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Socio-Familial and Marketing Problems Faced by Women Entrepreneurs: An Analytical Analysis

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ABSTRACT

In India, empowering women through entrepreneurship has become an integral part of our development efforts because of three important reasons viz. women development, economic growth and social stability. The study was conducted in two randomly selected districts i.e., Hoshiarpur and Roopnagar on 120 women entrepreneurs of the sub-mountainous Punjab. Lack of experience in financial matters was the most prevalent problem for the registered entrepreneurs with weighted average 2.19 followed by poor risk-taking capacity with weighted average 2.08 and ranked II. The socio-familial problems for registered and un-registered enterprises was lack of appreciation (Rank I) followed by lack of their role acceptance (Rank II). The production related problem was reported prominently by un-registered entrepreneurs and they were found unaware about the loaning schemes and lacking with the proper guidance. The intense market competition was most widespread problem in both the enterprises. Study suggested that un-registered enterprises should be motivated and guided to get their enterprise registered to draw benefits and to make them economically viable and vibrant.

Key words : Women entrepreneurs; Micro-enterprises; Socio-familial problems;

According to Ministry of Micro, Small and Medium Enterprises (MSME), any business which has an investment in plant and machinery or equipment less than one crore and annual turnover less than five crores is called micro-enterprises (w.e.f. 1st July, 2020). Microenterprises are also known as poor people's businesses (Pratibha, 2017). In India, empowering women through entrepreneurship has become an integral part of our development efforts because of three important reasons viz. women development, economic growth and social stability. Increasing dependency on service sector has created various entrepreneurial opportunities especially for women where they can polish their skills with maintaining proper balance in their life (Mishra et al., 2009 and Singh et al., 2015). Women plays a vital role of catalyst in social and economic development of the country like India. In developing country like India

they have to face myriad socio structural hurdles but in spite of that they are running the micro enterprises and that too in large numbers. This has become possible due to the provision of micro finance. Microfinance is the reason that self-help groups has attained the success especially in rural areas. Rural women are doing wonders by their effectual and competent involvement in entrepreneurial activities (Vani, 2013).

In July, 2020 Punjab has sanctioned Rs 2,166 crore to MSMEs units under the Emergency Credit Line Guarantee Scheme (ECLGS) with more additional benefits Anonymous, (2020) and facilitate the market of the MSMEs product. Punjab government is making efforts to facilitate the online selling of products (Roy, 2019). These conditions are providing an optimum environment for the enterprises to excel in Punjab. Punjab has three socio cultural zones viz. Malwa, Doaba and Majha different kinds of enterprises are

working majorly catering to region specific need, taste and demand etc. using locally procured raw materials. Self-help groups have provided a stage for women entrepreneurs to shine in Punjab. Every district has many functional self-help groups which is an effort in the direction of establishing a successful enterprise. However, in their effort, women do face enormous challenges. The present paper is an effort to gauge the constraints faced by women entrepreneurs in sub mountainous region of Punjab.

METHODOLOGY

The present study was conducted in the sub-mountainous region of Punjab. This region is also known as *Kandi* belt and covers 9.5 percent of total geographical area of the state (*Anonymous, 2019*). This region was selected as it has significant participation of women in microenterprises as compared to other regions of the state. It is appearing as a new area for the emergence of women entrepreneurs. The study was conducted in year 2020-21 on 120 women entrepreneurs from randomly selected two districts i.e., Hoshiarpur and Roopnagar (Ropar) of Punjab. Hoshiarpur was a district where already many enterprises had been established and new were coming to function (*Kaur, 2014* and *Singh, 2012*).

After the selection of districts, "all women enterprises" were randomly selected from the list procured from various sources like Krishi Vigyan Kendras (KVKs) and Regional Research Stations (RRSs) of Punjab Agricultural University (PAU) and Farmer Advisory Service Centre (FASC). The study contacted only those enterprises which were functional enterprises in both districts. Further proportionally from each district five enterprises were contacted of which two were registered and three were un-registered thus a total of 10 enterprises comprised the sample for study.

Study found that in majority of the enterprises a minimum of twelve women entrepreneurs were engaged in entrepreneurial activities though some had little more than twelve members. So after the selection of enterprises, twelve respondents were selected from each enterprise making the total sample size of 120 respondents. In all, from the selected 4 registered and 6 un-registered enterprises there were a total of forty-eight respondents who belonged to the registered

enterprises and seventy-two belonged to the un-registered enterprises.

Mean score : It was calculated to sum up the characteristics of whole group of figures. It was obtained by adding up all the scores and dividing their total by number of observations.

