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# ENTREPRENEURS OF INDIAN WOMEN: MOTIVATIONS, BARRIERS AND PERFORMANCES

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### ABSTRACT

Women entrepreneurship development is an important part of human resource development. This paper focuses on exploring the barriers and motivations of women entrepreneurs. The study is based on both primary and secondary data. The primary data was collected through the well-structured questionnaire and distributed among the 100 women entrepreneurs. Surveys were carried in the area of New Delhi (India). The research found women entrepreneurs having primary responsibility for children, home and older dependent family members, poverty and illiteracy, borrowing loan, lack of finance, business size, age, lack of knowledge and experienced in marketing of products, poor managerial and technical skills, discriminations, multiple responsibilities, demographic factors, social, cultural and religious obstacles etc. The research has also identified that many women-owned enterprises were formed in the informal or unorganized sector. These new firms were concentrated in industries where women entrepreneurs have been active by tradition and the opening was mostly started among household-based enterprises. It is also described that there are various factors for success of women entrepreneurship like- education, hard work, skilled women, sincerity and honesty, best quality of product, and dedication have been recognized as the most significant factors.

**KEYWORDS:** Development, Entrepreneurship, Motivation.

**MSC:** 91D99

### RESUMEN

El desarrollo del espíritu empresarial de las mujeres es una parte importante del desarrollo de los recursos humanos. Este artículo se centra en explorar las barreras y motivaciones de las mujeres empresarias. El estudio se basa en datos primarios y secundarios. Los datos primarios se recopilieron a través del cuestionario bien estructurado y se distribuyeron entre las 100 mujeres empresarias. Las encuestas se realizaron en la zona de Nueva Delhi (India). La investigación encontró que las mujeres empresarias tenían la responsabilidad principal de los niños, el hogar y los miembros mayores de la familia dependientes, la pobreza y el analfabetismo, los préstamos, la falta de financiación, el tamaño de la empresa, la edad, la falta de conocimiento y experiencia en la comercialización de productos, habilidades gerenciales y técnicas deficientes, discriminaciones, responsabilidades múltiples, factores demográficos, obstáculos sociales, culturales y religiosos, etc. La investigación también ha identificado que muchas empresas propiedad de mujeres se formaron en el sector informal o no organizado. Estas nuevas empresas se concentraron en industrias donde las mujeres empresarias han estado activas por tradición y la apertura se inició principalmente entre empresas basadas en el hogar. También se describe que existen varios factores para el éxito del espíritu empresarial de las mujeres, como la educación, el trabajo arduo, las mujeres capacitadas, la sinceridad y la honestidad, la mejor calidad del producto y la dedicación han sido reconocidos como los factores más significativos.

**PALABRAS CLAVE:** Desarrollo, Emprendimiento, Motivación.

## 1. INTRODUCTION

The word Entrepreneurship is originated from the French word *entreprendre* that means “to undertake” (Burch, 1986). It’s mean a willingness to do something, and usually the person who exhibits the willingness is known as an entrepreneur. In Hindu scriptures, women are portrayed as the epithet of Shakti which means origins of power. By the using of the Shakti a woman can do anything (Nandy & Kumar, 2014).

In developing countries, small and medium enterprises are vital to the economic growth. Entrepreneurship carries on the process of economic development, promotes economic growth, job creation, and reduces rural unemployment and migration (OCCI, 2006; Al-sadi et Al., 2011). Developing countries require optimistically in dire to encourage women entrepreneurship as women workers is available on time to utilize the unexplored dimensions of business ventures (Ayesha Kalim).

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Entrepreneurship is measured as a vital constituent for not only globalization, but at the same time for creating various opportunities for future potential performers (Mitra, 2002). In all over the world, women are considered as the weaker gender physically and emotionally, therefore prospects open for them to develop into business professionals is an area still quite unexpected and needs attention (Wennekers, 1999). Entrepreneurship has been men-dominated phenomenon from the very early period. Women are considered not only as fairer gender, but also as weaker gender and always to depend on men folk in their family and outside, throughout their life. But, now time has changed the situation and brought women are most tremendous and inspirational entrepreneurs (Saidapur et al., 2012; Marlow, 2002).

