

## **WOMEN ENTREPRENEUR'S CHALLENGES IN AMBERNATH TALUKA**

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### **ABSTRACT**

*The study attempts to identify key challenge faced by rural women entrepreneur and entrepreneurship. The study is based on primary data collected by administering questionnaire in 10 villages of Ambernath Taluka, Maharashtra and by selecting 10 rural women entrepreneurs from each village. The study shows that there exist multiple business opportunities for rural women entrepreneurs in rural India. Out of all the challenges faced by rural women entrepreneur, social challenge is the key (number one) challenge faced by rural women entrepreneurs.*

**Keywords:** Women entrepreneurs.

### **INTRODUCTION**

Today's women are taking more and more professional and technical degrees to cope up with market need and are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation. It is perhaps for these reasons that Government Bodies, NGO's, Social Scientists, Researchers 'and International Agencies have started showing interest in the issues related to entrepreneurship among women in India. Women entrepreneur's explore the prospects of starting a new enterprise; undertake risks, introduction of new innovations, coordinate administration & control of business & providing effective leadership in all aspects of business and have proved their footage in the male dominated business arena.

### **OBJECTIVES**

An attempt is made in this paper to assess and understand.

1. To study concept of rural entrepreneur and entrepreneurship.
2. To understand business opportunities available for rural women entrepreneurs.
3. To examine challenges faced by rural women entrepreneurs.

### **RESEARCH METHODOLOGY**

The study is based on secondary as well primary data. A questionnaire was administered in 10 villages. The selected villages are (V1) Ambeshiv Bk (V2) Done (V3) Kanhor (V4) Karav (V5) Nevali (V6) Pimploli(V7) Rahatoli (V8) Sai (V9) Vangani and (V10) Mulgaon

These 10 villages are from Ambarnath Taluka. From each village, 10 retail entrepreneurs are selected. Rope Vendor, Milk Seller, Tailor, Vegetable seller, Bangle seller, General Store and Kaikadi are the business.

V1 to V10 are the names of villages: Thus, from 10 villages, 10 rural women entrepreneurs are selected for the study purpose. It is not a random sampling but specific sampling. The total size of sampling is 100.

**Table 1.** Distribution of respondents

Sr. No	Entrepreneur Business	V	V	V	V	V	V	V	V	V	V	Total
		1	2	3	4	5	6	7	8	9	10	
1.	General Stores	2	2	2	2	2	2	2	2	2	2	20
2.	Kaikadi	1	1	1	1	1	1	1	1	1	1	10
3.	Vegetable Seller	2	2	2	2	2	2	2	2	2	2	20
4.	Bangle seller	1	1	1	1	1	1	1	1	1	1	10
5.	Tailor	1	1	1	1	1	1	1	1	1	1	10
6.	Rope Vendor	1	1	1	1	1	1	1	1	1	1	10
7.	Milk Seller	2	2	2	2	2	2	2	2	2	2	20
8.	<b>TOTAL</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>100</b>

The questionnaire was distributed and was collected by the researcher himself as the researcher belongs from one of the village.

The interpretation and analysis is dependent on frequency distribution and its converted percentage. For the study purpose, it is assumed that (i) multiple entrepreneur opportunities are available before rural women, but they are not coming out of traditional entrepreneurship, (ii) social challenge is the main challenge faced by rural women entrepreneurs, and (iii) social rural environment is not conducive to the development of rural women entrepreneurship.

### **Women entrepreneur**

Entrepreneur is a person who starts a business or an enterprise or a firm. An entrepreneur is the individual who initiates organize, manage and control the affairs of a business unit. While Say <sup>(1)</sup> and Marshall <sup>(2)</sup> put him as an organizer and speculator of a business enterprise, whereas Schumpeter referred him as an innovator <sup>(3)</sup>. It means, an entrepreneur starts the enterprise, organizes it, supervises it and engineers long run plan of the enterprise. He / She is especially motivated and a talented person, who implements new ideas, visualizes opportunities for introducing new products, techniques and new source of supply of required goods to consumers. Peter Drucker also agreed that innovation is the specific tool of entrepreneurs. Here, he defines “an entrepreneur is one who always searches for change, responds to it, and exploits it as an opportunity, entrepreneur’s innovative’ <sup>(4)</sup>. Entrepreneurship is the process of creating something new with value by devoting the necessary time and effort assuming the accompanying financial, psychic and social risks and receiving the resulting rewards of monetary and personal satisfaction and independence.

Thus, 'entrepreneurs' represent an owner and organizer and controller of the business. Then, what is rural women entrepreneurship and who is a rural woman entrepreneur?

Government of India (1984) has defined woman entrepreneur as "an enterprise owned and controlled by a women having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of employment generated in the enterprise to women". This definition does not suit to rural women entrepreneurs in India. Any rural woman or a group of rural women which innovates, imitates or adapts an economic activity may be referred as a rural woman entrepreneur. Secondly, rural woman entrepreneur could be defined as 'an adult rural woman who creates, owns, and runs an enterprise in rural area'.

