



Problems Faced by Women Entrepreneurs in Different Entrepreneurial Trades

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ABSTRACT

Empowerment directly affects the life of women positively. Her life style, social status, struggle against injustice, oppositions to various kinds of harassment in the society etc. in built qualities of women empowerment. In the light of the above facts in an enlightened society both the government and non – governmental organizations are playing a meaningful, fruitful and effective role in undertaking various activities for women's empowerment. Women are playing bigger and bigger role in economic field: as workers, consumers, entrepreneurs, managers and investors. We can now see women serving in almost every field: architecture, lawyers, financial services, engineering, medical and IT jobs. The present study was conducted in Bikaner district of Rajasthan with sample size of 250 women entrepreneurs. Two NGO,s were selected for the study because in these NGO's maximum trainings were being conducted round the year for women development. Ranking method was based on overall mean of the constraints. The findings of the present study revealed that the major constraints faced by women entrepreneurs werelack of sufficient working capital (Rank I), Frequent and higher needs of money (Rank II) and other various problems was faced by entrepreneurs in different trades.

Keywords: Entrepreneur, Trades, Problems, Empowerment.

I. INTRODUCTION

The role of women has always been a multi-dimensional and significant as women have performed well in case of agriculture activities, domestic activities, marketing activities as far as labour requirement is considered. Different NGO's and KVKs are promoting various entrepreneurial activities among women in the context of generating

gainful employment, minimizing disparities, reducing gender gap and development of women. The various entrepreneurial activities like- stitching, processing and value addition, food preservation, health culture , vermin composting, bakery products etc. are being promoted by the NGO's and KVKs through capacity building and by providing technical support. (Dave.,2020). Women entrepreneurship is a recent phenomenon in India, which came into prominence in the late 1970's, now we see that more and more women are venturing as entrepreneurs in all kinds of business, economic activities and sectors. No doubt in the initial stage women entrepreneurship developed only in urban area; lately it has extended its wings to rural and semi-urban areas too. (Rajani, 2015).. A female faces several problems to achieve her familial requirements. At final, women entrepreneur gets economically self-dependent after facing problems. By determining herself an effective entrepreneur, she shines within the two encounters of the woman's life, within society as well as family. (Parnami., 2018)

II. METHODOLOGY

Research Design

In present study, ex-post facto research design was used to identify the different problems faced by women entrepreneurs in different income generating trades. This research design was applied to study the varying influence to identical factor.

Locale of the study

Bikaner district was selected for the study purpose because various different NGO's and institute were working for women empowerment. These NGO's conducting different training related women's



economic development. Purposive random sampling method was used for the study purpose.

Sample for the study

A total of 250 (women entrepreneurs) sample size has been selected for the study. Urban women were selected for this study.

Problems faced by women entrepreneurs in income generating trades



Figure-1 personal interview of entrepreneurs

III. Result & Discussions

The problems faced by entrepreneurs have been presented in Table No.1 the constraints have been ranked on the basis of their mean scores. These different problems were observed during personal interviews and comprise of different nature.

In beauty parlour trade mean scores for various constraints' ranged from 1.72-2.54 MS. Lack of sufficient working capital (2.54 MS), Frequent and higher needs of money (2.32 MS), Inadequate incentive provided by the government (2.14 MS), Lack of collateral security (2.06 MS) were found most important constraints. Inadequate amount advanced through financing agencies (2.02MS), High cost of inputs (1.98 MS), Long and complicated procedure delay sanction of loan (1.92 MS), Bribery in the agencies providing subsidies and loans (1.88 MS), Difficulty in justifying claim for finances (1.86 MS) and Frequently visit to the financial institute and banks (1.74 MS) were also found important problems. Least important constraints was 'High business taxes' with 1.72 MS.

In food preservation trade mean scores ranged from 1.98-2.42 MS. Lack of sufficient working capital (2.42 MS), Inadequate amount advanced through financing agencies (2.36 MS), inadequate incentive provided by the government (2.34 MS), Lack of collateral security (2.28 MS),

Difficulty in justifying claim for finances (2.26 MS), Frequent and higher needs of money (2.24 MS) were found most important constraints. Long and complicated procedure delay sanction of loan (2.18 MS), Frequently visit to the financial institute and banks (2.14 MS), Bribery in the agencies providing subsidies and loans (2.04MS), and High cost of inputs (2.02MS) were found important constraints. . Least important constraints was found as High business taxes (1.98 MS).

In handicraft trade mean scores ranged from 1.02-2.32 MS. Lack of sufficient working capital (2.32 MS), Frequent and higher needs of money (2.32 MS), Inadequate amount advanced through financing agencies (2.14 MS), inadequate incentive provided by the government (2.02 MS) were found most important constraints. Long and complicated procedure delay sanction of loan (1.92 MS), Difficulty in justifying claim for finances (1.88 MS), Lack of collateral security (1.72 MS), Bribery in the agencies providing subsidies and loans (1.64MS), High cost of inputs (1.56 MS) and High business taxes (1.06 MS) were found important constraints. Least important constraints was found as frequently visit to the financial institute and banks (1.02 MS).