Women entrepreneurship may be defined as a procedure when a woman or a group of women who start, organize and co-operate business enterprises. Khanka (2002) and Ahmad et al., (2011) defined women entrepreneurs as those who have commenced a business, is actively involved in administration, and owns at least 50 percent of the business and have been in operation for more than one year. The main characteristic of an entrepreneur is doing the entrepreneurial activities as to identify the market opportunities and employ them for their enterprise (Cabrera & Murricio, 2017; Venkataraman, 1997). The opportunities are circumstances when new products/services offered in the market and this circumstance benefited by the entrepreneurs depends on their skills and abilities (Ardichvili, 2013).

According to Buttner & Moore (1997) self-determination, self-esteem, expectation for recognition, career goal are the key drivers for taking up entrepreneurship by women. Sometime, women prefer such carrier path for discovering their inner potential in order to achieve self-satisfaction. However, the poor economic condition of the women, unemployment in the family, the responsibility of the family and divorce can compel women's entrepreneurial activities.

### **1.1 Women entrepreneurs in India**

In India, Kalpana Saroj was the first female corporate entrepreneur in post-independence India. She started working at the age of 16 in a garment factory to support her family. To start a business of her own, she used government loans allocated for scheduled caste people. She started a tailoring business and thereafter a furniture store. She further established a successful real estate business and she is always known for her entrepreneurial skills. She is a Padmasree Awardee of 2013.

A society in which women could not realize their full potential, such society loses out on the significant potential for innovation, economic growth, and job creation. For instance, a recent study showed that in India, measures to close the gender gap could lead to a 6.8-percent gain in GDP. Another study estimated that advancing women's equality in India could boost its GDP by \$0.7 trillion in 2025 or 16 percent as compared to the 'business as usual' scenario. Moreover, entrepreneurship remains critical to harness the economic potential of women and thus, achieve the sustainable development goals (SDGs) by 2030. (5)

