

# Asian Resonance

## Problems Faced by Women Entrepreneurs in Running Micro Enterprises of Odisha: A Case Study of Keonjhar District

### Abstract

The present paper is an attempt made by the researchers to study the problems faced by women entrepreneurs in Keonjhar district of Odisha. The other objective of this paper is to examine the significant relationship between age of the women entrepreneurs and different problems faced by them. The data used in the paper are both Primary and secondary. The required data has been collected from the women entrepreneurs engaged in running micro enterprises of Keonjhar district. The sample consists of 120 women entrepreneurs. On the basis of convenience sampling method 120 women entrepreneurs have been chosen for this study. A well structured questionnaire was used to collect data from women entrepreneurs. The study was carried out in the month of June, 2016. The analysis of data has been done by using percentage analysis. Chi- square test has been used to test the significant relationship between age of the respondents and different problems faced by them. The study finds that there is no significant relationship between age of the women entrepreneurs and different problems faced by them. The paper concludes with the recommendations that women entrepreneurs should enhance their level of knowledge because knowledge is power. They should be motivated through different awareness programmes. Financial institutions and the ruling government should come forward to work for the promotion and growth of women entrepreneurship through new schemes and programmes. This research work may be helpful for the district administration and policy makers in terms of designing new policies and programmes for the promotion and development of women entrepreneurship.

**Keywords:** Entrepreneurship, Women Entrepreneurs, Micro Enterprise, Problems, Age

### Introduction

Entrepreneurship refers to the act of setting up a new business or reviving an existing business so as to take advantages from new opportunities. The development of a country largely depends on its human resources which comprises of both men and women. Participation of women in the country's economic affairs is imperative. Active participation of women in entrepreneurship can help for the betterment of society. Enrichment of women entrepreneurship is the symbol of a healthy nation. Entrepreneurship provides women a platform of income generation and help to uplift their social status. Entrepreneurs play a very vital role in any economy. They are the people who have the necessary skills to innovate new ideas and make the right decisions to make the idea more profitable. An entrepreneur is a person who has an enterprising quality with an eye on opportunities and an uncanny vision, a person who is willing to take risks because of the adventurous skill within. A woman entrepreneur is a woman who owns and runs an enterprise, especially a commercial one, often at personal financial risk. The International Liberation Organization defined the women's enterprise as a small unit where one or more women entrepreneurs have not less than 50 per cent financial holdings. Women entrepreneurs create new jobs for themselves and others and also provide society with different solution to management, organization and business problems. Women entrepreneurs often face gender – based barriers to starting and growing their business, like discriminatory property,

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matrimonial and inheritance law and cultural practices, lack of access to formal finance mechanisms, limited mobility and access to information and networks, etc. All these interrelated variables such as level of education, health, income, employment opportunity, etc associated to poor housing condition have ways of impeding with the level of economic enterprise of an individual on one hand and the economic development of a nation on the other hand. The negative effects of poor housing condition could be manifested in inefficient use of land resources, inequitable distribution of wealth, poverty accentuation and imbalances in economic development. Women entrepreneurs face a series of problems right from the beginning till the enterprise functions.

Generally, in Keonjhar district women are found running micro enterprises. They are engaged both in manufacturing and service enterprises. However, the number of woman entrepreneurs is very less in service sector as compared to manufacturing sector. They prefer to work in tailoring, laundry, beauty care and making pickle, candle, papad, phenyl, etc. In the normal course of time they face different types of problems like personal problem, financial problem, marketing problem, social problem, etc. The present study is an attempt made by the researchers to identify various problems faced by women entrepreneurs running micro enterprises in Keonjhar district of Odisha. The study also examines the relationship between the age of women entrepreneurs and different problems faced by them in running micro enterprises.

