



A Study on Challenges of Women Entrepreneurs in the State of West Bengal

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Abstract: Women entrepreneurship has acquired encouragement in last three decades and there is rise in number of women enterprises and contribution of women towards economic growth. In this dynamic world women entrepreneurs play an important role in economic and social progress. Women entrepreneurial ability has not been made use of due to lower status of women in the society. Now there is need of changing mindset towards women so as to give equal rights to them as endowed in the Constitution. Women empowerment is very necessary for overall development of any nation. On the contrary, if women are empowered, their efficiency towards decision making will definitely influence the behaviour of a family. Nowadays, participation of women has gained importance. Today women play a very important role and are more developed in fulfilling their economic needs and attaining social status. This study seeks to analyse and identify the major constraints women entrepreneurs were facing and also find out financial status of women entrepreneurs in start-ups and sustain in business. This study has been conducted on 200 sample respondents in the five districts 1. Kolkata. 2. Howrah. 3. South 24 Parganas. 4. North 24 Parganas 5. Hooghly in the state of West Bengal. This paper highlights the profile and major constraints women entrepreneur were facing in start-up and to sustain in business.

Keywords: Women Entrepreneurs, Constraints, Financial Institutions, Financial Status, Start up

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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)[1]

Women entrepreneur is a person who establishes an enterprise for trading and production of goods & services and accepts challenging roles to meet her personal needs and to become economically independent.

Government of India has defined women entrepreneurs as an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women. (Govt. of India, 2012)[2]

Women entrepreneurship has acquired encouragement in last three decades and there is rise in number of women enterprises and contribution of women towards economic growth. In this dynamic world, women entrepreneurs play an important role in economic and social progress. Women entrepreneurial ability has not been made use of due to lower status of women in the society. Now there is need of changing mindset towards women so as to give equal rights to them as endowed in the Constitution.

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women are empowered, their efficiency towards decision making will definitely influence the behaviour of a family. Nowadays, participation of women has gained importance. Today women play a very important role and are more developed in fulfilling their economic needs and attaining social status. Emergence of women entrepreneurs in society mainly depends on social, psychological and cultural dimensional changes which create positive effect in their economic participation of any nation.

The Micro and Small Medium Enterprises (MSMEs) sector has emerged as a highly spirited and dynamic sector of Indian economy as well as in West Bengal over the last five decades. In economic and social development, it contributes significantly and promotes entrepreneurship. It generates employment opportunities at comparatively lower capital cost and industrialisation in backward and rural areas next to agriculture. MSMEs contributes significantly in industrial development of the country. Across the sectors of economy MSMEs expand their domain and producing various range of goods and services in order to meet demands of domestic and global markets. In West Bengal, MSMEs played a very important role in industrial sector by handling regional disparities to some extent (Jahashahi et al. 2011).[3] MSMEs aim at equitable distribution of income and growth and it reduces regional imbalances. In terms of MSMEs West Bengal is positioned in a good place. In terms of enterprises registration (registered or unregistered) or employment generation, statistics of West Bengal is quite impressive. In terms of distribution of enterprises, West Bengal is positioned second (88.67 lakh) after Uttar Pradesh (89.99 lakh) in 2017-18. (Annual report MSMEs 2017-18). The concentration of MSMEs in units mainly in Kolkata, North 24 Parganas, South 24 Parganas, Howrah and Hooghly districts.

Constraints of Women Entrepreneurs

Women entrepreneur in India have to face major constraints to their entrepreneurship which relate to different functions of their management. The constraints include: -

1. Access to Financial resources

Major constraints for women entrepreneur are to establish a business for which it required a finance, they need to control over finance. Women entrepreneur face difficulties in accessing external source of finance than men when securing finances.

2. Inadequate training and access to information

Access to technology and market information there is a gender gap[4]; to participation in training schemes and accelerator programmes there is awareness, time and cost barriers.[5]; access to corporate value chains/philanthropic focus of procurement from women entrepreneurs; and a lack of market linkage programmes targeting women entrepreneurs.

3. Prioritization

Women entrepreneur confined between household work and their business they would like to dedicate their life to, women who are struggling all the time for giving full dedication to their business. Prominent in tier -II and tier-III cities. Due to their family responsibilities women are often chained back. In their professional growth this poses as an impediment.

