

Challenges faced by female entrepreneur : An analytical study

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■ **ABSTRACT : Aim:** The main purpose of the study is to analyze the challenges faced by female entrepreneurs in Lucknow city. **Methodology:** The Cross-sectional research design was used for the study. This study was carried out on a sample of women entrepreneurs of the Lucknow city. A total of 80 respondents were selected from Lucknow city. Multistage random sampling technique was used for the study. Women entrepreneurs were selected randomly for assessing their work life balance and challenges faced by them. **Result :** Women entrepreneurs faces many problems like family conflicts, less education and awareness, less government support, management issues, limited mobility, social-culture barrier, problem in arranging finances, raw materials etc. **Conclusion:** This study covered obstacles which are coming in the way of women entrepreneur. Women entrepreneurship in India is necessity for the economic, social and industrial growth of the country. Basic qualities of entrepreneur are innovative thinking, risk taking, self-confidence, accept change and management skills. But in India most of the women are low paid, low skilled, lack knowledge of technology and evolved in low productivity jobs. Women entrepreneurs mostly are engaged in household products, cottage industry, art and craft, handicraft, painting, knitting, live stock management, industrial goods etc.

■ **KEY WORDS:** Women entrepreneurs, Opportunities, Obstacles, Development

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Women in entrepreneurship is now considered a very important phenomenon in India. In the new millennium, women entrepreneurship has been recognized as an important untapped source of economic growth and inclusive development. Women entrepreneurs are not only creating new jobs for themselves and others, but they are also providing society with different types of solutions to organizational and business problems as well as to the exploitation of

entrepreneurial opportunities in a different way. However, they still represent a minority of all entrepreneurs in our society. Again, women not only have lower participation rates in entrepreneurship than men, but they also generally select to start and manage firms in specific sectors of industries than men tend to do. Women entrepreneurs choose primarily retail business, small trading and other service industries, which are perceived as less important to economic development

and growth than that of high technology, capital intensive and manufacturing industries. Traditionally, women were concentrated to their family life and were satisfied with 3Ks- 'Kitchen, Kids and Knitting'. Apart from the household activities, they were engaged mostly in agriculture or at the most in family trade activities. However, with the development of small scale industries in the post independent era, there was extension of kitchen activities of women from 3Ks to 3Ps viz., 'Pickles, Powder and Papad'. But, with the spread of education and awareness, women entrepreneurs have further shifted from the 3Ps to the higher level of activities of 3Es i.e., 'Engineering, Electronics and Energy'. Although the number of such units is not large, but the situation is changing slowly (Ashalata and Acharya, 2009).

Women entrepreneurship is essential for the self-fulfillment, status, position and rights of the society. Development of the women entrepreneurship is low in rural areas of India as compared to other developed countries. India is male dominated society where women have to face lot of problems and challenges while opening a business. First they have to take permission of the head of the family. They have to give proper time to family and business which creates difficulty for the women because they can't devote full time to business and other challenges like personal barrier, social-culture barrier, technology barrier, marketing barrier, financial barriers etc.

Challenges faced by female entrepreneur-

There are some challenges which are faced by women:

Balance between family and work:

A female have to give time to the kids, partner, in laws etc. This will take their lot of time and it's very complicated to give appropriate time to business.

Lack of education and awareness:

Most of the female illiterate due to awareness and poor economic conditions. Lack of learning become obstacles cope up with new technology, government policy.

Male dominated society:

As we know India is a male dominating country due to which women's have to face a lot of troubles to

take go-ahead for start up.

Lack of finance and raw material:

Female entrepreneur have to suffer a lot in raising finance for business because of less credit worthiness and there is problem of poor transport system and transportation of raw material.

Tough competition:

Female entrepreneur have to face tough competition in organization due to before now existing company.

High cost of construction:

There is high cost of construction because inefficient management and fewer construction.

Limited managerial ability and low risk bearing ability:

Planning, organizing, co-ordination, control etc. all actions are not easy for female. Due to need of proper education and emotional nature they are unable to get risk.

Limited mobility:

Due to safety concern female are not able to go outside and stay at night time.

