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A Study of Issues and Challenges of Women Entrepreneur in Lucknow District

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Abstract: The transformation of socio-economic fabric of Indian society in recent years has brought clear recognition of women in national economic agenda and in achievement of developmental objectives including efforts to promote women entrepreneurship. The presence of women entrepreneurs has increased leading to a change in demographic characteristics of business. While the opportunity is huge, women entrepreneurship in India takes variety of forms. So it is critical to identify demographic profile of various segments of women entrepreneurs and how they differ in motivation, advocacy and constraints. This study is conducted with the help of snowball sampling of 106 unorganised women entrepreneurs of Lucknow district. It is a qualitative study which makes an attempt to analyse the reasons behind women participation as entrepreneurs and the challenges faced by them.

Keywords: Women entrepreneurship, unorganized sector, Demographic profile.

I. INTRODUCTION

The major part of the Indian economy is dominated by the unorganized sector. The International Labour Organisation in 1972 first described the concept of unorganized sector as a sector which includes all minor and unlisted commercial activities. The unorganized sector is also referred as an entity which is utilizing not more than 10 individuals operating with or without the electricity. (Rekha Priyadarshini & Reeves, 2013) The unorganized sector is more apparent in our Indian economy. (Monisha & Rani, 2016) The unorganized retail sector is a low cost retail format and is usually managed by the single individuals and is visible in India in various forms such as local kirana or grocery shops or moms and pops stores, cigarette shops, convenience stores, pavement vendors, hawkers, hand cart etc. It is dominating by having 97% share in the Indian retail market due to the facts such as low real estate prices, cheap labour, low or no taxes, managed by single person, poverty, unemployment, providing credit to the local consumers, convenience to the local consumers etc. The term entrepreneur depicts the individual or individuals engaged in earning profit by utilizing the scarce resources and initiating the economic activity. It also involves the application of innovative methods. The person who works for himself or herself is viewed as an entrepreneur. It is an evitable part of the economy having a direct and indirect impact on the productivity, job opportunities, transformation, economic cycles and economic growth. It is an instrument of commercial changes in the economy. (Nagamuthu, 2018).

Meaning of Women Entrepreneur

The women entrepreneur is a one who owns and managed women enterprise. A women enterprise is a commercial entity which is operated by the women and has at least a minimum financial stake of 51% and is 51% of the jobs are allocated to women only. The women enterprise includes any one or all the three parameters (i) owned by the women (ii) management is

undertaken by the women (iii) employment opportunities to women (Batra, 1992) Women are initiating the business activities due to their dexterity, know-how and versatility.

A woman becomes an entrepreneur when she accepts stiff role for the accomplishment her individual needs and wants to become financially independent. She has a strong desire for doing something in a correct and positive manner. She inculcates values both in her family as well as in her social life. The popularity of social media has made women more aware of their rights, characteristics and work environment (Devi, 2015).

Women Entrepreneur in India

As per the data retrieved from Start up India website, the women have 48.9% share in total Indian population. 35% of the women are working as director indifferent new business. They have 14% share in total entrepreneurs of India. The age group of 20 to 30 years which are the young populations are having 58% share among women starting new business ventures. The women entrepreneur performance can be seen from the revenue reported which was 10,00,000 in a financial year achieved by around 73% of the women entrepreneurs. Around 35% of women entrepreneurs are working as a cofounder in different business ventures. 71% of the women entrepreneurs are employing on an average 5 or less person in their enterprise. Majority of the women entrepreneur are from big cities such as Delhi-NCR, Hyderabad, Chennai and Mumbai.

The women entrepreneur are now being identified as an important catalyst which are contributing in providing various solution to the business problems and are acting as an agent of job providers to different members of the society. As per the Sixth census of Ministry of Statistics and Programme Implementation (MoSP), out of aggregate entrepreneurs the women have approximately 14% share. The share of women entrepreneur is still low in India, The women entrepreneur mainly faced gender biasness in starting and managing of their business activities such as marital status, difficult access to formal finance, confined mobility, inheritance rules and traditional practices, illiteracy, lack of technical and business knowledge, dominance of male, social and cultural norms confining their efforts to household activities etc. The Government is recognizing the economic potential of women entrepreneur and is therefore floating different promotional schemes, incentives, such as Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP), SBI's Stree Shakti Scheme, Udyogini Scheme, Assistance to Rural Women in Non-Farm Development (ARWIND) schemes Indira Mahila Kendra, Marketing of Non-Farm Products of Rural Women (MAHIMA), Priyadarshini Project, Working Women's Forum for the upliftment of women entrepreneur and to reduce or eliminate the biasness faced by the women in starting and managing their business operations as well as assist them in smooth running of their business activities (Kumar, 2015).