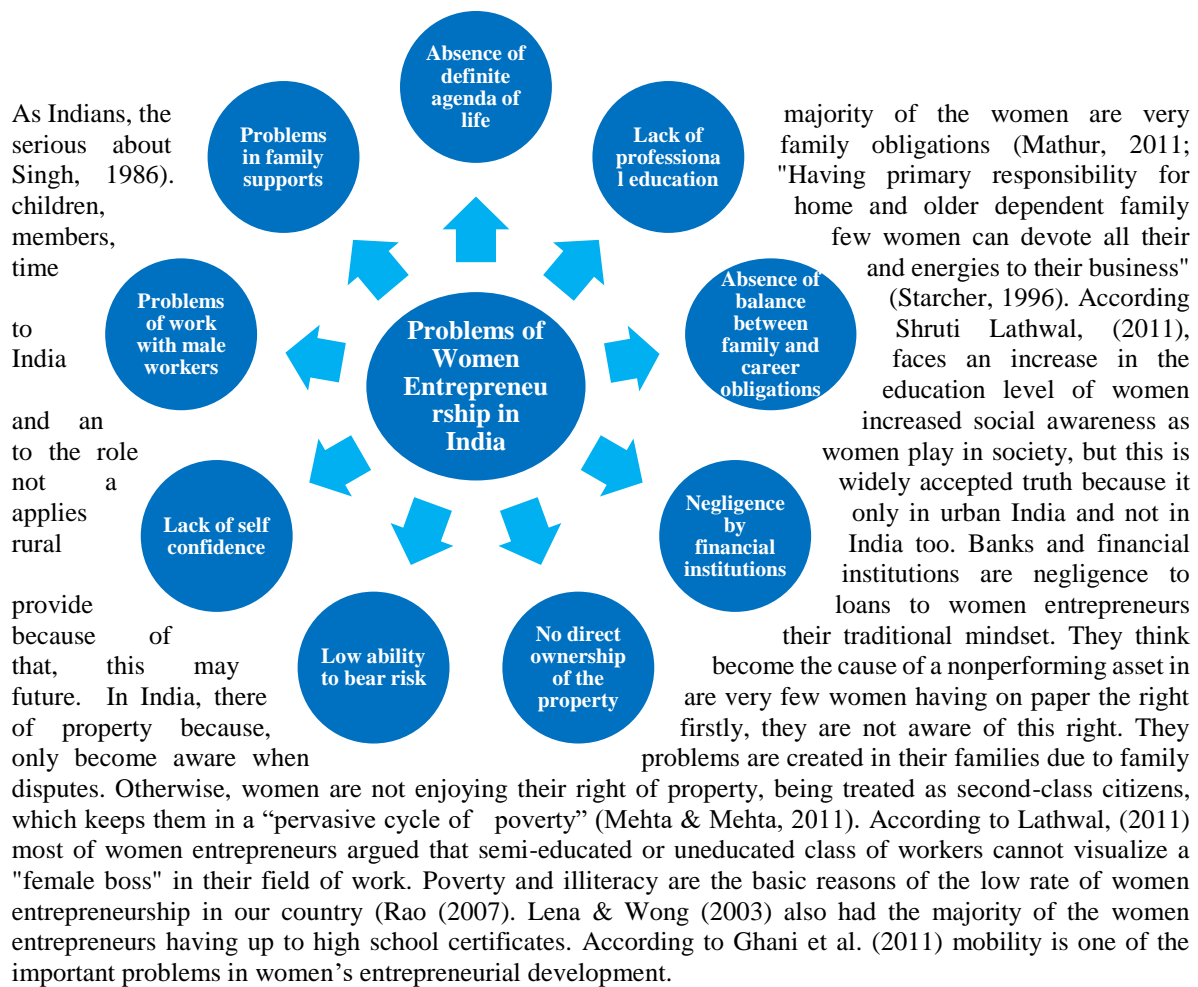
For economic growth of women and their economic independence, the entrepreneurship development process for women in India is increasingly being recognized. The micro, small and medium enterprise sector is attracting attention of the policy makers in the field of economic and development of India. The women's are engaged in MSME sector and the majority of them in the unorganized sector.

To empower the women through national policy for the employment of women (2001) the women is coming forward in the field of entrepreneurship. Women entrepreneurship is gaining importance in India in the wake of economic liberalization and globalization.

### **1.2 Challenges faced by Women Entrepreneurship in India**

The entrepreneurship of Women development is an essential part of human resources. Compared to other countries, the development of women entrepreneurship is very low in India, particularly in rural areas. However, women of the middle-class are not too interested to alter their role in fear of social hurdles. The progress is more visible among upper class families in urban cities in India.

There are a number of problems regarding women entrepreneurship in India, researcher having identified issues relating to social aspects, lack of professional education, problems of work with male workers, economic life, skill problems, negligence by financial institutions, lack of self-confidence, problems in family supports, courage etc are major problems of women entrepreneurship in India.