Weighted average : Weighted average was used in order to find out the most prevailing problems by ranking them with the usage of weighted scores.

$$W = \frac{\sum_{i=1}^n w_i \cdot x_i}{\sum_{i=1}^n w_i}$$

Where,
 W= weighted average
 n= number of terms to be averaged
 w_i = weight applied to x values
 x_i = data values to be average

RESULTS AND DISCUSSION

An attempt was made to analyze the problems faced by women in their enterprises. There were many obstacles which posed hindrance for women to achieve their goals. These problems were classified into personal, socio-familial, production related and market related problems.

Personal problems: The personal problems included the problems faced by women on personal level outside the family and social affairs during their venture in business. The weighted averages and rank were analyzed for both registered as well as un-registered enterprises. The perusal of Table 1 reveals that the most prevalent problem for the registered enterprises was lack of experience in financial matters (Rank I) with weighted average 2.19 followed by poor risk-taking capacity with weighted average 2.08 and ranked II. The main reason was that as women were new in these endeavors and our society being patriarchal women are socialized to depend on men for economic as well as psychological support. So, women found themselves lacking in financial matters as well as felt themselves as risk averters. This was also the reason they were lacking in the ability to plan ahead (1.92, Rank III). As the respondents were carrying the dual responsibility of being a householder and running the venture(s) they also found themselves in role conflicting situation and ranked II with weighted average 1.83. The respondents from un-registered enterprises faced similar kind of problems. Poor risk-taking capacity was ranked I with weighted average 2.36 by majority of the respondents

Table 1. Distribution of respondents on the basis of their response to personal problems

Personal problems	Registered (n ₁ =48)		Never	Sometimes	Always	Weighted average	Rank
	Un-registered (n ₂ =72)						
Role conflict	Registered		16 (33.33)	24 (50.00)	8 (16.67)	1.83	IV
	Un-registered		8 (11.11)	34 (47.22)	30 (41.67)	2.30	III
Health Problems due to drudgery prone routine	Registered		20 (41.67)	22 (45.83)	6 (12.50)	1.71	VI
	Un-registered		24 (33.33)	38 (52.78)	10 (13.89)	1.80	VI
Lack of time for self	Registered		14 (29.17)	30 (62.50)	4 (8.33)	1.79	V
	Un-registered		22 (30.56)	44 (61.11)	6 (8.33)	1.78	VII
Lack of confidence	Registered		18 (37.50)	28 (58.33)	2 (4.17)	1.67	VII
	Un-registered		24 (33.33)	36 (50.00)	12 (16.67)	1.83	V
Poor risk taking capacity	Registered		10 (20.83)	24 (50.00)	14 (29.17)	2.08	II
	Un-registered		6 (8.33)	34 (47.22)	32 (44.44)	2.36	I
Lack of ability to plan ahead	Registered		10 (20.83)	32 (66.67)	6 (12.50)	1.92	III
	Un-registered		12 (16.67)	34 (47.22)	26 (36.11)	2.19	IV
Lack of experience in financial matters	Registered		8 (16.67)	23 (47.92)	17 (35.42)	2.19	I
	Un-registered		8 (11.11)	33 (45.83)	31 (43.06)	2.32	II

Note: Figures in the parentheses indicate percentage

Table 2. Distribution of respondents on the basis of their response to socio-familial problems

Socio-familial problems	Registered (n ₁ =48)		Never	Sometimes	Always	Weighted average	Rank
	Un-registered (n ₂ =72)						
Lack of family support	Registered		27 (56.25)	19 (39.58)	2 (4.17)	1.48	VII
	Un-registered		25(34.72)	33(45.83)	14(19.44)	1.85	VII
Less time for family affairs	Registered		15 (31.25)	25 (52.08)	8 (16.67)	1.85	V
	Un-registered		22 (30.56)	31 (43.06)	19 (26.39)	1.96	V
Family disputes	Registered		27 (56.25)	19 (39.58)	2 (4.17)	1.48	VII
	Un-registered		28 (38.89)	32 (44.44)	12 (16.67)	1.78	VIII
Less time for social affairs	Registered		11 (22.92)	31 (64.58)	6 (12.50)	1.90	III
	Un-registered		21 (29.17)	39 (54.17)	12 (16.67)	1.88	VI
Lack of social contacts	Registered		18 (37.50)	25 (52.08)	5 (10.42)	1.73	VI
	Un-registered		13 (18.05)	35 (48.61)	24 (33.33)	2.15	III
Male dominance	Registered		14 (29.17)	26 (54.17)	8 (16.67)	1.88	IV
	Un-registered		17 (23.61)	39 (54.16)	16 (22.22)	1.99	IV
Lack of appreciation	Registered		7 (14.58)	34 (70.83)	7 (14.58)	2.00	I
	Un-registered		7 (9.72)	40 (55.56)	25 (34.72)	2.25	I
Lack of social acceptance	Registered		13 (27.08)	23 (47.92)	12 (25.00)	1.98	II
	Un-registered		12 (16.67)	31 (43.06)	29 (40.28)	2.24	II

