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The challenges & Impact of women entrepreneurship: Women as an entrepreneur to make a change

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Abstract

Women Entrepreneurship is a significant phenomenon in Gujarat. The involvement of women in entrepreneurial activities is expanding in the globalised world. Post reform a share of women in entrepreneurship involvement is increasing. There are many success stories of women entrepreneurs which is now becoming a torch bearer in rural part of the country. The Start-Up Village Entrepreneurship programme beneficiary is involved in Micro Entrepreneurship and works at the micro-level. The major focused areas are Handloom weaving, Small organic vegetable farming, Spices enterprises, Pottery making enterprises, Bamboo crafts, handicrafts, etc. The context of women entrepreneurship is challenging because the old traditional value system still persists in rural areas. The research paper highlighted the motivating factors of entrepreneurship for women aspirant. The study also covers the Impact of the Start-Up Village Entrepreneurship programme on rural women's daily life, how impactful the SVEP Program in strengthening the life of women in Gujarat. The paper discussed the major challenges faced by women entrepreneurs and the suggestive corrective measures required for the development of entrepreneurship among women. The data were collected through focus group discussions and Structured interviews for entrepreneurial-engaged SVEP beneficiaries. The finding revealed that rural women need to required family support for starting of their entrepreneurial activities. The paper highlighted the various problems range from finance to Marketing. The problems of women entrepreneurs are more than their male counterparts due to the existence of societal preconceived notions and restrictions. Noticing the economic importance of developing entrepreneurship among women, the Government should design a suitable scheme to engage women towards entrepreneurship.

Keywords: Entrepreneurship, society, rural women, start-up, business enterprises

Introduction

Entrepreneurship is the influential process of creating additional wealth. Wealth is created by individuals who take significant risks regarding equity, time and career commitment to provide value to some product or service (Kuratko & Hodgetts, 1998) [5]. As per (Cole, 1965) [2] Entrepreneurship is the strong-will activities of an individual or a group of associated individuals undertaken to start, maintain or organise a profitable oriented business to produce or market economic goods and services. In short, entrepreneurship is the process of establishing a business enterprise. However, that one is limited to a primary entrepreneurship definition. The modern entrepreneurship bringing about social change or constructing an innovative product that challenges the status quo of how we live our lives daily. Entrepreneurship is covered by self-employment and enhances the economic growth of the country. In India, people consider entrepreneurship development as a way of self-employment because through self-employment people can achieve the economic development. The Government of India's recent theme "Atma Nirbhar Bharat" for sustainable economic development create a roadmap for industry competitiveness. The neo liberal post reform period (1991) established a path for a self-reliant developed India.

Though Women constitute about half the population still there is a dominant position of male in the business world. The Indian patriarchal society consider the women for household activities. In the beginning of 21st century Women just put her legs outside the home in certain rural areas of India. They were just a homemaker and child up bringer passed their life in household activities. It is the post reform neo liberal world gave the much-needed freedom and equality to Indian rural women.

Though Indian constitution make various provisions for women rights but the patriarchal Indian society refused to accept the equal rights of women. However, in a new modern society, women have moved out of the house and are explored the world and new ways of life. Now, the entrepreneurial world is open for the women folk. Since nineties the role of women entrepreneurs in economic development has been considered significant. The United Nations report has defined that economic development is firmly related to the growth of women. In nations where women have progressive, economic growth has consistently progressing. The economy has been stagnant compared to the countries where women have been controlled (Dutta, 2016) ^[3].

The study had been conducted in Gujarat where the major population still lived in rural region where the much-needed infrastructure is vibrant for entrepreneurial activities. The new industrial policy has focused on the need to implement the entrepreneurship programme for women in rural and urban areas to uplift the socio-economic status of the women. Programmes and schemes are designed to train women to participate in small industries and business enterprises. The earlier socialist structured five-year plan has emphatically stated that the women's section must be given special recognition and need-based facilities to bring them into the current economic growth. This paper, with a particular interest in advancing entrepreneurship and leadership quality, seeks to focus on three critical issues, i.e., to discuss the motivating factors for entrepreneurship, to find out the problems women face to become an entrepreneur and the Impact of SVEP on Rural Women.