### Importance of the Study

Women entrepreneurship is gaining more importance in India in the wake of liberalization and globalization. The policy and institutional framework for developing entrepreneurial skills, providing vocational education and training has widened the horizon and scope of women. However, women constitute only one third of the economic enterprises. Keonjhar is a small district in the map Of Odisha. It is endowed with both natural and human resources. Keonjhar is rich but the people of Keonjhar are poor. Mineral rich keonjhar district is a suitable place for the promotion and growth of entrepreneurship. Entrepreneurship is often treated as an engine of economic growth. Development of this backward area is only possible through entrepreneurship which not only eradicates poverty but also helps in generating more employment opportunities. Women entrepreneurship in Keonjhar district is not so encouraging as compared to other districts of Odisha. The number of women entrepreneurs in Keonjhar district is increasing but their performance is decreasing due to various reasons. In this backdrop the present paper attempts to focus on the problems and challenges faced by women entrepreneurs running micro enterprises in Keonjhar district of Odisha and offer some suggestions to overcome these problems.

### Review of Literature

Many research works have been done in different areas of entrepreneurship in India and especially about women entrepreneurship. A good number of literatures are available on the various aspects of women entrepreneurship in India. A few of these reviews are as follows.

**Maulik K. Rathod (2014)** in his article, "A Study on Challenges and Constraints Faced by Female Entrepreneurs to Develop Business in Gujarat", he had made an attempt to explore the challenges and constraints confronted by female entrepreneurs to develop their business in Gujarat state of India. The target industry as the population for the study is 150 self-employed women located in 6 cities of Gujarat state and the businesses that are in operation for at least last 7 to 10 years. Data for the study is collected through in-depth interview of a sample of women entrepreneurs using structured questionnaire. It also proposes the approach of eliminating and reducing the constraints of women entrepreneurs in Indian perspective. The study identify challenge sand constraints that female entrepreneurs for which Females should develop their basic knowledge of business and it is recommended that a continuous attempt to inspire, encourage, motivate and co-operate female entrepreneurs related to business or how to start own venture.

**Satpal, Rupa Rathee and Pallavi Rajain (2014)** in their research article, "Women Entrepreneurship: Challenges in the Present Technological Era", they have tried to study the concept of women entrepreneur and challenges faced by them in India. This paper is mostly based on secondary data and observations; for the identification of these issues the authors have reviewed different research articles and reports. Findings of this study reveal that absence of balance between family and career, socio-cultural barriers, male dominated society, illiteracy or low level of education, dearth of financial assistance, lack of technical knowhow, marketing and entrepreneurial skills, lack of self-confidence and mobility constraints are major problems of women entrepreneurship development. Some suggestions have been provided to deal with these problems. Also with the increase in the number of women getting educated, there is considerable awareness among women to be self-employed and gradually the role of women is changing in the society.

**Sunil Karve (2014)** in his research article, "A Study of Women Entrepreneurs, Problems and Prospects", an attempt to understand the problems faced by women entrepreneurs and prospects to them based on secondary data source collected from India Today magazine where so India's women entrepreneurs interview was conducted by India Today. Economic problem is the main problem faced by women entrepreneurs, while empowering and highest prospects was found as compared to own business to women in service. The paper talks about the status of women entrepreneurs and the problems faced by them when they ventured out to carve their

own niche in the competitive world of business environment.

**A.B. Siddiqui (2015)** in his research paper, "Problems Encountered by Women Entrepreneurs in India", he has tried to investigate the problems and challenges faced by women entrepreneurs in India. The study is an exploratory research. The data used in the paper are both the Primary data as well as secondary data. The primary data collection was done with the help of unstructured questionnaire. The secondary data were collected from reports journals magazines and surfing on the Net. Some of the major problems identified are women's family obligations, Gender inequality, Problem of Finance, Low-level risk taking attitude, and the male - female competition. The paper concludes that the problems of women entrepreneurs can be eradicated by appropriate training, incentives, encouragement and motivation, social recognition of their entrepreneurial abilities, and family's moral support.

