

# Constraints and Problems of Women Entrepreneurs: An Empirical study of Jodhpur District

Ritu Jakhar<sup>1</sup>, Dr.Gaurav Bissa<sup>2</sup>, Dr.Puneet Bafna<sup>3</sup>

<sup>1</sup>Research Scholar-Suresh Gyan Vihar University, Jaipur, India

<sup>2</sup>Associate Professor-Department of Management Studies , Govt. Engineering College, Bikaner, India

<sup>3</sup>Associate Professor & HOD –International School of Business Management, Suresh Gyan Vihar University, Jaipur, India

**Abstract**— *The primary objective of the present study is to identify the constraints and problems faced by women entrepreneurs while starting and managing their enterprise in Jodhpur district of western Rajasthan. Women entrepreneurs in manufacturing, trading and servicing sector were selected .100 samples were selected through simple random sampling. Primary data was collected through interview schedule. Data collected was suitably tabulated and analyzed and further conclusions were drawn. This paper also suggests some measures on the part of government and other organizations supporting the growth of women entrepreneurship. Suggestions are also given for existing and potential women entrepreneurs.*

**Keywords**—*Constraints, Enterprise, Entrepreneur, Problems, Women Entrepreneurship.*

## I. INTRODUCTION

In India the condition of women has been very poor since ages. They were never considered equal to men. In-fact they are deprived of many rights. This gender inequality not only hampers the growth of women but it also led to slow development of country as women comprise nearly half of the total population of India. Thus it is very important to improve the status of women and make them contribute in the growth and development of country. There can be various ways to improve the status and condition of women .Amongst them development of women entrepreneurship is the fastest way to improve their financial condition. Women entrepreneurs not only confer control over assets but also make her self - confident to take her own decisions. Now-a-day's countries are realizing the importance of women entrepreneurship and working towards the development of women entrepreneurship. The entrepreneurship of women is considered to be an effective instrument to the economic development and empowerment of women [1]. A women enterprise is defined as "an enterprise owned and controlled by a woman having a minimum financial

investment of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women". According to Schumpeter an entrepreneur is one who introduces something new into the economy .In Indian context; entrepreneur is more an adapter than a true innovator. In a nutshell, women entrepreneurs are those women who think of a business enterprise, initiate it, organize and combine the factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running a business enterprise.

## II. REVIEW OF LITERATURE

Rathore and Chhabra, (1991) according to them, Indian women found it very difficult to balance themselves to the dual role that they have to play as traditional housewives and to compete with men in the field of business and industry [2].Hurley (1992) analyzed that acquiring capital and other recourses for the business has been a problem area for women [3]. H.Kirve and A.Knitkar, (1993) in their study on "Entrepreneurship at the grass roots: Developing the income generating capabilities of rural women," concluded that if women are financially strong they gain both visibility and voice at workplace, community and home. This has an impact on their social status in terms of increase in their literacy, education of their children and family well being. Finally it was concluded that empowerment of women helps in economic development of society [4]. Narasaiah and Ramakrishnaiah (2000) conducted a study of DWCRA programme in Cuddapah district. It was analyzed that members of DWCRA were facing problems in area of finance, marketing and production [5]. Dhameja (2004), in his study on women entrepreneurs analyzed that socio-personal is the major problem faced by women entrepreneurs [6].Nayyar and Pooja (2007), in their study on constraints faced by women entrepreneurs observed that women face the problem of marketing, production, finance, health problems, and work place facility. They

observed that financial problems are related to non-availability of long-term finance, regular and frequent need of working capital. Lack of transport facility and poor location of shop are major marketing problems [7].Rajni (2008) in her study observed that lack of self-confidence in women leads to many external problems such as ineffective administration, inability to manage finance –related issues and marketing problems [8].

### III. OBJECTIVES OF THE STUDY

- 1) To study the constraints and problems faced by women entrepreneurs of Jodhpur district.
- 2) To suggest recommendations based on the study.

### IV. RESEARCH METHODOLOGY

Sample of 100 women entrepreneurs was randomly selected from Jodhpur district. Secondary data was collected from DIC office and primary data was collected with the help of interview schedule .Data collected was suitably tabulated and analyzed. Further conclusions were drawn and recommendations were given.