II. REVIEW OF LITERATURE

1. A Rekha priyadarshini and J Wesley Reeves (2013) found that the rural women are initiating business activities because of external factors or situations such as widow, divorce, gender biasness and there are many problem faced by them which are not recognized such as lack of flexibility and finance investment, lack of adequate knowledge, constraints from family and society.
 2. G.Nagamuthu (2018) revealed that the woman entrepreneurs are quite good at balancing their work and family obligations and they are interested in initiating business activities provided they are encouraged, directed and taught various traits and skills for handling the challenges in the business.
- B. Parimala Devi (2015) found that the participation of the women in the business activities have increased at a ample rate. The women entrepreneur role is now being recognized and different schemes are floated to encourage their participation in economic activities.

Table: 1 Demographic profile of women entrepreneurs in Lucknow city

Demographic Profiles		Frequency (out of 106)	Percentage (out of 100%)
1. Age:	18- 28 years	46	43.4
	29 -39 years	40	37.7
	40 –50 years	18	17.0
	More than 51 years	2	1.9
2. Marital Status:	Single	48	45.3
	Married	56	52.8
	Widower	2	1.9
3. Education:	Divorced	-	-
	High school	-	-
	Intermediate	8	7.5
	Under Graduate	32	30.2
	Post Graduate	66	62.3
4. Children (Married women)	Yes	50	47.2
	No	56	52.8
5. Work experience	Yes	82	77.4
	No	24	22.6
6. Business as a main source of revenue	Yes	48	45.3
	No	58	54.7
7. Type of family support	Manual support	10	9.4
	Emotional support	8	7.5
	Financial support	21	19.8
	Advice	13	12.3
	Manual & Financial	2	1.9
	Emotional & Advise	4	3.8
	Financial & Advise	4	3.8
	Manual, Emotional, Financial & advice	34	32.1
	Emotional, Financial & Advice	6	5.7
Manual, Emotional & Advice	4	3.8	
8. Type of enterprise	Fashion designing & tailoring	12	11.3
	Beauty parlour	6	5.7
	Confectionary & bakery	4	3.8
	Grocery shop	2	1.9
	Interior designing	12	11.3
	Medical store	4	3.8
	Cosmetic shop	66	62.3
	Owned funds	56	52.8
9. Source of finance	Borrowed funds from relatives, friends or family	22	20.8
	Loan from banks or other financial institutions	8	7.5
	Owned funds & Borrowed funds from relatives, friends or family	10	9.4
	Owned funds & Loan from banks or other financial institutions	10	9.4

Source: Primary data

3. Parveen Kumar (2015) found that the women as an entrepreneur is still at a nascent stage due to various social and personal problems such as poor finance facility, gender inequality, restriction in financial autonomy, inability to take

risk, poor support from financial institution etc. He asserted that on encouraging motivation and driving of large scale awareness campaign for cooperating, supporting and promoting women entrepreneurs in various fields of business activities.

4. Jadhawrao Madhavi Sugaraj and Dr. Salve P.S (2014) found that the participation of the women in the commercial activities has increased at rapid pace. They observed that the women entrepreneurs have an extensive aid in providing job opportunities, escalating gross production, creation of wealth, assets and exports. Their study also highlighted that the women entrepreneurs are clustered in micro enterprise of MSME which needs to be uplifted to small and medium enterprise for which active support of Government and various institution is vital.

III. OBJECTIVE OF THE STUDY

1. To study the demographic profile of women entrepreneurs in unorganized retail sector.
2. To identify the significant factors that motivates the women entrepreneur in starting or running their unorganized retail business.
3. To identify the major constraints that creates obstacle for women entrepreneurs in starting or running their unorganized retail business.

IV. RESEARCH METHODOLOGY

The research method is descriptive and analytical in nature. The primary data is collected by floating structured questionnaire via online communication means such as watsapps and email. The snow ball non- probability sampling technique was used to collect the data from 106 women entrepreneurs in Lucknow city of Uttar Pradesh.

V. SCOPE OF THE STUDY

The present study is confine to a sample of women entrepreneurs engaged in unorganized retail sectors in urban areas of the Lucknow city of Uttar Pradesh.

VI. LIMITATION OF THE STUDY

The researchers were able to collect data from 106 women entrepreneurs due to time constraint and inadequate access to women entrepreneurs in unorganized retail sectors. The study is limited to some selected women entrepreneurs of Lucknow city of Uttar Pradesh only. The study is not covering women entrepreneurs engaged in organised retail sectors, micro, small, medium and large scale industries and enterprises which becomes a basis for further research in these categories.

