

Research Article

Problems and prospects of women entrepreneurship in Punjab

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ARTICLE CHRONICLE :

Received :

22.01.2014;

Revised :

19.03.2014;

Accepted :

30.03.2014

SUMMARY : The present investigation was conducted with an objective to study the problems and prospects of women entrepreneurship in Punjab. The sample consisted of 60 women entrepreneurs running an enterprise independently or in partnership with other women. The study was conducted in three districts of Punjab namely Moga, Ludhiana and Patiala. The data were collected through a pretested interview schedule. The results revealed that there was a lack of education and technical knowledge among women. Majority of women were engaged in garment construction and enrichment. Women prefer to convert their homely activities into an enterprise. Supplementation of family income and utilization of financial assistance by various government departments were the major motivating factors encouraging the women to be entrepreneurs. It is clearly evident from the results that family ties, problems of marketing and finance, lack of education and technical guidance were the major obstacles in running a successful enterprise. However, despite of the series of problems women want to continue their challenging role as an entrepreneur.

How to cite this article : Kaur, Parminder and Kaur, Gurupdes (2014). Problems and prospects of women entrepreneurship in Punjab. *Agric. Update*, 9(2): 174-177.

KEY WORDS:

Entrepreneurship,
Women, Problems,
Prospects

BACKGROUND AND OBJECTIVES

In India, most of the women have been engaged in the household or agricultural activities, but their work could not get recognition in the society and they were hardly involved in any commercial activity (Kumar and Gill, 2006). The Tenth Plan (2002-07) has made a commitment towards empowering women as the agents of socio-economic change and development. Moreover, the transformation of the social fabric of the Indian society, in terms of increased educational status of women and varied aspiration for better living, necessitated a change in the life style of Indian women (Goyal and Prakash, 2011). Women entrepreneurship has been recognized during the last decade as an important untapped source of economic growth.

The term 'women entrepreneurship' means an act of business ownership and business

creation that empower women economically, increases their economic strength as well as position in society. The Government of India has defined women entrepreneurs as "an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 57 per cent of the employment generated in the enterprise of women".

There is no doubt that women entrepreneurs have been making a considerable impact in almost all the segments of the economy but we still demand a reliable picture describing in detail that specific impact. Better qualitative information and statistics are required to profile women entrepreneurs (demographic information, barriers to start up and growth). This would assist in promoting awareness of the role of women entrepreneurs in the economy so that the economic potential of their group can be fully

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utilized. In view of the above discussion, the present investigation was conducted with the following objectives:

- To portray a profile of women entrepreneurs.
- To study the motivational factors responsible for encouraging women to become entrepreneurs.
- To critically examine the problems of women entrepreneurs.
- To study the future prospects of women entrepreneurship.

RESOURCES AND METHODS

The study was conducted in three districts of Punjab namely Ludhiana, Moga and Patiala. A list of women entrepreneurs was prepared by taking information from different organizations such as Krishi Vigyan Kendra's, Department of Women and Child welfare, Rural Self Employment training institutes etc. A sample of 60 women respondents was taken on the basis of criterion that they should be running their enterprise independently or in partnership with other women. A self designed well structured and pretested interview schedule was used to collect the data needed on the different variables in order to achieve the objectives of the study. The study combined both quantitative and qualitative data since the interview schedule comprised both open ended and close ended questions. Frequencies and simple percentage distributions were used for the analyses.