**Fathema Farjana Hani (2015)** in her research work, "Entrepreneurial Motivation and Challenges: A Study on Women Entrepreneurs in Sylhet City", she has made an attempt to identifying the motivation behind their entrepreneurial career, and pinpointing the challenges they are facing. The study conducted on 50 women entrepreneurs of Sylhet city. The study identified that 31% of the respondents are self-motivated to be entrepreneurs. The reasons to start business consist of- be self-dependent, extra income for the family, to run the family business, for economic freedom, etc. The study also finds out challenges in starting and continuing business of women entrepreneurs. Some of the challenges are- conservative social attitude, gender discrimination, lack of skills and training facilities, infrastructural problems, etc. The study also reveals that the women entrepreneurs in Sylhet city are getting the support of family members, and they can manage start-up capital. This study has some implication for researchers in the area of entrepreneurship and women entrepreneurship.

**Elizabeth Chinomona and Eugene Tafadzwa Maziriri (2015)** in their research paper "Women in Action: Challenges Facing Women Entrepreneurs in the Gauteng Province of South Africa", they have investigated the challenges faced by women entrepreneurs in the Gauteng province of South Africa. The paper had used a qualitative research design using in-depth interviews and focus groups. The findings were that the challenges were identified as impediments to women entrepreneurs, which comprises lack of education and training, lack of access to finance, gender discrimination, negative attitudes and inadequate resources. Recommendations were made to women entrepreneurs, to the government of South Africa and other stakeholders. Lastly, limitations of this paper as well as future research directions were enunciated clearly.

**D. Janet Rajakumari and Angel Beulah Gracelin (2015)** in their research paper, "Challenges Faced by Women Entrepreneurship in Tamilnadu",

they have made an attempt to study the concept of women entrepreneur and challenges faced by them in India. This paper is mostly based on secondary data and observations; for the identification of these issues the authors have reviewed different research articles and reports. Findings of this study reveal that absence of balance between family and career, socio-cultural barriers, male dominated society, illiteracy or low level of education, financial assistance, lack of technical knowhow, marketing and entrepreneurial skills, lack of self-confidence and mobility constraints are major problems of women entrepreneurship development. Some suggestions have been provided to deal with these problems. Also with the increase in the number of women getting educated, there is considerable awareness among women to be self-employed and gradually the role of women is changing in the society.

### Research Gap

A number of research works have been done in different areas of women entrepreneurship in Odisha. After an intense review of related literature it was found that a few studies were conducted to study the problems and challenges faced by women entrepreneurs running micro enterprises in Keonjhar district of Odisha. There were a few studies to examine the significant relationship between the age of women entrepreneurs and various problems faced by them. Keonjhar is rich in both human and natural resources. There is a huge scope for the growth of entrepreneurship in Keonjhar district because of its people and favourable environment. Therefore, it is an attempt made by the researchers to fill the existing gap by conducting this study.

### Aim of the Study

1. To study the problems faced by women entrepreneurs running micro enterprises in Keonjhar district.
2. To examine the relationship between age of the women entrepreneurs and different problems faced by them.

### Hypothesis

The null hypothesis of the present study is:

### H<sub>0</sub>

There is no significant relationship between age of the respondents and different problems faced by them.

### Research Methodology

The required data has been collected from the women entrepreneurs running micro enterprises in Keonjhar district of Odisha. The sample consists of a total number of 120 women entrepreneurs. On the basis of convenience sampling method 120 women entrepreneurs have been chosen for this work. A well structured questionnaire was used to collect data from the respondents. The study was carried out in the month of June, 2016. The present study is a collection of both primary and secondary data. The analysis of data has been done by using percentage analysis and testing of hypothesis has been done by using chi-square test.

### Personal Problem

One characteristic that clearly distinguishes women from their male counterparts is the added

# Asian Resonance

responsibility that society often puts upon them in their roles as mothers. The time taken and the emotional burden created by these dual role and responsibility often interfere directly with the conduct of business for women in the ways that do not apply to men. The first priority of any woman is to look after her home and family which keeps away many married women from entering into entrepreneurship.

**Table 1.1**  
**Personal Problem**

Sl. No.	Personal Problem	No of Respondents	Percentage
1	Poor health condition	42	35
2	Lack of time for house hold work	40	33
3	Excessive burden of work and responsibility	38	32
<b>Total</b>		<b>120</b>	<b>100</b>

Source: Primary Data

Table No.1.1 shows that 32% of the total respondents have the opinion that Excessive burden of work and responsibility is one of the most important challenges that women are facing while managing their business. Lack of rest and sleep is another main problem faced by 35 percent of the total respondents while 33 percent of them believe that lack of time for house hold work is the main constraint in the journey of entrepreneurship.