Women entrepreneurs in Gujarat comes from various socio-economic background. Our study contains the different three part of the Gujarat.,1. Saurashtra 2. Uttar Gujarat, 3. Middle Gujarat. We found a region-specific challenges for women entrepreneurs. The saurashtra region is still believe in feudal values and provide less freedom to women for economic and social activities. The situation of marginalised women is worse because of restricted social mobility. This restricted social mobility restrains the economic freedom for decision making. The attitude towards women's entrepreneurial activities is not encouraging. As a part of their social binding, women must perform household duties while simultaneously operating as business owners. The expectation of society towards women entrepreneurs is to perform the roles of home maker simultaneously with businesswoman. The study was conducted in three blocks of three different districts of Gujarat: *Ghoghamba* block of *Panchmahal*, *Garbada* block of *Dahod*, and *Khambha* block of *Amreli* district, respectively. Our study found a more than sixty per cent tribal population in the *Panchmahal* and *Dahod* Districts. The study area districts are industrially backward and marginalised in terms of resources. During our study we interact with many SHGs women leader who claims that SHGs is the backbone of this program. According to Vijaya Bharathi & Masthani, 2014 the awareness program should be conducted on mass level with an intention of creating awareness among women. The social mobility of women is the significant aspect for aspiring an entrepreneur. The study conducted by Morshed & Haques, (2015) ^[4] observed that the women entrepreneurs have more social mobility power than that of housewives and the

enterprise owned women are more empowered than the housewives. The study highlighted by Ahmetaj *et al.*, (2023) ^[1] that Banks can also act as a mediatory element in promoting women entrepreneurship by providing facilities for females applying for loans.

Start-Up Village Entrepreneurship Program (SVEP)

In 2016, the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY – NRLM), Union Ministry of Rural Development, has been implemented the Start-Up Village Entrepreneurship Programme (SVEP) as a sub-scheme. Start-Up Village Entrepreneurship Programme (SVEP) focuses on giving self-employment training in soft skills Programs and business management. SVEP developed the community resource persons-enterprise promotion based cadres for entrepreneurship development, in rural areas. The program aimed to curb the rural poverty and making a rural youth self-reliant through entrepreneurship.

Beneficiaries of the Program

The program take care the marginalised section including the women. The rural poor willing to be entrepreneurial and self-reliant is eligible to be part of this programme. In addition, highly vulnerable beneficiaries, schedule caste, Schedule tribe, other backward caste and women.

Objectives of the Study

- To study the motivating factors and enterprise activities undertaken by women entrepreneurs under SVEP program.
- To study the Impact of Start-Up Village Entrepreneurship programme to the beneficiaries.
- To study the challenges faced by Women Entrepreneur.

Methodology

The study was undertaken through SVEP in three blocks of three different districts of Gujarat: Ghoghambha, Garbada, and Khambha of Panchmahal, Dahod, and Amreli districts, respectively; the sample of the study constitutes all the SVEP beneficiary constituted under Block Resource Centre of all the three blocks of Gujarat. The Start-up Village Entrepreneurship Program is implemented in three blocks of Gujarat.i.e. Ghoghambha, Garbada, and Khambha. We had taken all three blocks to design samples for this study, keeping in mind achieving the objectives and convenience of the study.

This study deals with rural women entrepreneurs engaged in different income-generating activities. The study's respondents were taken from the members of SVEP beneficiaries through which women are engaged in different income-generating activities.

Ten Enterprises from each block has been selected following the simple random sampling methods; the total number of SVEP beneficiary was 356 in the year 2018-19, and 10 Community Resource Persons Enterprise Promotion (CRP-EPs) from each block of three districts of Gujarat. Women Entrepreneurs were selected from the three blocks mentioned above to study and evaluate their progress and challenges, the SVEP Programme's Impact, and capacity building's Impact on rural entrepreneurs.

Results and Discussion

1. Motivating Factors for the SVEP Women Entrepreneurs

Table 1: Motivating Factors for Entrepreneurship

Sr. No	Factor	Frequency	Percentage (%)
1.	To earn money to increase family income	21	42
2.	To build their own Business Enterprises	10	20
3.	To link with the benefit of the government scheme	07	14
4.	To learn professional skills from the Scheme	04	08
5.	To improve socio-economic Status	08	16

The above table shows that 42% of respondents started entrepreneurial activities to increase family income, 20% of respondent was motivated to start their business enterprises, 14% of respondents started their entrepreneurial activities to get benefit from the government scheme, 8% of respondents started their entrepreneurial activities to learn professional Skill,16% of respondents were motivated to start small business to improve their socio-economic Status.

Table 2: Enterprises activities undertaken by respondents

Sr. No	Enterprises	Frequency	Percentage (%)
1.	Handicrafts and Traditional Crafts	06	12
2.	Clothes and Garments Shop	11	22
3.	Pottery	03	06
4.	Tailoring	10	20
5.	Agriculture farm products	08	16
6.	General Store	12	24

From the above Table 2, it has been seen that out of the total respondents, i.e., 12% have taken Handloom and Handicraft activity for their economic activity under the SVEP microfinance programme, 22 % respondents have undertaken Clothes and Garments shop, 6 % took pottery as an enterprise.

