken by all member of society. His conclusion is derived from all the issues he dealt with during his study with respect to women entrepreneurship and concluded that women can see own business as a best choice for their career development and empowerment.

Dubhashi Vinze (1987) Studied socio-economic issues before women entrepreneurship in India specifically to Delhi. But the author's work resemble women situation in India as whole. The study identified various socio-economic challenges through which Indian women encounters every day. Till 1990s different types of restrictions used to be put over women and became an



integral part of men dominating Indian culture. Restriction viz. gender discrimination, mobility constraints, eduation, family support, obstructive traditional norms, religious factors, societal norms, domestic violence etc.

#### 2.2 From 1991-2000

Balasubramanya (1995) & Vepa (1997) studied on government's reservation policy on small scale industries encouraging young and talented men and women individuals. The policy has brought very positive vibes among the society and tired to reduce the negative effects of social, economical and gender norms.

Helms (1997) acknowledge in his study that overseen of women power and their participation in business activities is a real threat to the society and a country as a whole. Researcher also stressed upon women empowerment to make women a powerful resource to the society.

Wennekers (1999) in his study identified women as emotionally unstable and physically weaker group of the society. As a result they may not have freedom to look forward for their career, not allowed to think over their family and are bound to behave in a male designed manner. Author also propound that almost all the socio-cultural barriers were alive in the society till the end of 90s. But after globalization deficiencies in the societies were started eliminating by the effort of government and literate individuals in the societies.

Kalyani and Chandralekha (2000) in her study conducted on 300 women in Andhra Pradesh identified that issues that were prominent during or till 1990s were shorted out from the society from women perspective. It was much easier to explore business opportunity by the women ever before and financial as well as morale support was offered. Study also revealed that women were happily running business with their husband and family support. Further, Study encountered newly raised issues before women entrepreneurs such as access to technology, access to credit facilities, regulatory requirements and formalities, lack of technological expertise and knowledge etc.

#### 2.3 From 2001-2015

Bliss R T and Garratt N L (2001) in their study revealed the potential issues before women entrepreneurship and empowered structure to fight them. The type of issues was found were basically somehow different from the earlier decades. And the intensity was quite abnormal than ever before. Study suggested that organizations need to provide necessary inputs to empower women and can avail their benefits and rights.



### Volume-3, Issue-1, June-2016 ISSN No: 2349-5677

Ganesan, Kaur and Maheshwari (2002) in their study on problems faced by women entrepreneurs pin pointed the future prospects and challenges relating to women entrepreneurship in India. They listed various facts at which society and the nation has to conquer. The author further studied the role that training and development programmes can play in promotion of women entrepreneurs.

Watson J (2003) studied the women running business and analyzes the efficiency and rate of success. During the study author found traditional obstacles before women entrepreneurs including socio-cultural & economic hurdles were almost vanished but still the rate of women entry into owned business and failure of women running businesses are more than men running businesses. The prominent factors (issues) were found as shortage of working capital, lack of control over business, uncontrolled work life balance and social sacrifices etc.

Roomi et al (2009) in their study added some more issues in women E-ship. Along with the resources available to them still women are finding themselves comparatively less competent and less eligible. The reason is so far from usual issues, now the challenges are in the form of lack of business training opportunities, absence of networking abilities, lack of marketing skills and family commitments.

#### **RESEARCH METHODOLOGY**

**3.1 The Study:** The current study is an empirical attempt to identify and study how and what changes have been taken place in key issues before women to start their own venture during past three decades.

**3.2 The Design:** The study analyses three time frame in which problems was encountered for women entrepreneurship.

	Till 1990
Challenges before women entrepreneurship during:	From 1991 – 2000
	From 2001 - 2015

**3.3 The Sample:** Stratified sampling technique has been adopted to gather responses over the research problem. Three different strata is designed based on age of the respondents.



Volume-3, Issue-1, June-2016		ISSN No: 2349-5677
Respondents	Age (in yrs)	Respond for Time Frame
First Strata	45-50	Till 1990
Second Strata	35-40	From 1991 – 2000
Third Strata	25-30	From 2001 - 2015

**3.4 Sampling Unit:** samples have been chosen from 'Indore Tehsil' which comprises 12 towns and 118 villages (according to census 2011). Among that population age based strata has been designed in which women entrepreneurs were targeted to respond. For each stratum 50 respondents (total 150) were planned. But due to limited resources only 112 (1<sup>st</sup> group 49, 2<sup>nd</sup> group 36 & 3<sup>rd</sup> group 27) respondents could be reached.