**Knowledge Problem**

Entrepreneurs have to make contact with various agencies to get knowledge and information relating to different aspects like technology, schemes and procedures of financial institutions. Many entrepreneurs are not able to approach the existing sources because of their lack of knowledge and information. Their unwillingness to disclose what they consider secret information to others, for reasons of personal esteem, may be another constraint in their entrepreneurship.

**Table 1.2**  
**Knowledge Problem**

Sl No.	Knowledge problem	No of Respondents	Percentage
1	Legal aspects	18	15
2	Use of modern technology	30	25
3	Governments support/financial assistance	29	24
4	Institutional support	43	36
<b>Total</b>		<b>120</b>	<b>100</b>

Source: Primary Data

Table 1.2 shows that 36% of the total respondents are facing the problem of knowledge about the agencies and institutions working for the growth and development of entrepreneurship. Lack of knowledge about modern techniques is another main problem faced by 25 percent of the total respondents. Among these women entrepreneurs 15 per cent have lack of knowledge about legal aspects while 24

percent of them have less knowledge about various forms of government support/ financial assistance.

**Marketing Problem**

Lack of proper mobility of women entrepreneurs make them more dependence on middlemen who never come back to exploit the opportunity. Many women entrepreneurs do not have sufficient market information. They are not fully aware of the changing market conditions and hence depend on the services of the media and the internet. Often people do not buy products which are not branded, even though they are of good quality. Hence, marketing skills are very much necessary to sell the products. Women, often do not know how to market their products, advertise it and sell it to people.

**Table 1.3**  
**Marketing Problem**

Sl No.	Marketing Problem	No of Respondents	Percentage
1	High credit sales	31	26
2	Access to market	16	13
3	Heavy competition	30	25
4	Lack of marketing skill	13	11
5	Storage problem	30	25
<b>Total</b>		<b>120</b>	<b>100</b>

Source: Primary Data

Table 1.3 reveals that 26 per cent of the total respondents are facing the problem of high credit sales, 13 percent of the total respondents have the opinion that access to market is another main problem for them while 25 percent of the total respondents believe that heavy competition is the major problem for them. Lack of marketing skill is the main problem for 11 per cent of the total respondents while 25 percent of the total respondents say that there is no adequate storage facility for them.

**Finance Problem**

Arrangement of finance at the inception period is a very big problem for entrepreneurs. Moneylender still continues to be a part of their lives as a source of finance as banks do not consider women as more risk taker. The problem of finance in small scale sector is mainly due to two reasons. Firstly, it is mainly due to scarcity of capital in the country as a whole. Secondly, it is mainly due to weak credit worthiness of small units in the country. Due to this weak economic base, they find it difficult to take financial assistance from the commercial banks and financial institutions. As such they are forced to take credit from money lenders on a very high rate of interest.

# Asian Resonance

Our society has demarcated the boundaries of working for man and woman. So the entry of women in entrepreneurship may be discouraged both at family and society level. Therefore, women entrepreneurs have to take various independent decisions during their entrepreneurship which again poses hurdles in their development. The main problem of a women entrepreneur is that she is a woman. Whatever she does, her society looks at her in a different way.

**Table 1.4**  
**Finance Problem**

SI No.	Financial Problem	No of Respondents	Percentage
1	Limited working capital	47	39
2	Complicated procedures for loan sanctioning	32	27
3	Lack of credit facilities	27	23
4	Higher dependence on friends and relatives	14	11
<b>Total</b>		<b>120</b>	<b>100</b>

Source: Primary Data

Table 1.4 indicates that 39 percent of the total respondents are facing the main problem of working capital while 27 percent of the total respondents have the opinion that the loan sanctioning procedure is very complicated. Among the total women entrepreneurs 23 percent of them believe that credit facility is not properly available to them. On the other hand, 11 percent of the total entrepreneurs mostly depend on their friends and relatives for raising finance.