VII. DATA ANALYSIS AND INTERPRETATION

The above table 1 shows that there are 106 women entrepreneurs who participated in the study. Out of 106 women entrepreneurs, majority of the women belongs to age group of 18-28 years which are 43.4% and represents young women entrepreneurs. 52.8% percent women entrepreneurs are married. In context of educational qualifications majority of the women entrepreneurs are post graduates which are 62.3%. Majority of the married women entrepreneurs have no children which are 52.8%. 77.4% of the women entrepreneurs have work experience of the business they are managing. 54.7% of the women entrepreneurs donot consider their business as a main source of revenue which means they are supported by their family members or husband. 32.1% of the women entrepreneurs get manual, financial, emotional and advice support from their family members. Majority of the women entrepreneurs owns and manage cosmetic shop which are 62.3%. 52.8% of the women entrepreneurs use their own funds for the investment and management of their business enterprise. histograms, normal Q-Q plots and box plots

Onesample T-Test:

As per the Shapiro- Wilk's test, P value > 0.05 depicting the normality of data (Shapiro & Wilk, 1965;Razali & Wah, 2011). Histogram, normal Q-Q plots and box plots also showed that the data is approximately normal with a skewness of -0.541 (SE = 0.235) and a kurtosis of 1.269 (SE = 0.465) for total motivating factors scores and a skewness of -0.861 (SE = 0.235) and a kurtosis of -0.720 (SE = 0.465) for the total constraints factors scores (Cramer, 1998; Cramer & Howitt, 2004; Doane & Seward, 2011).

Table: 2: Motivating factors affecting women entrepreneur.

Motivating factors	Test value = 3			
	T	Df	Sig. (2-tailed)	Mean difference
1. Financial Independence.	17.786	105	0.000	1.453
2. high dissatisfaction in the current employment.	2.222	105	0.028	0.245
3. Unemployment.	-1.681	105	0.096	-0.189
4. Availability of surplus funds.	-4.623	105	0.000	-.415
5. Market opportunities.	13.587	105	0.000	0.943
6. Desire to improve financial condition.	16.001	105	0.000	1.151
7. Takeover of family business.	-5.324	105	0.000	-0.491
8. Adopted family business due to the death of the family member. (owner)	11.518	105	0.000	-1.057
9. To provide economic support to family.	7.142	105	0.000	0.698
10. Presence of self confidence and desire for social status.	12.823	105	0.000	1.094

Source: Primary data

The above table 2 exhibits the factors which have significant affect on the women entrepreneurs. Total 10 motivating factors are analysed and those factors which have P value < 0.05 are considered as significant factors which motivates women to become entrepreneur. Out of 10 motivating factors, 9 factors are found to be significant in motivating women entrepreneurs which are: financial independence, high dissatisfaction in the current employment, availability of surplus funds, market opportunities, desire to improve financial condition, takeover of family business, adopted family business due to the death of the family member (owner), to provide economic support to family, presence of self confidence and desire for social status. Only one factor have been found as insignificant i.e. unemployment since P value > 0.05 (0.096 > 0.05).

Faced by women entrepreneur

Constraints factors faced by women entrepreneur	Test value = 3			
	T	Df	Sig. (2-tailed)	Mean difference
1. Low level of confidence and motivation.	-2.132	105	0.035	-0.208
2. Lack of leadership qualities.	-3.333	105	0.001	-.321
3. Conservative and strict attitude of family.	-4.502	105	0.000	-0.509
4. Lack of support from family members.	-4.214	105	0.000	-0.434
5. Inadequate finance.	0.768	105	0.444	0.075
6. Difficulty in maintaining a balance between business and family responsibilities.	2.327	105	0.022	0.245

Source: Primary data

The above table 3 exhibits the constraint factors which creates hindrance for the women entrepreneur in managing their business. Out of total 6 factors, 5 constraint factors are found to be significant faced by the women entrepreneur since P value < (Level of significance) which are: low level of confidence and motivation, lack of leadership qualities, conservative and strict attitude of family, lack of support from family members and difficulty in maintaining a balance between business and family responsibilities. Only one constraint factor is found to be insignificant i.e. inadequate finance since P value > 0.05 (0.444 > 0.05).

VIII. CONCLUSION

Today we are in a better position with respect to women participation in the field of entrepreneurship. Still the percentage of women participation is low as compared to other developed and developing nations. The majority of women entrepreneurs are young falling into the age group of 18-28. Growth of women entrepreneurs can be a vehicle for their socio-economic empowerment. It has the power to create positive outcomes for businesses, societies and economies. Due to the socio-economic

transformation of Indian society, family support, increase in higher education, government initiatives e.t.c; have contributed to emergence of women entrepreneurs in large numbers. Mainstream government policies do not take into account their specific needs. In order to harness their full potential appropriate strategies should be formulated which must be in congruence with the field realities. Mental revolution and positive attitude and support from the side of the women families need to be encouraged and promoted. Women entrepreneurs face more social, cultural, economic and technical problems as compared to their male counterparts. The steps should be taken to make them aware of the technical and financial assistance and encourage them through concessions and initiatives.

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