## 2. REVIEW OF LITERATURES

It is observed that the government subsidized development activities have benefited only a small segment of women and attitude’s of government administrators are still reserved that women could not run a business very well (Rajni & Mehta, 2014). The major difficulties are in borrowing loan, lack of finance, discriminations, multiple responsibilities, business size, age, lack of knowledge and experienced in marketing of products, poor managerial and technical skills, demographic factors, and social and cultural obstacles (Coleman, 2002; Makokha, 2006; Kinyanjui, 2006; Mwobobia, 2011; Nawaz, 2012; Vijayakumar & Naresh, 2013; Akehurst et al., 2012; Bhatnagar et al., 2017). However, they face a number of barriers such as social barrier, financial barrier, personal barrier, lack of confidence and fear of failure, market, and skills related barriers in the quest of achieving their ambition (Shapero & Sokol, 1982; Bartol & Martin, 1998; Garg & Agarwal, 2017). Al-shadi et al., (2011) also observed that barriers related to infrastructure, profession society and culture, legal system, behavior, and role, all affect women entrepreneurs. In other developing country like Ghana and Kenya the entrepreneurs faced many problems from a weak economy, limited access to capital, unreliable employees, and competition (Chu et al., 2005). McElwee & Riyami (2003) argue that genders disparity are enshrined in the Islamic holy book and Shari’a law, restrictive woman’s responsibility in the family to either that of a wife or a mother. Employers give priority to males, in employment and promotion, even if women command higher merits. Degadt (2003) revealed that most of the women entrepreneurs were married, followed by those singled, divorced and widowed.

### 2.1 Motivation Factors:

Kumbhar (2013) discussed no awareness about capacities, low ability to bear risks, problems of work with male workers, negligence by financial institutions, lack of self-confidence, lack of professional education, mobility constraints and lack of interaction with successful entrepreneurs are major problems of women entrepreneurship development in India.

This does not relate to all women. It has been found that on some issues, economic independence and success of women are seen as a threat to the control of women by men (Lutege & Wagner, 2002). There are several points that are required to provide entrepreneurial educational programs, orientation and skill development programs, and trainings in order to develop women entrepreneurs (Goyal & Prakash, 2011; Ekpe, 2011; Jill et al., (2007) concluded that physical capital and connection networks with training were essential for entrepreneurial success.

Pereira (2001) observed the personal achievement is considered as an essential motivation factor to start a new business for women entrepreneurs. These factors have been categorised into 2 categories: push and pull factors (McClelland et al., 2005; Schjoedt and Shaver, 2007). Push factors include the financial condition of the family, dissatisfaction in the present job, glass ceiling effect, divorce status, sickness or death of husband, etc. and pull factors include independence, personal growth, become one's own boss, recognition and identity in society, etc. (Kirkwood, 2009; Agarwal and Lenka, 2015; Agarwal et al., 2018).

## 2.2 Success Factors

Walker et al., (2007) argue that historically women were “pushed” rather than “pulled” into entrepreneurship, but recent studies have shown that now many women actively prefer self-employment specifically younger women. Shabana (2011) described that entrepreneurship is a key element of growth and development for developing countries. Women entrepreneurs require to be given assurance, freedom, and mobility to come out of their irrationalities (Ekpe, 2011; Nandy & Kumar, 2014). This may have substantially affected their self-confidence; inspiration and even their enthusiasm take risk, value that is closely related to success in business activity (Schumpeter, 2000; Jagero & Kushoka, 2011). Modarresi et al., (2016) discussed that those women, who were ambitious by some special goal, were also more successful than others and had some more inputs to business growth. Individual motivation, family structure, education, demography, unemployment, and social and economic environment are also various aspects influencing women entrepreneurship (Deodhar & Berad, 2013; Nandy & Kumar, 2014). A few women shared that when they are earning from business their husband cannot harass them, because they can take care of the family without any financial support of the husbands’ (Lwihula, 1999). Women entrepreneurs can significantly contribute to poverty reduction, mobilization of entrepreneurial initiatives, autonomy, and in accelerating the achievement of wider socioeconomic objectives (Belwal & Singh, 2008).

## 3. OBJECTIVES OF THE STUDY AND RESEARCH METHODOLOGY

1.To explore the problems in relation to women entrepreneurship in India.

2.To study the factors encouraging women to become entrepreneurs in India.

The study is based on both primary and secondary data. An extensive review of literature review pertaining to Indian women entrepreneurs: motivations and barriers formed the basis of the secondary data collection. Information pertinent to this study was extracted from the research includes research articles, web articles, magazines and newspapers. The primary data was collected through the well-structured questionnaire and distributed among the 100 women respondents. Surveys were carried in the area of New Delhi (India). To select the respondents for data collection convenience sampling is used. SPSS 16 software was used to precede the data.