4. Women safety and gender-based violence

Those who are operating in the informal economy, identify the issue of safety and protection of women entrepreneurs. In the academic research though, there is less documented. There are various number of stories of killing, harassment and rape of female vendors and micro- business owners. This results in tension, stress, constant fear and don't have the opportunity to choose freely the business location and time of opening hours. These are the limitation which limits the chances & choices of becoming a successful women entrepreneur in developing countries.

5. Lack of Social support

Societal attitudes and standardising constraints based on cultural and religious beliefs, in some countries are not supportive of the work of women entrepreneur. In many countries, it is the perception that entrepreneur belongs to the men not women, or only for the poor and uneducated which in most cases are only women. These perceptions are only found in the association of entrepreneurship with traditional male stereotypes.

6. Legal barriers and procedures

It had been seen in different countries, in terms of policy, laws and services there is lack of government support and has been identified as a constraint of women entrepreneur. Even though this varied greatly across different countries that regulations, taxation and legal barriers can cause barriers in starting and running of any enterprise. (Priyanka Sharma).[5]

OBJECTIVES

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

REVIEW OF LITERATURE

According to (Panandikar, 1985),[6] 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),[7] Constraints 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),[8] 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)**,[9] 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)**,[10] Some of the constraints 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)**,[11] 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, 19 March 2012)**,[12] 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 a 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 (Oct.-Nov.-2009)**, [13] 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)**,[14] 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)**,[15] 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), [16] 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 West Bengal which has not been studied by any other researcher before.

RESEARCH METHODOLOGY

Hypothesis

H1₀ - Constraint of getting loans from financial institutions is independent of education of respondent.

H2₀ - Poor knowledge or non-awareness about government schemes is independent of ignorance towards banking procedures and formalities among respondents.

H3₀ - Constraints of work life balance is independent of number of children of the respondents.

H4₀ - Lack of proper planning & organization is a managerial constraint is independent of respondent attended EDP training programme.

Sampling

‘Women entrepreneurs’ of West Bengal, a state of eastern India forms the ‘Population’ of this study. According to Sixth All India Census of MSMEs, which was conducted during January, 2013 to April 2014 covering all the MSMEs registered up to 31/03/2014. The total number of Establishments by type with at least one hired worker in West Bengal is 69090. The Minimum sample size for the study was calculated to be 193 and keeping the confidence level at 95 percent. The period of study is from to

January 2019 to December 2019. The primary data were collected from selected entrepreneurs from April 2019 to August 2019. Interviewer tried to contact the owners of registered women entrepreneur enterprises of West Bengal. Interviewer strategically targets the women entrepreneur based on simple random sampling method. During the interview it is identified that as per data existence of a greater number of proxy women owned business units than real. Upon approaching at the time of interview the interviewer came across responses like business is shut down and interviewer has to take the interview of male member due to non-presence of women entrepreneur. It has been seen that most of the enterprise are registered in name of women entrepreneur but operated by male members. On account of this researcher has switch to snowball sampling method from the following: -

- 1) Adopting Snowball approach to reach women entrepreneurs who are well known in their business circle and operating a business from long run.
- 2) The social media like Facebook had a page of Women entrepreneurs Kolkata-West Bengal, LinkedIn, WhatsApp, Instagram, etc. which have been approached for responses

Researcher had taken 206 interviews but 6 interviews was incomplete and not up to the mark. Sample size calculated is 193. So, researcher decided to do the research work on 200.

Data Collection

This study is based on primary & secondary data collection. Primary data collection includes interview based on questionnaire. Secondary data collection includes books, journals, magazines, reports, newspaper and websites and so on. For the interview researcher collected data from 5 districts they are as follows: -

1. Kolkata
2. Howrah
3. South 24 Parganas
4. North 24 Parganas
5. Hooghly of West Bengal

Statistical tools & measures

The following statistical tools were used for the analysis of data. SPSS, MS excel, frequency distribution, cross tabulation, percentage, measure of central tendency (mean), graphs relationship will be examined with the use of T test. Chi-square test is used for testing of hypothesis. Tabulation and graphical presentation are used for better results.