Legal formalities:

There is procedural delay of license, electricity, water and shed allotment.

Social-culture barrier:

In India there is lot of social-culture difficulty which is obstacles on the way of the female entrepreneur.

Distribution channel and sales promotion:

There are fewer social networks for female so sharing and sale is not simple for rural female.

Spite in, of so many hurdle, the female today are venturing into any and every field as well as trading and manufacturing. Any nation with a big population of females, like India, cannot ignore the hidden potential and hence, much - required support both from society and the government authorities is necessary. This would help the nation's economy to grow at much faster pace and contribute to reducing a major issue faced by the nation in joblessness.

The main purpose of the study is to analyze challenges faced by the female entrepreneurs in Lucknow city.

Satpal *et al.* (2014) is then study on “Challenges faced by female entrepreneurs in the present technology area” with objective of study the concept of women entrepreneurs and challenges faced by them in India. This study was based on secondary data and observation. Findings of the study showed absence between the family and career, social-culture barrier, male dominated society, lack of education, advertising and entrepreneurship skill are most important crisis in women entrepreneur progress. Some suggestions are also given in respect of the problems.

Sanchita (2013) through her study “Women Entrepreneurs in Haryana: challenges and problems” highlighted various challenges faced by women entrepreneur in running their business. This research primary data was connected from 210 women entrepreneur by personal interview. The problem as working capital, distribution channel, sales promotion, electricity, human resource and competition were found to be main obstacles.

Kumar *et al.* (2013) conducted a study on “Women Entrepreneur in India- emerging issue and challenges” highlighted challenges faced by female. Such highlights were: lack of finance and raw material, promotion problems, rivalry, high price of manufacture, official procedure, credit services, family disagreement etc. They also gave idea to overcome the troubles like finance cell, marketing co-operative, provider of raw-material, education and attentiveness, training amenities to female etc.

Savithri (2002) made a comparative study of women executives and women entrepreneurs in Chennai city to gauge the stress on female executives and female entrepreneurs and the factors manipulate stress, the stress level, its impact on them, etc. Female Entrepreneurs increase stress when there is labour problem, expenditure and loss occurring in the organisation, feeling that they do not have sufficient time to do everything that is necessary. For women executives stress originates from personality, family and organisation. It is also found that women entrepreneurs in the trading and the service sectors have more stress than women entrepreneurs in other areas.

Reddy *et al.* (2010) conducted a study on “Work

Life Balance among married women employees”. The analysis in the paper discuss the issue of Family Life and Work family struggle are more prone to apply negative impact in the family area, bringing about lower life fulfillment and more prominent clash inside the family.

■ RESEARCH METHODS

Sample:

The study was conducted using predesigned questionnaire and interviewing 80 women entrepreneurs in Lucknow city.

Data collection :

A self made pre tested interview scheduled was used to collect general information and some specific information like women entrepreneurs challenges faced by in starting a new business and opening.

Data processing and analysis:

The data was first coded, tabulated, decoded and analyzed by applying descriptive as well as relational statistical tools in order to get the inference

■ RESEARCH FINDINGS AND DISCUSSION

The analysis was done in according to five major areas – career, relationship, finance and health. The data indicates that’s maximum work ($\mu = 0.7$) per week done by business outlets entrepreneur followed by beauty parlour ($\mu = 0.6$) and catering service ($\mu = 0.5$) entrepreneurs. Majority of entrepreneur which belong to catering services ($\mu = 0.9$) complete their work on home followed by business outlets ($\mu = 0.7$) and only beauty parlour entrepreneur ($\mu = 0.2$) can’t complete their work on home. Majority of entrepreneur belonging to business outlets and catering service ($\mu = 0.9$) entrepreneurs home equal work related calls at home while beauty parlour outlets have minimum calls at home.

It is evident from the data that career have maximum impact on the management of the WLB of entrepreneurs.

It is evident from the data that majority of ($\mu = 0.2$) entrepreneurs have willing to listen in case of a disagreements were belongs to business outlets followed by beauty parlour and catering serviced entrepreneurs.