### V. CONSTRAINTS AND PROBLEMS FACED BY WOMEN ENTREPRENEURS

While establishing and managing the enterprise women entrepreneurs are facing lot of problems. The nature and amount of problems may be different from their male counterparts. Some of the problems faced by women entrepreneurs are classified and discussed below.

- 1) Socio-Personal Problems
  - a) Indifferent attitude of society
  - b) Dual Duties
  - c) Resistance from husband/family at the time of start up of enterprise
  - d) Lack of education
- 2) Marketing Problems
  - a) Lack of travelling mobility
  - b) Collection of payment
  - c) Stiff Competition
  - d) Scarcity of raw material
- 3) Financial Problems
  - a) Unable to understand the nitty-gritty of Financial Management
  - b) Reluctance by Financial institutions to extend credit to women
- 4) Production Problems
  - a) High cost of Production
  - b) In ability to keep pace with the recent advances in technology.

### VI. OBSERVATION AND RESULT

*Table 1 :Distribution of sample respondents according to Socio-Personal Problems faced by Women during the course of starting & managing the enterprise/business*

Socio-Personal problems	No. of Respondents
Indifferent attitude of society	12
Dual Duties	43
Resistances from Husband/family at the time of start up of business	18
Lack of Education	27
Total	100

*Source: Field Survey*

Interpretation: Majority of women entrepreneurs (43%) are facing the problem of dual duty of managing the house and enterprise as the major socio-personal problem.27% respondents are facing the problem of lack of education,18% are facing the problem of resistance from husband /family at the time of startup enterprise. While only 12 %are facing the problem of indefinite attitude of the society.

*Table 2 Distribution of sample respondents according to Marketing Problems faced by Women during the course of starting & managing the enterprise/business*

Marketing Problems	No. of Respondents
Lack of Travelling Mobility	8
Collection of Payment	40
Stiff Competition	32
Scarcity of Raw Material	20
Total	100

*Source: Field Survey*

Interpretation: Majority of women entrepreneurs (40%) are facing the problem of collection of payment as the major marketing problem in running their enterprise.32% are facing the problem of stiff competition, 20% are facing the problem of scarcity of raw material and 8% are facing the problem of lack of travelling mobility.

*Table 3 Distribution of sample respondents according to Financial Problems faced by Women during the course of starting & managing the enterprise/business*

Financial Problems	No. of Respondents
Unable to understand the nitty-gritty of Financial Management	58
Reluctance by Financial institutions to extend credit to women	42
Total	100

*Source: Field Survey*

Interpretation: 58% women entrepreneurs are facing the problem of not understanding the nitty-gritty of financial management and 42% are facing the problem of reluctance by financial institution to extend credit to women.

Table 4 Distribution of sample respondents according to Production Problems faced by Women during the course of starting & managing the enterprise/business

Production Problems	No. of Respondents
High cost of Production	58
In ability to keep pace with the recent advances in technology	42
Total	100

Source: Field Survey

Interpretation: 58% women entrepreneurs are facing the problem of high cost of production and 42% are facing the problem of in ability to keep pace with the recent advances in technology.

## VII. RECOMMENDATIONS

- Government should introduce some schemes exclusively for women entrepreneurs who are under graduates or not well educated.
- Potential women entrepreneurs should be identified and free workshops should be organized for them to make them aware of latest technology and market trends.
- Easy and flexible loan policy should be formed for women entrepreneurs.
- Marketing facilities and raw material should be provided to women entrepreneurs to solve their problem of dependency of middle men and procurement of raw material.
- Efforts should be made to educate more and more women.
- Society as whole should realize the importance of women empowerment and entrepreneurship and should change its attitude towards women.
- Apart from the traditional area, more avenues should be identified for potential women entrepreneurs.

## VIII. CONCLUSION

Through this paper the various problems faced by women entrepreneurs in Jodhpur district have been identified. Based on the results of the study a number of recommendations and suggestions have been given which can be used by the government for improving the conditions of women entrepreneurs.

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