### **Challenges faced by rural women entrepreneurs.**

The challenges faced by rural women entrepreneurs while conducting entrepreneurship or business are assessed here based on primary data; which was collected from 10 villages. From each village 10 entrepreneurs were involved in the survey. Therefore total sample is (10 villages X 10 sample) 100 respondents. As we selected only rural women entrepreneurs, it was difficult to assess and judge their entrepreneurship. In village where survey was collected it was observed that husband and wife (i.e. men and women) mostly jointly conduct the business. So some women are involved directly while others are involved indirectly in rural entrepreneurship. Why rural women entrepreneurs start business? Does money matter them? What are the annual sales? What are the sources of funds for them? What challenges or constraints or problems they face while doing the business are examined here. This section is organized as under for understanding challenges faced by them:

- 5.1 Profile of the respondents.
- 5.2 Importance of earning money.
- 5.3 Reasons for starting business.
- 5.4 Analysis of Social challenges faced by rural women entrepreneurs.

The interpretation and discussion is based on frequency distributions converted into percentage.

#### **5.1 Profile of the respondents:**

**Table 2.** Socio – economic profile of the respondents

<b>Sr.No.</b>	<b>Variable</b>	<b>% Distribution</b>
1	<b>Age in years</b>	
	Young (21-35)	32
	Middle (36-50)	47
	Old (>51)	21
2	<b>Marital Status</b>	
	Single	10
	Married	68
	Widow	16
	Divorced	6

**Table 2.** Socio – economic profile of the respondents (Contd....)

Sr.No.	Variable	% Distribution
3	<b>Education</b>	
	Up 7 <sup>th</sup> Std.	80
	8-10 <sup>th</sup> Standard	18
	Above 10 <sup>th</sup>	2
4	<b>Annual Income (in Rs.)</b>	
	Up to 7,000	78
	7,001-10,000	11
	10,001 – 12,000	7
	12,001 and above	4
5	<b>Occupation of Parents</b>	
	Traditional	96
	Non-Traditional	4

Table 2 reveals that

1. Majority respondents are middle (36-50) age; to the extent of 47 percent followed by young age group which is 32 percent.
2. 68 percent respondents are married in the sample size, 16 percent are widow, 10 percent are single and 06 percent are divorced.
3. 80 percent respondents are having education up to VII<sup>th</sup> standard only. 18 percent respondents have up to X<sup>th</sup> standard education any 2 percent are above X<sup>th</sup>.
4. Majority (i.e.78 percent) respondents have annual income less than Rs. 7,000/-.
5. Occupation of 96% respondents' parents was traditional.

Thus, socio-economic profile of the respondents shows that (1) majority respondents are middle age (2) majority respondent's marital status was married. The educational level was up to VII<sup>th</sup> standard. Majority respondents annual income was less than 7,000/- and the occupation of respondents parents was traditional before starting business.

### 5.2 Importance of earning money:

**Table 3.** Importance of earning money

Sr. No.	Importance	Agreed %
1.	Very important	90
2.	Important	08
3.	Somewhat important	02
4.	Not important	00
5.	Not at all important	00
	<b>TOTAL</b>	<b>100</b>

The importance of earning money is judged on the basis of Likert's five point scale. It is seen in terms of (1) very important (2) important (3) somewhat important (4) not important

and (5) not at all important. The responses of rural women entrepreneur respondents are presented in table 3.

It can be seen from Table 3 that out 100 rural women entrepreneur respondents 90 percent respondents have agreed the importance of earning money as very important whereas 8 percent and 2 percent respondents agreed that earning money is important and somewhat important. There is no one who stated that earning money does not and not at all important. It means 98 percent (90 + 8) rural entrepreneurs respondents agreed that earning money is important.

### 5.3 Reason and objective of starting entrepreneurship:

After interviewing most of the respondents, it was found that women empowerment concept is not known to rural women entrepreneurs. There are not aware about Government Schemes to woman entrepreneurs; instead they have the awareness on various other Schemes. Table 4 shows the reasons to start business in Likert Scale.

**Table 4.** Reasons to start business

Sr. No	Reason	Percentage		Total
		Agreed	Disagreed	
1	Government Scheme	10	90	100
2	Hobby	--	--	--
3	Women empowerment	5	95	100
4	Tradition	90	10	100
5	Other	8	92	100

Table 4 shows that

1. 10 percent rural women entrepreneur's respondents agreed that they are not motivated to start business by Government Scheme. It means availability of government scheme is not a motivating factor or reason to start the business.
2. 95 percent respondents have not agreed that women empowerment concept is the reason for starting business. In fact during discussion it was observed that rural women entrepreneurs do not know this concept much. Instead they are aware about a lot of other women development schemes.
3. 90 percent respondents agreed that tradition is the main reason to undertake the business.
4. Government Schemes, hobby, women empowerment or any other is not the reason to start business. Whereas traditionalist is the main reason to start business.

Thus, most of the rural women entrepreneurs started entrepreneurship because of tradition. It was their family business. It is also surprising to observe that women empowerment concept is un-awarded by rural women entrepreneurs.