RESULTS AND DISCUSSIONS

Profile of Women entrepreneurs

This section analyzes and interprets the profile of women entrepreneurs. This section includes Age,

Marital Status, Educational qualification, Number of children, Attend any EDP training programme, Husband qualification.

Table 1. Profile of women entrepreneurs

| Age | | |
|------------|------------------|-------------------|
| Age | Frequency | Percentage |
| < 25 | 8 | 4 |
| 26-35 | 70 | 35 |
| 36-45 | 72 | 36 |
| 46-55 | 36 | 18 |
| > 56 | 14 | 7 |

| Marital Status | | |
|-----------------------|------------------|-------------------|
| Marital status | Frequency | Percentage |
| Married | 110 | 55 |
| Unmarried | 40 | 20 |
| Widow | 14 | 7 |
| Single/ Divorce | 36 | 18 |

| Educational qualification | | |
|----------------------------------|------------------|-------------------|
| Educational qualification | Frequency | Percentage |
| Below Matriculation | 4 | 2 |
| Matriculation | 20 | 10 |
| Intermediate | 28 | 14 |
| Graduate | 92 | 46 |
| Post graduate | 56 | 28 |

| Husband qualification | | |
|------------------------------|------------------|-------------------|
| Husband qualification | Frequency | Percentage |
| Below Matriculation | 6 | 3 |
| Matriculation | 20 | 10 |
| Intermediate | 28 | 14 |
| Graduate | 70 | 35 |
| Post graduate | 34 | 17 |
| NA (Unmarried) | 42 | 21 |

| Number of Children | | |
|---------------------------|------------------|-------------------|
| Number of Children | Frequency | Percentage |
| Children | 130 | 65 |
| No Children | 70 | 35 |

| Attend any Entrepreneurship development training programme (EDP) | | |
|---|------------------|-------------------|
| Attend any (EDP) training programme | Frequency | Percentage |
| Yes | 75 | 37.5 |
| No | 125 | 62.5 |

Primary source: **Constraints of women entrepreneurs**

In this paper researcher identified and pull out the constraints which women entrepreneur were facing.

Table 2. Constraints of women entrepreneurs

| Constraints | Frequency | Percentage |
|--|-----------|------------|
| Constraints of getting loans from financial institutions. | 130 | 65 |
| Non-awareness about different government schemes. | 126 | 63 |
| Work life balance constraints | 164 | 82 |
| Lack of proper planning & organisation | 80 | 40 |
| Recruitment Personnel & selection decision | 82 | 41 |
| Non availability of skilled employees | 94 | 47 |
| Inadequate infrastructure | 88 | 44 |
| Lack of experience & market information | 60 | 30 |
| Problems of high rate of interest | 82 | 41 |
| Gender discrimination | 100 | 50 |
| Negative attitude of the society towards women in the business | 86 | 43 |
| Minimal support from family & society | 78 | 39 |
| Lack of participation in social activities | 68 | 34 |
| Lack of control | 60 | 30 |
| Lack of decision-making skill | 62 | 31 |
| Lack of coordinating & staffing | 54 | 27 |
| Lack of providing motivation to employees | 40 | 20 |

Primary source

Table 3. Table to represent the association between educational qualification of the women entrepreneurs & problems in getting Loans from financial institutions.

| Educational Qualification | Problems of getting loans from financial institutions | | Total |
|---------------------------|---|----------|-------|
| | Yes | No | |
| Below matriculation | 3 (75%) | 1(25%) | 4 |
| Matriculation | 14 (70%) | 6 (30%) | 20 |
| Intermediate | 20 (71%) | 8 (29%) | 28 |
| Graduate | 67 (73%) | 25 (27%) | 92 |
| Post Graduate | 26 (46%) | 30 (54%) | 56 |
| Total | 130 | 70 | 200 |