#### 3.5 Data Collection

Data has been collected through personal interview and discussion on research problem. Respondents were asked to point out relevant issues that they feel were biggest challenge before women entrepreneurs at that time frame.

#### **RESULT ANALYSES**

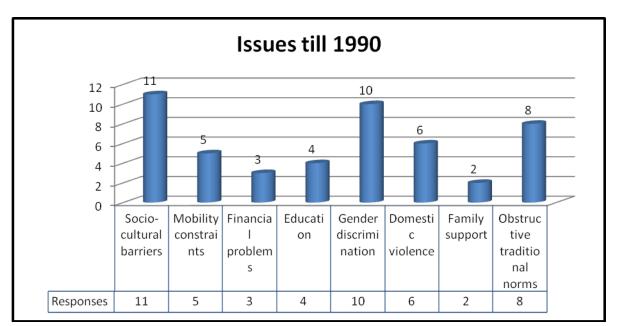


Table 4.1



### Volume-3, Issue-1, June-2016 ISSN No: 2349-5677

The above table 4.1 representing the key issues/challenges that was very prominent till 1990 according to the targeted respondents. All the issues have been derived from discussion with target respondents (no questionnaire used). Respondents were allowed to give their opinion on current research problem (free access to their thoughts). By interviewing 49 female entrepreneurs the study could summarize biggest challenges of women entrepreneurship during the first time frame. Among all the issues socio-cultural barriers, gender discrimination & obstructive traditional norms were the most powerful hurdles followed by mobility constraints, financial bottleneck, education, domestic violence and family support.

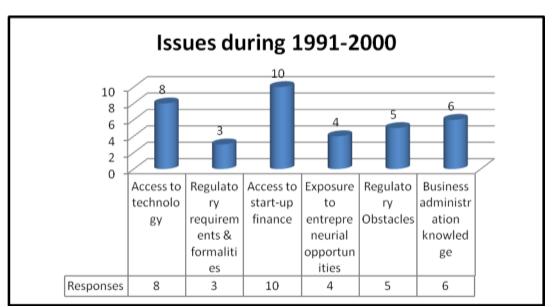


Table 4.2

Above table 4.2 reflecting the key issues before women entrepreneurs during 1991-2000. According to the respondents during 1991-2000 the traditional issues (discussed in table 4.1) had been almost shorted out or were resolved through collaborative efforts of government and literate people of the society. Or in other words those issues were lost or started losing their intensity to affect society for producing women businessman. Now the issues have been shifted from socio-cultural &gender discrimination to highly technical issues of business viz. access to start-up finance (credit facility) & access to technology followed by business administration knowledge, regulatory obstacles, exposure to entrepreneurial opportunities etc.

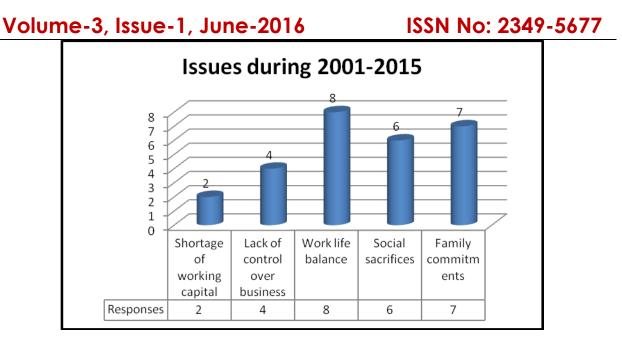




Table 4.3 is reflecting the key issues before women entrepreneurs during 2001-2015. The study in its attempt got an opportunity to interact with young women entrepreneurs having their valuable inputs on research problem and had healthy discussion on relevant issues encountered by women entrepreneurs during 2001-2015. The above table 3 resembles the views of young women entrepreneurs with respect to challenges before them in today's business world. As per the result women has overcome from socio-cultural, financial & technical barriers during the last two decades and entered into some peculiar issue i.e. 'Personal Challenges'. According to the respondents women as an entrepreneur is more prone to personal obstacles rather than any other type of challenges (discussed in table 4.1 & 4.2). An unexpected result is found during the study that today's young women entrepreneurs feel that personal hurdles including work-life balance, family commitments, social sacrifices are more challenging to them followed by lack of control over business and shortage of working capital. There is a positive transformation in the status of women as an entrepreneur has been experienced during the research.