OBSERVATIONS AND ANALYSIS

The experimental findings obtained from the present study have been discussed in following heads:

Profile of the women entrepreneurs:

It is evident from the data presented in Table 1 that majority of women entrepreneurs (61.66%) were in the age group of 36-55 years. It is this age when women can devote some time for carrying out the economic activity as the children start going to school. Moreover, it is the age when risk taking ability of an individual is highest. The findings are in agreement with results revealed by Kumar and Gill (2006). Goyal and Parkash (2011) also cited motherhood as one of the major reasons for the delayed entry into entrepreneurial careers. Majority of women have attained education between primary and high school (43.33% followed by uneducated or less than primary (38.33%). Only few women were graduate or post-graduate. The detailed discussion with the respondents revealed that educated women opt for joining Govt. or private jobs for income generation. Moreover, majority of the government policies are for below poverty line families in which women are very less educated. Further more, uneducated women feel that skill based enterprise is the only way of supplementing family income after daily wage labor. Only one-third (33.33%) of

the women have got the formal skill based training before starting an enterprise. Majority of them have (41.66%) acquired the skills from friends, relatives or family members. Out of 60 respondents, majority of their (41.66%) were engaged in garment construction and enrichment enterprise. The other enterprises opted by the women were fruit and vegetable preservation, embroidery, tie and dye, soft toy making and detergent and soap making. Results clearly indicate that the women opted for the enterprises which are typically considered to be women domain as per social and cultural values. Women's entry into business is actually an extension of their homestead activities. The results of the study conducted by National Commission for Promotion of Equality (2012) on the issues faced by women entrepreneurs in Malta also indicated the traditionally gendered choices in choosing the line of business.

Table 1 : Profile of the women entrepreneurs

Characteristics	No. of women	
	Frequency	Percentage
Age group		
15-25 years	6	10
26-35 years	13	21.66
36-55 years	37	61.66
Above 55 years	4	6.66
Educational qualification		
No schooling or primary	23	38.33
Primary to High School	26	43.33
10+2	6	10
Graduate	3	5
Post graduate	2	3.33
Training acquired		
No training	15	25
Skill training acquired	20	33.33
Learnt from friends or relatives	25	41.66
Type of enterprise		
Fruit and vegetable preservation	12	20
Garment construction and enrichment	25	41.66
Embroidery	7	11.66
Tye and dye	6	10
Soft toy making	4	6.66
Detergent and soap making	6	10

Motivating factors responsible for entrepreneurship among women:

The data presented in the Table 2 reveal the motivating factors that encourage women to stand on their legs. Results revealed that majority of the women (35%) have started the enterprises to supplement the family income. 13.33 per cent

women felt that they can provide better future to their wards through their earnings. Some of the respondents (8.33%) have entered in the challenging role of an entrepreneur to be become socially and economically independent. One fourth (25%) of the women entrepreneurs had started business ventures to receive the financial assistance offered by various Govt. departments. 6.66 per cent of the women reported that they have joined the particular activities as it was their family occupation. Productive use of leisure time (5%), giving realistic shape to innovative and creative ideas (3.33%) were another motivating factors found to encourage the women for becoming entrepreneurs. Only 3.33 per cent of women have started enterprises due to some traumatic event such as divorce, death of the family member etc. Similar results have been reported by Goyal and Prakash (2011) and Kumar and Gill (2006).

Table 2 : Motivating factors responsible for encouraging the women to become entrepreneurs

Factors	No. of women	
	Frequency	Percentage
Productive use of leisure time	3	5
To supplement family income	21	35
For social and economic independence	5	8.33
Family occupation	4	6.66
Due to some traumatic	2	3.33
Innovative and creative thinking	2	3.33
Govt. police and procedures	15	25
Bright future of their wards	8	13.33

Problems of women entrepreneurs:

Perusal of data in Table 3 revealed that 61.66 per cent of women felt overburdened with family responsibilities. They are supposed to attend to all the domestic work, to look after the children and other numbers of the family. In such situation, sometimes women feel difficult to concentrate and run the enterprise successfully. Sharma (2004) revealed that

Table 3: Problems of women entrepreneurs (% multiple response)

Particulars	No. of women	
	Frequency	Percentage
Lack of education	21	35
Lack of training	24	40
Dual burden of family care and enterprise	37	61.66
Limited mobility	42	70
Tough competition	20	33.33
Transportation problem	15	25
Marketing problem	56	93.33
Problem of finance	32	53.33
Legal formalities	25	41.66
Exploitation by middle men	39	65
Problem of safety	4	6.66

the burden of dual responsibilities is a major threat perceived by the women to their success in running an enterprise.