## 4. RESULTS AND ANALYSES

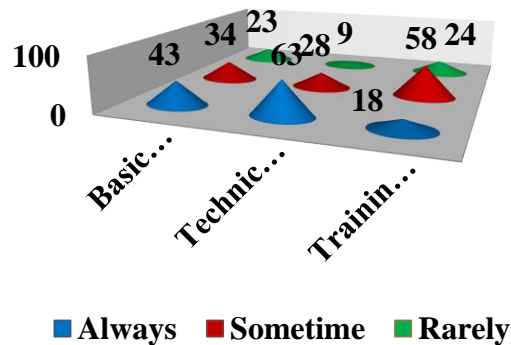
**Table 1: Profile of the respondents**

Education Qualification		
Undergraduate	23	23%
Graduate	47	47%
Post-graduate	30	30%
Age		
Below 25 years	26	26%
25 years to 50 years	63	63%
Above 50 years	11	11%
Marital Status		

Unmarried	36	36%
Married	48	48%
Divorced/Widowed	16	16%
<b>Monthly Income</b>		
Up to Rs 20,000	30	30%
Rs 20,001-Rs 40,000	39	39%
Rs 40001 to Rs 60,000	23	23%
Above Rs 60,000	08	8%

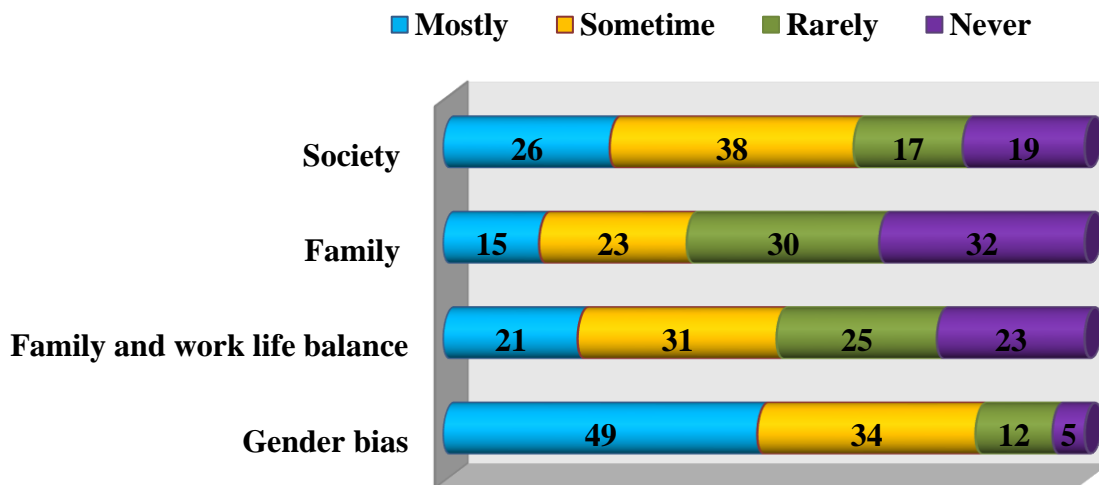
Source: Field Survey 2020

Table 1 shows the profile of the respondents (education qualification, age, marital status and monthly income). The educational qualification is divided into three categories (Undergraduate, Graduate and Postgraduate). Here 23 percent respondents fall in the Undergraduate category, 47 percent respondents are Graduate while only 30 percent respondents are Postgraduates. A Majority of the respondents (63 percent) are between 25 years -50 years of age. It is also evident that majority of the women respondents (69 percent) earned up to ₹ 40,000 monthly and (31 percent) of them earned more than ₹ 40,000 monthly. Similarly, 36 percent women are unmarried and 48 percent women entrepreneurs are married.