Note: Figures in the parentheses indicate percentage

Table 3. Distribution of the respondents on the basis of their response to production related problems

Production related problems	Registered (n ₁ =48)	Never	Sometimes	Always	Weighted average	Rank
	Un-registered (n ₂ =72)					
Power and water shortage	Registered	25 (52.08)	21 (43.75)	2 (4.17)	1.52	VIII
	Un-registered	24 (33.33)	36 (50.00)	12 (16.67)	1.83	IX
Lack of skilled members	Registered	19 (39.58)	24 (50.00)	5 (10.42)	1.71	V
	Un-registered	21 (29.17)	35 (48.61)	16 (22.22)	1.93	VI
Management problems	Registered	12 (25.00)	34 (70.83)	2 (4.17)	1.79	II
	Un-registered	17 (23.61)	35 (48.61)	20 (27.78)	2.04	IV
Inadequate infrastructure	Registered	21 (43.75)	24 (50.00)	3 (6.25)	1.63	VII
	Un-registered	15 (20.83)	37 (51.39)	20 (27.78)	2.07	III
Non availability of raw materials	Registered	22 (45.83)	21 (43.75)	5 (10.42)	1.65	VI
	Un-registered	24 (33.33)	33 (45.83)	15 (20.83)	1.88	VIII
Non availability of machines and equipment	Registered	17 (35.42)	25 (52.08)	6 (12.50)	1.77	III
	Un-registered	16 (22.22)	44 (61.11)	12 (16.67)	1.94	V
High cost of production	Registered	5 (10.42)	25 (52.08)	18 (37.50)	2.27	I
	Un-registered	5 (6.94)	39 (54.17)	28 (38.89)	2.32	II
Low productivity in enterprises	Registered	17 (35.42)	26 (54.17)	5 (10.42)	1.75	IV
	Un-registered	22 (30.56)	35 (48.61)	15 (20.83)	1.90	VII
Loaning procedure of financial institutes	Registered	21 (43.75)	18 (37.50)	9 (18.75)	1.75	IV
	Un-registered	8 (11.11)	28 (38.89)	36 (43.06)	2.39	I

Note: Figures in the parentheses indicate percentage

followed by lack of experience in financial matters (2.32, Rank II). They further revealed that they often faced role conflicting situation (2.30, Rank III) as they had to meet challenging expectations placed of being good daughter in law, mother, wife along with newly placed expectations of being an earner for the family. Last rank was assigned to lack of time for themselves with the weighted average of 1.78. Overall, the respondents faced problems related to financial matters along with poor risk-taking capacity. Similar results were stated by *Murumkar (2015)*.

Socio-familial problems : Ranking of Socio-familial problems included the problems experienced by women entrepreneurs majorly within the household predominantly due to prevalence of patriarchal norms which substantiate and value ‘culture of silence’. Data in Table 2 revealed that in both registered and un-registered enterprises the most reported problems were lack of appreciation (Rank I) followed by lack of acceptance (Rank II). As of the fact that society of Punjab is characterized by male superiority and their dominance, so they were not accepted and appreciated as their counterparts. The study further revealed that

due to busy schedule the women entrepreneurs were unable to spare time to attend to social obligation due to their friends and relatives as they had less time to attend social affairs (1.90, Rank III) followed by male dominance (1.88, Rank IV) in registered enterprises. Less social contacts (2.15, Rank III) and male dominance (1.99, Rank IV) was reported by entrepreneurs in un-registered enterprises. The respondents further told that due to their busy schedule they got a little time for their own family affairs (Rank V) in both registered and un-registered enterprises. In spite of male dominant, families of most of the entrepreneurs extended support to them and very few stated families dispute due to their engagement in micro-enterprise (Rank VII and VIII). Overall, the results stated that lack of appreciation followed by lack of social acceptance by the society were the major problems faced by the women entrepreneurs in the study area.