Marketing has also been reported as the major problem by 93.33 per cent of women. Most of entrepreneurs engaged in fruit and vegetable processing feel that they had to disperse their products at remunerative prices in the market due to large scale production in the region. Unlike men, women mobility is highly limited due to many reasons. Thus, it is one of the main obstacles due to which women cannot do proper marketing of their products. Moving alone is still looked with suspicious eyes. Due to lack of proper education (35%) and training (40%) women entrepreneurs remained in dark about the development of new technology, new methods of production, marketing and other governmental support which will encourage them to flourish. Sharma (2004) also reported less education as the main weakness of the women to run an enterprise. Since women cannot run around for marketing, distribution and money collection, they have to depend upon middle men for this purpose. The middle men exploit women by keeping large profits in their pockets.

Women entrepreneurs also faced the problems of finance (53.33%) in running a successful enterprise. The financial institutions, bankers and creditors are always reluctant to provide financial assistance to women borrowers and discourage them on the belief that they can any time leave their business and become housewives again. Women revealed that they also faced financial problems due to blockage of funds in raw materials, work in progress finished goods and non-receipt of payment from customers in time. Parents of unmarried girls prefer to invest in boy's business rather their girls as they feel that girls will leave them after marriage. 41.66 per cent of women entrepreneurs faced difficulties in fulfilling the legal formalities required for running an enterprise, prevalence of corruption in government offices and procedural delay in allotment of electricity and water connections, issuance of licenses etc. often hinders the smooth functioning of an enterprise.

Apart from the above discussed problems there were series of other problems revealed during the detailed discussion with the respondents such as tough competition in the market, transportation problem and problem of safety of women. The findings of the present investigation are in agreement with results reported by Bhatnagar *et al.* (2012) and Kaur and Singh (2013).

Prospects of women entrepreneurs:

Prospects of women entrepreneurship were explored through the response of entrepreneurs. 26.66 per cent of the women wanted to expand the same enterprise by employing more workers. 23.33 per cent of women especially in case of fruit and vegetable preservation had plans to continue at the same level as they have a continuous demand of their products. Few of them (16.66%) have demanded the skill

based training with emphasis on marketing strategies so that they can achieve more success in enterprise. Some of them (16.66%) have demanded the government support to solve their problems. Only 3.33 per cent had plans to close the venture. Overall, women reported that through entrepreneurship there is an increase in their family income which in turn increased their say in household decisions.

Table 4: Prospects of women entrepreneurship

Particulars	No. of women	
	Frequency	Percentage
Planning to continue at the same level	14	23.33
Plan to expand same the enterprise	16	26.66
Plan to add new products	8	13.33
Asking for government support	10	16.66
Need for skill based training	10	16.66
Planning for closing the venture	2	3.33

Conclusion:

It could be concluded that women achieve economic as well as social independence through entrepreneurship. It is clearly evident from the results that family ties, problems of marketing and finance, lack of education and technical guidance are the major obstacles in running a successful enterprise. However, despite of the series of problems women want to continue their challenging role as an entrepreneur.

Recommendation:

On the basis of results of the study, the following recommendations can be made to empower women to seize various opportunities and face challenges in entrepreneurship:

- Awareness programmes should be conducted on mass scale in which women should be made aware about the various areas related to entrepreneurial opportunities.

- Vocational trainings emphasizing skill development should be provided to women community that enables them to understand the production process and production management.
- Specific training programmes aimed at developing professional competencies in managerial, leadership, marketing, financial, production process, maintenance of accounts should be provided to women so that they can run enterprises successfully.
- The financial institutions should increase the limits of working capital assistance for small as well as large scale ventures. Procedures and legal formalities for availing loans should be simplified.

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