**Figure 1: Education barriers, technical qualification and training opportunities barriers**

Figure 1 shows the different barriers while become an entrepreneur. The result shows that 43 percent women entrepreneurs believes that un-educated women face lots of problem while they started their own business and a majority of the entrepreneurs (63 percent) think that technical qualification is essential for establish the business. Similarly, 58 percent women entrepreneurs observe that sometimes government should provide training facility for women entrepreneurs to encourage them.



**Figure 2: Social, Cultural and Political Barriers**

The study tried to find out the respondent's opinion towards social, culture and political barriers. From Figure 2, we can see that most of the respondents (64 percent) agree that society do not support for the women entrepreneurs, while 62 percent of the respondents reveal that they have started their own business with the help of family, and only 52 percent of the respondents reported that they face difficulties to manage family and work life, 83 percent women agreed that gender biasness is a major issue for working women.

**Table 2: Challenges faced by Women to becoming an Entrepreneur**

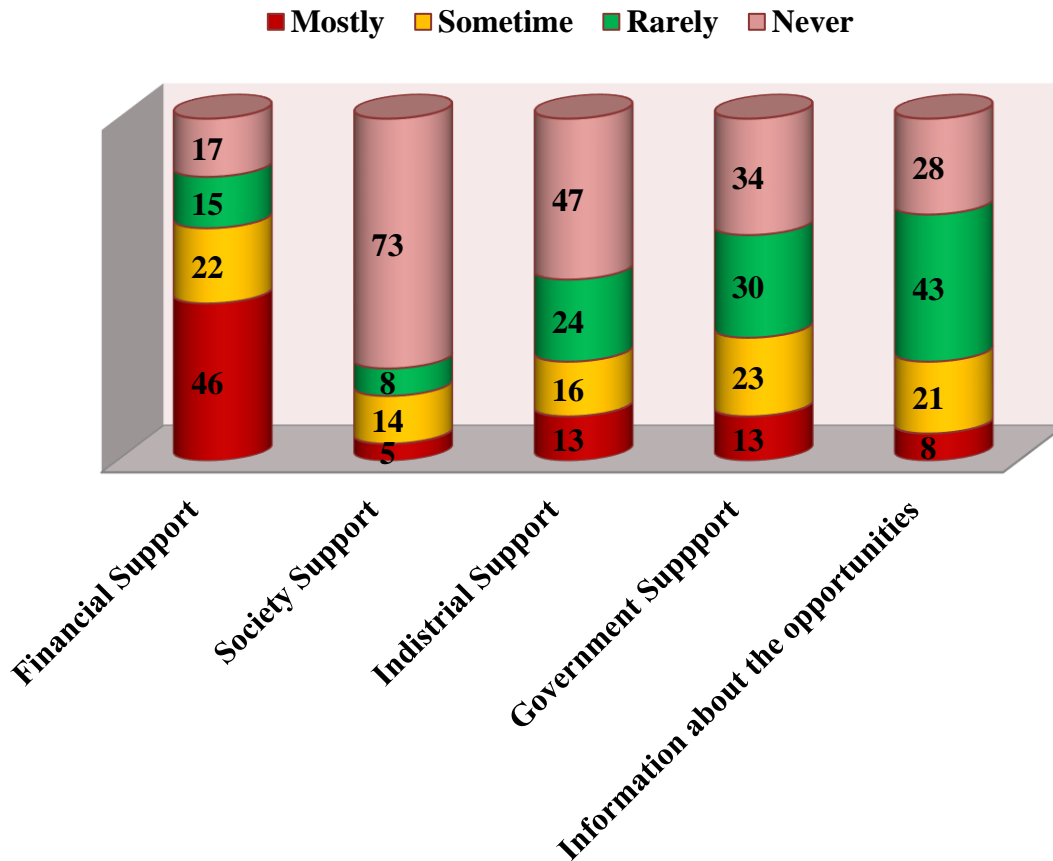
Statements	Mean	Standard Deviation
Problem with finance arrangement.	4.1436	1.6418
Lack of professional education	3.2679	1.1436
Lack of infrastructure	3.8813	1.5852
Lack of skills	3.6916	1.4328
Lack of self confidence	3.1443	1.2307
Problem in family support	3.1720	1.1084
Gender inequality	3.5339	1.5275