Production related problems: Production is the core of any business organization affecting the entire output of an enterprise. It refers to manufacturing, acquiring and developing products for the market. Production related problems include problems observed in the

Table 4. Distribution of respondents on the basis of their response to market related problems

Market related problems	Registered (n ₁ =48)	Never	Sometimes	Always	Weighted average	Rank
	Un-registered (n ₂ =72)					
Lack of access to market information	Registered	15 (31.25)	29 (60.42)	4 (8.33)	1.77	VI
	Un-registered	14 (19.44)	34 (47.22)	24 (33.33)	2.14	IV
Inadequate road linkage	Registered	26 (54.17)	16 (33.33)	6 (12.50)	1.58	VII
	Un-registered	34 (47.22)	33 (45.83)	5 (6.94)	1.60	V
High transportation cost	Registered	4 (8.33)	27 (56.25)	17 (35.42)	2.27	IV
	Un-registered	5 (6.94)	25 (34.72)	42 (58.33)	2.51	I
Low seasonal demand	Registered	2 (4.17)	23 (47.92)	23 (47.92)	2.44	III
	Un-registered	6 (8.33)	28 (38.89)	38 (52.78)	2.44	II
Intensive market competitions	Registered	3 (6.25)	15 (31.25)	30 (62.50)	2.56	I
	Un-registered	7 (9.72)	21 (29.17)	44 (61.11)	2.51	I
Continuous change in demand patterns	Registered	1 (2.08)	22 (45.83)	25 (52.08)	2.50	II
	Un-registered	5 (6.94)	30 (41.67)	37 (52.39)	2.44	II
Lack of improved technology	Registered	14 (29.17)	25 (52.08)	9 (18.75)	1.90	V
	Un-registered	14 (19.44)	27 (37.50)	31 (43.06)	2.24	III

Note: Figures in the parentheses indicate percentage

way to produce items. Data in Table 3 revealed that in registered enterprises most prevalent problem was a very high cost of production (2.27, Rank I). The respondents felt that since they were small scale producers, they had to spending much more on the overhead and as a result they were unable to offer products at competitive prices and hence suffered on account of performance. In un-registered enterprises, most prevalent problem was loaning procedure by financial institutes (2.39, Rank I). This problem was prevalent because they were unaware about the loaning schemes and lacking with the proper guidance. In registered enterprises, respondents found procedure to obtain the loan too lengthy. In both the enterprises, they had the problem of management (1.79, Rank II; 2.04, Rank IV) regarding purchase and sale of the products. Non-availability of machines and equipment's was also reported by some registered entrepreneurs (weighted average 1.77 and 1.94, and ranked III and V) respectively. Study further revealed that they had lack of skilled members (1.71, Rank V; 1.93, Rank VI) who could fill the place of those who had left (due to marriage and migration) which resulted in the low productivity of items produced (1.75, Rank IV; 1.90, Rank VII). The least occurring problems were non availability of raw material (1.65,

Rank VI; 1.88, Rank VIII) and power/water shortage (1.52, Rank VIII; 1.83, Rank IX).

Market related problems: The data in Table 4 revealed that intense market competition (2.56, Rank I; 2.51, Rank I) was most widespread problem in both the enterprises. The respondents divulged that due to lack of centralized planning at block or village level, many entrepreneurs indulged in producing similar products (e.g. pickles, embroidered suits) which induced to much completion and depressed the prices of the product(s). In addition to market competition, the problem of high transportation cost (2.51, Rank I) was also prevalent in un-registered enterprises. The respondents of un-registered enterprises did not own personal vehicle for transportation, so they only use public services for transportation to sale their products in other towns causing delay in supply of product and further losing an edge with the ones who own means of transport. Further analysis revealed that cutting edge technology and innovation of big enterprises and their price competitiveness, new items were being introduced in the market which cause less demand for their products (2.50, Rank II; 2.44, Rank II) followed by lack of improved technology (1.90, Rank V; 2.24, Rank III). The change in purchase pattern cause low seasonal demand (2.44, Rank III;

2.44, Rank II). The least prevalent problems were lack of access to market information (1.77, Rank VI; 2.14, Rank IV) and inadequate road linkage (1.58, Rank VII; 1.60, Rank V).

CONCLUSION

Empowering women through entrepreneurship had a strong impetus in substantiating women's development. Their participation in economic endeavors had significantly impacted their perspective towards themselves and their household. Microenterprises had provided them with a much-needed platform to explore their capabilities and caliber, thus helped in building their capacity. The most prevalent problem for the registered enterprises was lack of experience in finances followed by poor risk-taking capacity. Women entrepreneur in

unregistered enterprises had difficulties in getting loans from institutional sources and ended up in higher cost of production because of their dependency on non-institutional sources in India. The intense market competition was most widespread problem in both the enterprises. So, customization, variety and value addition in the products can reduce the problem of stiff competition and low prices arisen due to same product by all micro-enterprises of the region. Study suggested diversified and need based training programmes offered by Government and Non-Government Organizations for promoting economic viability of micro entrepreneurs of the region.

CONFLICT OF INTEREST

The authors declare that they have no conflicts of interest.

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