#### CONCLUSION

Women have been considered a suppressed community and obviously not free for thoughts expression, equality, decision making, social recognition etc. A lot of efforts have been made by various social protagonists and brought many positive changes, but very slow and not as much of expected. Centuries are the witness of women struggling, insulting, depriving, assaulting and compromising. But, the dark and cloudy night has been over and the women of 21<sup>st</sup> century have seen dawn of social, intellectual, physical status and development in the society. It is the



### Volume-3, Issue-1, June-2016 ISSN No: 2349-5677

result of continuous and collaborative efforts made by various individuals and group of people time to time. Referring the discussed scenario current research attempted to study and determine different issues/challenges (personal, family, social, physical, economical, cultural, political, legal etc.) that women are facing for becoming an entrepreneur or as an entrepreneur and 'How and What' changes have been taken place over three decades.

With the help of this research researcher concludes that during the three time frame different types of issues/challenges before women entrepreneurs were identified with different intensity. For first time frame i.e. till 1990, 'Socio-cultural' (discussed above in the paper) issues were very strapping because that was the era when women couldn't even think of stepping out of their house. Time passed and things have changed and during 1991-2000 the second time frame of the research determined 'Financial & Technical' issues as a biggest pitfall for women entrepreneurship. And during the last time frame of the research i.e. 2001-2015 'Personal Issues' were identified as the biggest hurdle for women before, during and after becoming a businessman. The conclusion revealed the nature and types of issues encountered during last three decades also how these issues were transform into another challenges and impacted women of India.

#### REFERENCES

- 1. Agarwal V.. (1975). Initiative, Enterprise and Economic Choices in India, Munshiram Manoharial, New Delhi, p.82.
- 2. Balasubramanya, (1995). "Reservation policy for small scale industry; Has it delivered the Good?", Economic and Political Weekly. Vol. XXVI, May.2.
- 3. Bliss R T and Garratt N. L. (2001). "Supporting Women Entrepreneurs in Transitioning Economics", Journal of Small Business Management, Vol.39, No.4, pp. 336-344.
- 4. Bowan, donald d. And robert d. Hisrich (1986). "the female entrepreneur: a career development perspective", academy of management review. 11(2), 393-407.
- Charboneau, f. Jill (1981). "the women entrepreneur", American demographics 3 (6), 21-24
- Charumathi, B. (1997). 'Women Entrepreneurs: Challenges & Prospects', The Indian Journal of Commerce, December, Vol. 193, pp. 286-294.



### Volume-3, Issue-1, June-2016 ISSN No: 2349-5677

- Ganesan, R., Kaur, D. & Maheshwari, R.C. (2002). "Women Entrepreneurs: Problems and Prospects", The Journal of Entrepreneurship, Vol. 11 No.1, pp. 75-93.
- 8. Helms. M. (1997). "Women and entrepreneurship: the appealing alternative business perspectives". Vol.10, (pp. 16-19). Gale group- information integrity.
- Kamble, H.Y. (1997). "A Study of the Socio-Economic Background of Women Entrepreneurs of Belgaum Taluk", The Indian Journal of Commerce, Vol. L, No. 193, Part IV, pp. 229-242.
- Kalyani, W. & Chandralekha, K. "Association between Socio-Economic Demographic Profile & Involvement of Women Entrepreneurs in Their Enterprise Management", The Journal of Entrepreneurship, 2002, Vol.11 No.2, pp. 220-247.
- 11. Medha Dubhashi Vinze (1987) Women Entrepreneurs In India: A Socio-Economic Study of Delhi -1975-76, Mittal Publications, New Delhi.
- 12. Pillai, N.C. and V. Anna. (1990). 'The Entrepreneurial Spirit among Women' (A study of Kerala) Indian Management Nov-Dec.
- 13. Rani, D. Lalitha, (1996). 'Women Entrepreneurs', APH Publishing House.
- Roomi, M.A., Haarison, P. & Kerridge, J. (2009). "Women-Owned Small and Medium Enterprises in England: Analysis of Factors Influencing The Growth Process", Journal of Small Business and Enterprise Development, Vol.16, No.2, pp. 207-288.
- Sankaran, A. (2009). 'Trends and Problems of Rural Women Entrepreneurs in India', Southern Economist, June, vol.48, issue 4, pp 11-12.
- 16. Sharma R.A. (1980). "Entrepreneurial Change in Indian Industry", Sterling Publishers Pvt., Ltd., New Delhi, p.29.
- 17. Uddin, S. & Ziauddin, K. (1989). "Factors affecting Entrepreneurial growth Entrepreneurship Development in India", Mittal Publications, New Delhi.
- Watson J, (2003). "Failure Rates for Female-Controlled Business: Are They Any Different?", Journal of small Business Management, Vol.41. No.3, pp. 262-277.
- Wennekers, S., & Thurik, R. (1999). "Linking entrepreneurship to economic growth". Small business economics, 13 (1): 27-55.