Source: Field Survey 2020

Table 2 depicts that challenges faced by women entrepreneurs in India once a business is started. The challenges facing by women entrepreneurs are financial issue with mean score of 4.1436. Other major challenges are lack of professional education 3.2679, lack of infrastructure 3.8813 and lack of skills with mean score of 3.6916. There are also some personal barriers related with lack of self-confidence and problem in family support with mean score of 3.1443 and 3.1720 respectively. Gender biasness is also one of the major problems which are faced by women entrepreneurs (mean score of 3.5339). On the issues of how women entrepreneurs perceived the relationship between the causes that motivated them into business.

**Problem Associated with Women Entrepreneurs:**

- Problem with finance arrangement.
- Scarcity of raw materials required for productive capacities.
- Competitive edge
- Family responsibilities
- Lack of professional education
- Domination by male
- Fear of failure
- Market related barrier
- Lack of skills
- Operational barriers
- Lack of infrastructure
- Lack of self-confidence
- Mobility Constraints
- Lack of interaction with successful entrepreneurs



**Figure 3: Motivational factors for Women Entrepreneurs**

Women entrepreneurs are evaluated motivation factors on the basis of their opinion. What they think, what they know about the Government policy, financial support for the women entrepreneurs and information about the opportunities etc are the subject matters which were evaluated through their opinion.

Figure 3 is precise with the various facts that were collected from the survey. It is shown that only 46% respondents are aware about that the financial support is given by the banks. 73% women entrepreneurs are aware of the fact that there is no society support for them. While 47% respondents are agreed that industries do not support for their business. Thus, 64% respondents are known the fact that they have not get any kind of government support or benefit for set-up their business. Only 43% respondents are aware about the opportunities which are given by the central and state governments for women entrepreneurs.

**Motivational Factors**

The Government of India has various schemes for women operated by different department and ministries. Some of these are:

- Rashtriya Mahila Kosh
- Prime Minister’s Rojgar Yojana (PMRY)
- Working Women’s Forum
- Indira Mahila Yojana
- Indira Priyadarshini Yojana
- Integrated Rural Development Programme (IRDP)
- Training of Rural Youth for Seld-Employment (TRYSEM)
- Khadi and Village Industries Commission
- Women’s Development Corporation Scheme (WDCS)
- Mahila Samiti Yojana

**Hypothesis**

H<sub>0</sub>: There is no significant difference in the mean of respondent opinion regarding motivation factors of women entrepreneurs across their various groups of monthly income.

H<sub>1</sub>: There is a significant difference in the mean of respondent opinion regarding motivation factors of women entrepreneurs across their various groups of monthly income.

H<sub>0</sub>:  $\mu_1 = \mu_2 = \mu_3 = \mu_4$

H<sub>1</sub>: Not all the means are equal

where,  $\mu_1$  = Up to Rs 20,000,  $\mu_2$ = Rs 20,001-Rs 40,000,  $\mu_3$ = Rs 40000 to Rs 60,000 and  $\mu_4$  = Above Rs 60,000

**Table 3: ANOVA result regarding motivation factors of women entrepreneurs across their various groups of monthly income**

	N	Mean	Standard Deviation	Sig.
Up to Rs 20,000	30	3.76	0.769	<b>.005</b>
Rs 20,001-Rs 40,000	39	3.69	0.868	
Rs 40000 to Rs 60,000	23	3.86	0.773	
Above Rs 60,000	8	3.91	0.787	
<b>Total</b>	<b>100</b>	<b>3.82</b>	<b>0.832</b>	

Source: Field Survey 2020

In Table 3, one way ANOVA shows that the respondent's opinion motivation factors of women entrepreneurs across their various groups of monthly income were statistically significant at (0.05) level of significance. Hence the null hypothesis formulated is rejected. It is revealed that all the category of women entrepreneurs (monthly income) strongly supports in favour of the motivation factors because it helps to support their family basic needs, improve their livelihood, and enhance their business.