Primary source

Chi-square value: 11.8708; p-value: =0.0183, Statistically significant

Table 4. Table to represent the association between educational qualification of the women entrepreneurs & non-awareness about different government schemes

| Educational Qualification | Poor knowledge about Government schemes | | Total |
|---------------------------|---|----------|-------|
| | Yes | No | |
| Below matriculation | 4 (100 %) | 0 | 4 |
| Matriculation | 18 (90 %) | 2 (10%) | 20 |
| Intermediate | 24 (86%) | 4 (14%) | 28 |
| Graduate | 56 (61%) | 36 (39%) | 92 |
| Post Graduate | 24 (43%) | 32 (57%) | 56 |
| Total | 126 | 74 | 200 |

Primary source:

Chi-square value: 35.3137; p-value: <0.0001, Statistically significant

Table 6. Table to represent the association between EDP attended by the respondents & lack of proper planning and organisation

| Number of Children | Work life balance-Constraint | | Total |
|--------------------|------------------------------|----------|-------|
| | Yes | No | |
| No Children | 42 (26%) | 28 (78%) | 70 |
| Have Children | 122 (74%) | 8 (22%) | 130 |
| Total | 164 | 36 | 200 |

Primary source: Chi-square value: 8.8889; p-value: =0.0029, Statistically significant.

ANALYSIS

1. Data shows that women entrepreneurs who were aged between 36-45 years (36%) had more dominance in the society and 26-35 years (35%) followed by women aged between 46-55 years (18%) and it followed by a big difference between above 56 years (7%) and below 25 years (4%) (table 1).
2. Data shows that number of married women entrepreneurs was 55%, number of unmarried women entrepreneurs was 20%, number of widow women entrepreneurs was 7% and number of single or divorced women entrepreneurs was 18%. 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).
3. Data shows that 46% of the women entrepreneurs were graduated and 28% holding a post-graduation degree. 14% of women entrepreneurs were intermediate, 10% of women entrepreneur were matriculation and 2% were below matriculation. Mostly women entrepreneurs in MSMEs sector of West Bengal are educated. Researcher put a focused on rural and urban areas to analyze the women entrepreneurs. (Table 1)
4. Data shows that 35% of respondents husband qualification were graduate and 17% respondents husband qualification were post graduate. Mostly respondents' husband is educated. It really helps

respondents in long run. (Table 1)

5. Data shows that 65% of women entrepreneur have their children and 35% of women entrepreneur don't have children. In 35% single/divorced and unmarried women also fall in this category. Mostly women entrepreneurs were having a child and they are inclined towards business. (Table 1)
6. Data shows that 62.5% of women entrepreneur does not attend EDP training programme but 37.5% attended the programme. Those who attended the programme concludes that this programme was an effective programme to raise business profit. Training institutes should have the ideas of customized schemes and training programmes required by the women entrepreneur. (Table 1)
7. 65% of the respondents face problems of getting loans from the financial institutions due to irrespective of gender. 63% of the respondents face problems about non-awareness about the various government schemes & financial institutions due to lack of knowledge of the respondents, 47% of the respondents face non availability of skilled employees due to not providing adequate salary to the employees, 41% of the respondents face problems of recruitment personnel and selection decision due to lack of experience about the selection process, 44% of respondents face infrastructure problems due to non-availability of huge amounts, connectivity & transportations issues. 30% of respondents face lack of experience & market information due to lack of practical knowledge of the respondents, 41% of the respondents face problems of high rate of interest due to non-acceptance of women as an entrepreneur gender inequality in the society. Gender discrimination problem is 50%. (Table 2)
8. Data shows that try to point out the social problems which women have to face in every society like 82% of the respondents face a problem in work life balance sometimes it become an exasperating for them. Women entrepreneur finds these problems because they have dual responsibilities of work and home. 43% of the respondents face a problem of negative attitude of the society towards women in the business due to lack of confidence on women's ability in the society this because women fail to achieve their dreams. 39% of respondents face a problem of minimal support from family and society. 34% of the respondents having a poor participation in social activities this brings out a problem like their social networking is becoming very small. (Table 2)
9. 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. (Table 3)
10. 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. (Table 4)

11. Data shows that women entrepreneurs who have their children face work life balance constraints. Those women entrepreneurs who don't have any children also face work life balance constraints but little lesser than who have their children. Association of Number of Children vs Work life balance constraint was statistically significant. (Table 5)
12. 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 Constraints was statistically significant. (Table 6)

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. 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.
6. 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. 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 constraints 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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