Majority of entrepreneurs have a good role model for their children’s were from catering services ($\mu = 0.8$) followed by business outlets ($\mu = 0.5$) and beauty parlour

($\mu = 0.5$).

The table indicates that majority of the catering services entrepreneurs were getting affected due to disturbance in personal life, followed by business outlets ($\mu=0.3$) and beauty parlour ($\mu= 0.2$).

It can be deduced that majority of entrepreneurs ($\mu = 0.5$) facing debt worries were belonging to business outlets followed by catering services ($\mu = 0.3$) and beauty parlour ($\mu = 0.2$) entrepreneurs.

The table clearly indicates that business outlets were ready with their future budget ($\mu = 0.7$) than other entrepreneurs beauty parlour ($\mu = 0.66$) and catering service ($\mu = 0.5$). Catering service entrepreneurs majority feels comfortable thinking about their finances whereas beauty parlour entrepreneurs ($\mu=0.8$) take it lightly.

It is evident that majority of entrepreneurs beauty parlour ($\mu = 0.2$) and business outlet ($\mu = 0.2$) were aware about their health and exercise ($\mu = 0.2$).

He can deduced from the data that beauticians and business outlets were concentrating on their personal health and well being whereas caterers were not aware about that.

Among all the three groups, beauticians and business

outlets consuming equal ($\mu = 0.2$) amount of caffeine.

Majority ($\mu = 0.8$) of the entrepreneurs have ideal time to sleep and wakeup followed by business outlets and caterers' ($\mu = 0.6$).

The table also indicates the personal and spiritual growth of all the three categories. Majority of the entrepreneurs ($\mu = 0.4$) were able to schedule time for meditation were beauticians followed by business outlets ($\mu = 0.2$) and caterers.

It can deduced that majority ($\mu = 0.5$) of entrepreneurs get enough time for self refection were caterers followed by business outlets ($\mu = 0.2$) and beauticians ($\mu = 0.1$). The data indicates that beauticians were ($\mu = 0.4$) more spiritually conscious than other categories ($\mu = 0.3$) entrepreneurs.

Due to work pressure catering service entrepreneur feels maximum tired and depressed ($\mu = 3.4$) followed by beauty parlour and business outlet entrepreneurs. Beauty parlour entrepreneurs feel maximum pressure due to too much client demands and also they are unable to establish a clear direction in their clear goals, in others this problem is less. All the three category were almost found same difficulties ($\mu =3.0, 2.8, 3.0$), respectively

Table 1 : Management of work life balance

Sr. No.	Management of WLB	Working category				F	P
		Beauty parlour Mean \pm Sd.	Business outlets Mean \pm Sd.	Catering service Mean \pm Sd.	Total Mean \pm Sd.		
1.	Career						
	Work per week	0.6 \pm 0.4	0.7 \pm 0.4	0.5 \pm 0.5	0.66 \pm 0.47	0.74	0.48
	Work to complete it back home	0.2 \pm 0.4	0.7 \pm 0.4	0.90 \pm 0.29	0.62 \pm 0.48	13.6	0.0
	Work related calls while at home	0.8 \pm 0.3	0.9 \pm 0.3	0.9 \pm 0.2	0.90 \pm 0.30	0.69	0.50
2.	Relationship						
	Willing to listen in case of a disagreement	0.1 \pm 0.3	0.2 \pm 0.4	0.0 \pm 0.2	0.16 \pm 0.37	1.7	0.18
	Available enough to be a good role model to my children	0.5 \pm 0.5	0.5 \pm 0.5	0.8 \pm 0.3	0.62 \pm 0.48	2.6	0.76
	Work getting affected due to disturbances in personal life	0.2 \pm 0.4	0.3 \pm 0.4	0.6 \pm 0.4	0.40 \pm 0.49	4.6	0.01
3.	Finance						
	Facing debt worries	0.2 \pm 0.5	0.5 \pm 0.5	0.3 \pm 0.4	0.41 \pm 0.49	2.0	0.13
	Ready with my future's budget yet	0.66 \pm 0.4	0.7 \pm 0.4	0.5 \pm 0.5	0.65 \pm 0.47	1.6	0.19
	Feel comfortable thinking about my finances	0.8 \pm 0.3	0.9 \pm 0.2	1.0 \pm 0.0	0.92 \pm 0.26	1.9	0.14
	Body health						
	Exercise regularly	0.2 \pm 0.4	0.2 \pm 0.4	0.1 \pm 0.3	0.25 \pm 0.43	1.0	0.36
	Regulate how much caffeine I consume	0.2 \pm 0.4	0.2 \pm 0.4	0.0 \pm 0.2	0.23 \pm 0.42	1.8	0.17
	Ideal time to sleep and wakeup for me	0.8 \pm 0.3	0.6 \pm 0.4	0.6 \pm 0.4	0.70 \pm 0.46	2.2	0.10
	Personal and spiritual growth						
	Able to schedule time for meditation	0.4 \pm 0.5	0.2 \pm 0.4	0.1 \pm 0.5	0.27 \pm 0.49	1.8	0.16
	Get enough time for self-reflection	0.1 \pm 0.3	0.2 \pm 0.4	0.5 \pm 0.5	0.27 \pm 0.44	5.0	0.0
	Strengthen my spiritual consciousness	0.4 \pm 0.5	0.3 \pm 0.4	0.3 \pm 0.4	0.36 \pm 0.48	0.20	0.81