In hand embroidery trade mean scores ranged from 1.18-2.38 MS. Lack of sufficient



working capital (2.38 MS), Frequent and higher needs of money (2.34 MS), Inadequate amount advanced through financing agencies (2.12 MS), Long and complicated procedure delay sanction of loan (2.08 MS), Difficulty in justifying claim for finances (2.02 MS) were found most important constraints. Inadequate amount advanced through financing agencies (1.88 MS), Lack of collateral security (1.78 MS), Frequently visit to the financial institute and banks (1.42 MS), High cost of inputs (1.36 MS) and Bribery in the agencies providing subsidies and loans (1.32MS) were found important constraints. Least important constraints was found as High business taxes (1.18 MS).

In stitching trade mean scores ranged from 1.64-2.48 MS. Lack of sufficient working capital (2.48 MS), Frequent and higher needs of money

(2.34 MS), Difficulty in justifying claim for finances (2.18 MS), Long and complicated procedure delay sanction of loan (2.14 MS), High cost of inputs (2.12 MS), Inadequate amount advanced through financing agencies (2.08MS) , Inadequate amount advanced through financing agencies (2.02 MS) were found most important constraints. High business taxes (1.92 MS), Bribery in the agencies providing subsidies and loans (1.84MS) and Lack of collateral security (1.82 MS) were found important constraints and lest constraints was visit to the financial institute and banks (1.64MS).

Findings show similarity with Rani (2010) who reported that majority of the respondents faced financial problems such as lack of sufficient working capital, and higher needs of money.

Table -1. Problems faced by women entrepreneurs in different trades (N=250)

Sr. No	Statements	Beauty parlour (n=50)		Food preservation (n=50)		Handicraft (n=50)		Hand embroidery (n=50)		Stitching (n=50)	
		Mean score	Rank	Mean score	Rank	Mean score	Rank	Mean score	Rank	Mean score	Rank
3.	Financial										
i	Lack of sufficient working capital	2.54	I	2.42	I	2.32	I	2.38	I	2.48	I
ii	Frequent and higher needs of money	2.32	II	2.24	VI	2.22	II	2.34	II	2.32	II
iii	Inadequate amount advanced through financing agencies	2.02	V	2.36	II	2.14	III	1.88	VI	2.08	VI
iv	Difficulty in justifying claim for finances	1.86	IX	2.26	V	1.88	VI	2.02	V	2.18	III
V	Lack of collateral security	2.06	IV	2.28	IV	1.72	VII	1.78	VII	1.82	X
Vi	Inadequate incentives provided by the government	2.14	III	2.34	III	2.02	IV	2.12	III	2.02	VII
Vii	Long and complicated procedure delay sanction of loan	1.92	VII	2.18	VII	1.92	V	2.08	IV	2.14	IV
Viii	Frequently visit to the financial institute and banks	1.74	X	2.14	VIII	1.02	XI	1.42	VIII	1.64	XI
ix	Bribery in the agencies providing subsidies and loans	1.88	VIII	2.04	IX	1.64	VIII	1.32	X	1.84	IX
X	High cost of inputs	1.98	VI	2.02	X	1.56	IX	1.36	IX	2.12	V
Xi	High business taxes	1.72	XI	1.98	XI	1.06	X	1.18	XI	1.92	VIII

IV. CONCLUSIONS

Women entrepreneurs in India have also been exploiting the opportunities. They convert the latent and idle resources like land, labour and capital in to national income and wealth in the form of goods and services. Women entrepreneurs in our country are directly or indirectly playing an important role in environmental protection, backward and forward integration and are acting as change agents, thus contributing to the economic growth of the country. For our country i.e. India women entrepreneurs is primarily on financial aid

followed by training and skill building of women entrepreneurs. The education sector sees the maximum number of women entrepreneurs followed by financial services, insurance, livestock, forestry and lodging, according to a release. Women entrepreneurs faced a lot of constraints in these trades i.e. Lack of sufficient working capital, Frequent and higher needs of money, Inadequate amount advanced through financing agencies, Difficulty in justifying claim for finances, Lack of collateral security, Inadequate incentives provided by the government, Long and complicated



procedure delay sanction of loan, Frequently visit to the financial institute and banks, Bribery in the agencies providing subsidies and loans, High cost of inputs, High business taxes etc. Decision making opportunities and mass media trainings should be provided to entrepreneurs and different types of training activities should be organized different institute and NGO,stimely so that entrepreneurs women enhance their skills in income generating activities. Various agencies promote women's participation in formal and informal decision structure related to entrepreneurial activities.

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