Women who are internally motivated to set up a business that she is more concerned in willpower first and secondary give more effort and time to make it a success. Based on earlier studies, there are two factors that motivate women to become an entrepreneur. Naser et al. (2009) have described women in developing countries were motivated by push and pull factors. Push factor related with pessimistic condition whereas, the pull factor accredited to optimistic improvement.

According to them push factor may result from low income, lack of job opportunities and job dissatisfaction, while, most of the women entrepreneurs run their enterprises with their family support. Nowadays many women prefer to do work as serving by bringing in additional income, need for achievement, and desire for self-fulfillment, improve their standard and success may result from the pull factors (McClelland et al., 2005; Nearchou-Ellinas et. al., 2004)

H<sub>0</sub>: There is no significant difference in the mean of challenges faced by women entrepreneurs across their marital status.

H<sub>1</sub>: There is a significant different in the mean of challenges faced by women entrepreneurs across their marital status.

H<sub>0</sub>:  $\mu_1 = \mu_2 = \mu_3$

H<sub>1</sub>: Not all the means are equal

where:  $\mu_1$ = Unmarried,  $\mu_2$ = Married,  $\mu_3$ = Divorced/Widowed

**Table 4: ANOVA result regarding challenges faced by women entrepreneurs across their marital status.**

	N	Mean	Standard Deviation	Sig.
Unmarried	32	4.27	0.778	<b>.006</b>
Married	44	4.13	0.947	
Divorced/Widowed	14	4.36	0.584	
<b>Total</b>	<b>100</b>	<b>4.14</b>	<b>0.785</b>	

Source: Field Survey 2020

In Table 4, one way ANOVA defines that there is a significant difference in the mean of challenges faced by women entrepreneurs across their marital status were statistically significant at (0.006) level of significance. Hence the null hypothesis formulated is rejected.

It was observed that the majority of the respondents faced lots of problem while set-up their business and they are also not aware about the government policies and benefits for women entrepreneurs. It has suggested that



the Government should provide some entrepreneurial educational programs, orientation and skill development programs, and trainings in order to develop women entrepreneurs, so that they can short-out their family, financial and industrial problems.

## 5. CONCLUSION

Indian women entrepreneurs seem to perceive themselves as self-motivated enough to balance family responsibility and professional careers. Women who wish to become entrepreneurs must inspire some mental attitude in her to stand out in their field. Low profile is never to be jealousy, pride of the advantages and potentials, but should always keep a low profile for the advancement of the business that is run. High inspiration (family support, government funds, and finance support) is helpful for the women entrepreneurs.

A sustainable economy is a necessity for national growth as well as institutionalization of a democratic system. It is impracticable to accomplish the goal of a poverty free society without assimilation of women in the mainstream economy. A better education policy should be design to develop women entrepreneurs; special training should be offered for women entrepreneurs to improve their skills. All banks and financial institutions should offer financial support for women entrepreneurship development.

Women entrepreneurs should be created a group or club or committee of women entrepreneurs and it should be operated by members of the women union who are entrepreneurs in the community. Women club should also provide a platform as a self-help group for the newly entrepreneurs to build-up their business. They should also be meet up on a regular basis to share their ideas and experiences with other women entrepreneurs. The entrepreneurs club should also be provides some technical and professional training as well as management skills to women entrepreneurs for improving their business

The strength of inspiration can be obtained from anywhere. Future research requires to survey about the role of rural and urban women entrepreneurs in India, gender dimension and the influence of education levels and competitive edge, family and social issues on the role models that persuade of women entrepreneurs of India.

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