**Social Problem**

Adequate support from family members and friends plays a vital role for entrepreneurship development. It encourages entrepreneurs which in turn results in the effective management of enterprise.

**Table 1.5**  
**Social Problem**

SI No.	Social Problem	No of Respondents	Percentage
1	Insufficient time to participate in social function	38	32
2	Poor family support	45	38
3	No good public relation	37	30
<b>Total</b>		<b>120</b>	<b>100</b>

Source: Primary Data

Table 1.5 shows that 32 percent of the total respondents are facing the problem of attending social/family function because they have no time to spare while 38 percent of the total respondents have the opinion that they are not getting full support from their family members. On the other hand, 30 percent of the total respondents say that they have not good public relation.

**Data Analysis and Interpretation**

**Table 2.1**

**Relationship Between Age And Personal Problem of the Women Entrepreneurs**

Age	Personal Problem			Total
	Poor Health Condition	Lack of Time for Household work	Excessive Burden of Work and Responsibility	
Up to 25	8	4	5	17
26- 35	9	21	11	41
36- 45	14	12	13	39
Above 45	11	3	9	23
<b>Total</b>	<b>42</b>	<b>40</b>	<b>38</b>	<b>120</b>

Source: Compiled Data

Calculated value of Chi-square=11.903

Degree of freedom= (r-1) (c-1) = (3-1) (4-1) =6

The calculated value of chi-square (11.903) is very less than the tabulated value (Tabulated value=12.6 at 5% level of significance). Hence, the

hypothesis is accepted. We, therefore, conclude that there is no significant relationship between age and personal problem of the women entrepreneurs.

**Table 2.2**

**Relationship Between Age and Knowledge Problem of the Women Entrepreneurs**

Age	Knowledge Problem				Total
	Knowledge about Legal Aspects	Knowledge about modern Techniques	Knowledge about Government Support	Knowledge about Institutional Support	
Up to 25	2	1	2	12	17
26- 35	7	14	11	9	41
36- 45	5	12	9	13	39
Above 45	4	3	7	9	23
<b>Total</b>	<b>18</b>	<b>30</b>	<b>29</b>	<b>43</b>	<b>120</b>

Source: Compiled Data

Calculated value of Chi-square =15.8076

Degree of Freedom= (r-1) (c-1) = (4-1) (4-1) =9

The calculated value of chi-square (15.81) is very less than the tabulated value (Tabulated value=16.9 at 5% level of significance). Hence, the

hypothesis is accepted. We, therefore, conclude that there is no significant relationship between age and knowledge problem of the women entrepreneurs.

**Table 2.3**  
**Relationship Between age and Marketing Problem of the Women Entrepreneurs**

Age	Marketing Problem					Total
	Credit Sales	Access to Market	Heavy Competition	Marketing Skill	Storage Problem	
Up to 25	5	1	3	1	7	17
26- 35	8	9	11	4	9	41
36- 45	12	5	9	5	8	39
Above 45	6	1	7	3	6	23
<b>Total</b>	31	16	30	13	30	120

Source: Compiled Data

Calculated value of Chi-square=9.1620

Degree of freedom= (r-1) (c-1) = (4-1) (4-1) =9

The calculated value of chi-square (9.16) is very less than the tabulated value (Tabulated value=16.9 at 5% level of significance). Hence, the

hypothesis is accepted. We, therefore, conclude that there is no significant relationship between age and marketing problem of the women entrepreneurs.

**Table 2.4**  
**Relationship between age and Financial Problem of the Women Entrepreneurs**

Age	Finance Problem				Total
	Limited Working Capital	Lengthy Procedures for loan Sanctioning	Credit Facilities	Dependence on Friends and Relatives	
Up to 25	8	3	3	3	17
26- 35	17	11	9	4	41
36- 45	12	13	9	5	39
Above 45	10	5	6	2	23
<b>Total</b>	47	32	27	14	120

Source: Compiled Data

Calculated value of Chi-square=3.704

Degree of freedom= (r-1) (c-1) = (4-1) (4-1) =9

The calculated value of chi-square (3.70) is very less than the tabulated value (Tabulated value=16.9 at 5% level of significance). Hence, the hypothesis is accepted. We, therefore, conclude that there is no significant relationship between age and finance problem of the women entrepreneurs.