Table 3: Impact of Start-Up Village Entrepreneurship programme on the beneficiaries

Sr. No.	Impact	Frequency	Percentage (%)
1.	Improvement in Self Confidence	15	30
2.	Self-respect in the Society	11	22
3.	The feeling of change in self	06	12
4.	Increase in family Income	12	24
5.	Gain Technical and Soft skills through the capacity-building Program	06	12

Table 4 shows the SVEP program's Impact on rural women's enterprises. The beneficiaries were impacted through various mentoring activities performed at the block resource centres. The majority of the respondents suggested, e.g., 30 %, that there is an improvement in self-confidence. The Program helps enhance the Family's income; e.g., 24 % of respondents affirmed the Program's benefit in income generation, and 22% of respondents feel self-respect in society. The respondents agreed that they are now considered opinion leaders in rural society. There are 12 % of respondents who agreed to change in self, which enhances the personal capacity of any person to

The scheduled tribe respondents asserted that traditional crafts, bamboo products and pottery are their economic activity. Other business enterprises are undertaken by sample respondents, such as tailoring 20%, Agricultural Farm producing 16%, and general stores 24%. The study finds that agriculture is the primary occupation of most respondents, the Handicraft and Traditional Crafts is the most profitable and preferable business enterprises among rural women entrepreneurs.

The women were very much involved in entrepreneurial works like Homemade products like pickles, Spices, Handloom weaving, Poultry farms, Dairy farms, handicrafts, etc. However, it has been observed that the growth rate of women entrepreneurship could be more satisfactory among them. This is due to some fundamental problems while developing enterprises in our societies. Entrepreneurs need help with establishing and running their business enterprises. The problem varies from financial, household support, Marketing Problems, family issues, Production Problems, etc. The problems of women entrepreneurs are far more than their male counterparts due to societal restrictions.

2. Impact of Start-Up Village Entrepreneurship programme to the beneficiaries

take the daily decision. Women now take any family decision; they feel they are not just homemakers but successful businesswomen. Technical and soft skills are the fundamental aspects of running any successful business, which 12 % of respondents represent. These skills are helping them in their daily routine work, like banking, finding online government schemes and programs and growing their online business platform.

3. Challenges or problems faced by Women Entrepreneur

Table 4: Challenges or problems faced by Women Entrepreneurs

Sr. No.	Problems/Challenges	Frequency	Percentage (%)
1.	Financial Problem	17	34
2.	Support from Family	04	08
3.	Marketing Problem	10	20
4.	Production Problem	05	10
5.	Society Problems	14	28

From Table 4, it has been seen that the majority of women entrepreneurs, i.e. 34% faced the problems of financial problems. The significant problems include the costly machine or equipment required for starting business enterprises, Unawareness of government schemes and technical knowledge for handling machines, challenges in exhausting procedures and complicated methods of availing financial aid, documentation, etc. These are the major problems women entrepreneurs face. In India, family members are always a part of any decisions, which creates a problem for 8% of respondents because the decision of the individual entrepreneur is a family decision in the Indian patriarchal society. The Family is the supreme decision-making body; even to start a business, the Family's decision is final. Businesses can only succeed with marketing the products, and 20% of respondents faced marketing as a problem. There needs to be more market demand in the rural part of India. The production technology creates a problem for incumbent entrepreneurs because a lack of technical know-how requires an investment; we found that 10 % of respondents find difficulty in procurement of quality raw materials. According to them, the cost of raw materials must be lowered due to non-availability. If the raw material is cheaper, then the market is far away from the village. The data shown in the table above revealed that 28% of women entrepreneurs face societal problems because of the preconceived notions that exist in society; financial institutions also hesitate to finance women-based projects due to the non-availability of property in their name. The Indian rural women need to perform the double role of homemaker and raising the child, which creates major health problems for women. Still, women are not independent in Indian society.

Conclusion

The study reveals the project benefited the marginalised section of society, including women, in their overall development. The study finds out there has been an improvement in the living and social standards of the entrepreneurs as most of them are from the lower income group and socially backward classes. The project provides formal learning (CRP-EPs) to its stakeholders and contributes through informal learning. It provides initial handholding support to entrepreneurs and CRP-EPs through SHGs, BPM, bankers, and EDI mentors. However, several important aspects need to be taken care of for the project's scalability and expansion in other blocks of Gujarat. These challenges involve the quality of training required, loan repayment issues, and additional funds requirements for support to the enterprises.

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