Sr. No.	Work pressure	Working category				F	P
		Beauty parlour Mean± Sd.	Business outlets Mean ± Sd.	Catering service Mean ±Sd.	Total Mean ± Sd.		
1.	Do you feel tired or depressed because of work	3.2±1.2	2.5±0.95	3.4±0.73	3.0±1.0	5.7	0.0
2.	I feel pressured by too many demands from client/customers	3.8±1.3	3.2±1.1	3.6±1.0	3.5±1.1	2.0	0.1
3.	Worry robs me of time and energy	3.1±1.0	2.7±0.99	2.7±1.1	2.8±1.0	1.2	0.2
4.	I am unable to establish a clear direction and develop personal and career goals	3.8±1.6	2.9±1.5	3.4±1.0	3.3±1.4	2.9	0.5
5.	I find it difficult to create a health work and life balance	3.0±0.70	2.8±1.0	3.0±1.0	2.9±0.96	0.51	0.6

create a healthy work life balance due to work pressure. Pressure due to work and its impact on individual and performance was studied and presented majority of the respondent running catering services expressed tiredness and depression due to work, followed by beauticians. Customer's presence also was felt more by beauticians, followed by caterers. A clear direction to develop personal and career goal is felt difficult by the beauticians followed by caterers.

Conclusion:

Among the female entrepreneurs that more support need. These factors affect the family factor, psychological factor, social factor, family responsibility, career and goal. Female entrepreneur feels able to balance their work and family life. Career management for how many hours do they work per week, month, and can take to complete it and timely back home, and work related stress, finance management are entrepreneurs facing worries, and easily ready to future budget and female feels comfortable think about their finance, body health management exercise regularly, should be the ideal time to sleep and wake up for and personal and spiritual growth management.

Women constitute almost half of the population in India but they are not enjoying their freedoms, equalities, privileges, rights as equal as males. Since implementation of five year plans in India, many policies were introduced to reduce inequalities between women and men. Both government and NGO's sectors were trying to empower the women. Industries mostly promoted by Indian women are agarbatti making, papad making, embroidery, handicrafts, catering services, running restaurants, snack bars, beauty parlours, fancy stores, hardware/electrical, readymade/cloths, food processing/paper products etc.

A shift in these activities industries, trade, commerce, hotels and other large scale enterprises owned by women entrepreneurs may be sustained. These women face lot of challenges as above discussed. Many capable and talented women are suppressed due to such problems. Support from government organisations and non government organisations should be provided for such activities. For economic inclusive growth it is essential to promote and increase women entrepreneurship in India.

These factors affect that psychological factor, social factor, family responsibility, career and goal. Female entrepreneur feels able to balance our work and family life.

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