**Table 2.5**

**Relationship between Age and Social Problem of the Women Entrepreneurs**

Age	Social Problem			Total
	Time to Attend Social Function	Family Support	Public Relation	
Up to 25	4	11	2	17
26- 35	9	21	11	41
36- 45	16	8	15	39
Above 45	9	5	9	23
<b>Total</b>	38	45	37	120

Source: Compiled Data

Calculated value of Chi-square=16.4664

Degree of freedom= (r-1) (c-1) = (3-1) (4-1) =6

The calculated value of chi-square (16.46) is very higher than the tabulated value (Tabulated value=12.6 at 5% level of significance). Hence, the hypothesis is rejected. We, therefore, conclude that there is significant relationship between age and social problem of the women entrepreneurs.

### Findings

1. Most of the women entrepreneurs have the opinion that excessive burden of work and responsibility is a serious challenge to them.
2. Lack of time for house hold work is the main constraint faced by women entrepreneurs.
3. Women entrepreneurs have inadequate knowledge about the agencies and institutions working for the growth and development of entrepreneurship.
4. Lack of knowledge about the use of modern technology is one of the most important problems faced by women entrepreneurs.
5. Credit sale is one of the most important problems faced by women entrepreneurs.
6. Cut throat competitions in the market discourage women entrepreneurs to accept challenge.
7. Absence of marketing skill and adequate market information is also an obstacle for the growth and development of women entrepreneurs.
8. High rate of interest on Bank loan, loan sanctioning as well as disbursement procedure discourage women entrepreneurs.
9. Full support from family members and good public relation are the other reasons for the slow progress of women entrepreneurship.
10. Inadequate infrastructural facilities create problems in the progress of women entrepreneurs.

## Suggestions

1. The state government should establish separate financial institutions for women entrepreneurs in addition to the existing players.
2. Special infrastructural facilities should be provided to women entrepreneurs for establishing new enterprises.
3. Commercial Banks should provide adequate financial support to women entrepreneurs at concessional rates of interest.
4. Separate training programmes should be conducted for women entrepreneurs from time to time to enhance their entrepreneurial skill.
5. Better education facilities should be provided to women entrepreneurs to enhance their level of knowledge and skill.
6. The state government should establish special cells in each and every district to handle various problems of women entrepreneurs. .
7. Women entrepreneurs should be motivated and encouraged to participate in trade fairs, exhibitions and workshops.
8. State government should provide marketing assistance to women entrepreneurs through cooperative society.
9. Successful women entrepreneurs should be felicitated by the state government so that other women entrepreneurs will be encouraged and motivated.

## Conclusion

From the above discussion it is concluded that women entrepreneur should be more patient enough to face any problem in smiling face. They should not lose patience while coming across with a big problem. Women entrepreneurs face different types of problems while managing their micro enterprises which include balance between family and business, socio-cultural barriers, male dominated society, illiteracy or low level of education, inadequate financial assistance, lack of technical knowledge, marketing and entrepreneurial skills, lack of self-confidence and mobility constraints. Most of the people of Keonjhar district depend on agriculture to eke out their livings. They are very far away from proper education. Education and entrepreneurship are positively correlated. It is the proper education system which can help an entrepreneur to innovate new ideas and take decisions. Government of Odisha and the central government should join their hands together to work for the growth and development of women entrepreneurship. The state government should encourage women by making education free of cost. Regular awareness programmes should be conducted to change the mind set of women. They should be motivated towards entrepreneurship through various new schemes and programmes. Financial institutions should come forward to provide financial help to women entrepreneurs at a concessional rate of interest. The procedure of loan sanctioning and disbursement should be quicker as far as practicable. The time period of repaying bank loan should be flexible. The state government should establish separate cell to monitor, train and guide women

entrepreneurs so as to make them successful in near future.

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# Asian Resonance

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