### 5.4 Challenges faced by rural women entrepreneurs:

Rural women entrepreneur's performance is not as much progressive as desired due to various challenges faced by them such as:

- |                                      |                                |
|--------------------------------------|--------------------------------|
| 1. Personal challenges               | 2. Social challenges           |
| 3. Financial challenges              | 4. Marketing challenges        |
| 5. Managerial challenges             | 6. Technological challenges    |
| 7. Competition challenges            | 8. Lack of mobility challenges |
| 9. Educational challenges            | 10. Accounting challenges      |
| 11. Lack of Law knowledge challenges | 12. Other challenges           |

It was asked to the respondents, out of above challenges or constraints, which challenges are faced by them the most? Their response after survey is presented in Table 5.

**Table 5.** Preference for challenges faced by rural women entrepreneurs (Rank 1 to 12)

S. No.	Challenges	Percentage	Rank
1.	Social	89	1
2.	Financial	86	2
3.	Personal	70	3
4.	Marketing	56	4
5.	Technological	52	5
6.	Educational	50	6
7.	Competition	27	7
8.	Managerial	20	8
9.	Lack of Accounting knowledge	15	9
10.	Lack of Law knowledge	12	10
11.	Lack of mobility	10	11
12.	Other	18	12

Table 5 shows that social, financial, personal, marketing, technological changes and educational challenges are the main challenges faced by the rural women entrepreneurs. However, social challenge is the main hurdle in the rural women entrepreneurship development followed by financial and personal challenges. Lack of accounting knowledge, Law knowledge and mobility are the least constraints of rural women entrepreneurs.

### **5.5 Analysis of social challenges faced by rural women entrepreneurs:**

The rural women or a group of rural women who initiate, organize, operate and control a retail business enterprise on commercial basis in rural India is referred here as rural women entrepreneurs. It is assumed that social rural environment is not conducive to the development of rural women entrepreneurs or entrepreneurship.

The women entrepreneurial development especially rural women entrepreneurial development should be given top priority because historically initiation and sustenance of economic development depends upon the women entrepreneurs. Better supply of women rural entrepreneurs in any country can be an asset and inspiration for adequate development of Indian economy. The Indian GDP since 2006 is above 6 percent and at present it is 7.5 percent but contribution of women in it is very less. The GDP can be doubled then if women development is at par with men. Hence development of women entrepreneurs is main key of Indian economic development. Today, women entrepreneurs have been in short supply. The reason is - the latest entrepreneurial talent existing in all classes and in all areas and in all caste / community has not been noticed or tried fairly due to traditional social system and its

compulsion. In spite of the various measures taken by the government, and preferential treatment given to entrepreneurs to develop the entrepreneurs, the progress is not as much progressive as desired due to various challenges faced. The social challenges still exist and that too of far higher level.

Whether rural women entrepreneurs faced social challenge while conducting entrepreneurship are judged on the basis of whether there exists the traditional role prescription, social behavioral barriers, gender role ideology, psychological barriers, delimiting the outside movement, general social attitude of society and caste consciousness. The result of opinions is presented in Table 6.

**Table 6.** Social challenges faced by rural women entrepreneur

Sr.No.	Social Challenges indicators	Percentage	
		Yes	No
1	Traditional role prescription	89	11
2	Social behavioral constraints	92	8
3	Gender role ideology	88	12
4	Psychological constraints	82	18
5	De-limiting the outside movement	91	9
6	Old social attitude of rural society	85	15
7	Caste consciousness	96	4
	<b>Average</b>	<b>89</b>	<b>11</b>

It can be seen from Table 6 that

1. 89 percent rural women entrepreneur's respondents agreed that the rural Indian society expected women in traditional role prescription.
2. 92 percent respondents and 88 percent respondents state that they had faced social behavioral and gender role ideology constraint.
3. Psychological challenge is seen by 82 percent respondents and 91 percent respondents think that de-limiting the outside movement is a constraint.
4. 85 percent respondents faced general social attitude from rural society.
5. 96 percent respondents faced cast challenge.
6. Thus Table 6 clearly shows that 89 percent rural women entrepreneurs faced social challenges which restricted the fast progress of rural women entrepreneurs.

## CONCLUSION AND SUGGESTIONS

On the basis of above analysis it can be concluded that rural women or a group of rural women, who initiate, organize, manage, operate and control a business enterprise in rural India, is referred here as rural women entrepreneur or entrepreneurship. There exist multiple business opportunities to rural women entrepreneurs in rural India. Indian rural women entrepreneurs are facing social, financial, personal, marketing, technological, educational, competition, managerial etc. challenges. Of these, social challenge is the key (number one); followed by financial and personal challenge. Detail analysis of social challenge show that society expects from rural women entrepreneurs (1) traditional role prescription (9%), social behavior (92%), gender role ideology (88 %), prescribed psychological nature (82 %), de-limiting the outside movement (91%), old social attitude (85%) and caste system

approach(96%). Therefore to understand overall scenario of rural women entrepreneurship and entrepreneurs of rural India, and to suggest corrective measure and action plan, a high power commission should be appointed by Central Government at national level.

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