

Challenges for women in micro entrepreneurship: A study in Aligarh city

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ABSTRACT

Micro entrepreneurship incorporates all types and small size businesses. It creates wealth and jobs in local areas where there is less economic activity. It requires a mix of support to grow and improve. The micro entrepreneurs have limited access to services and capital. But they do not lack perspective. Women in particular have created their own niche. They dominate informal sector. They act as a reliable social safety net. They help to improve family and community economy. Although as an individual they face lot of challenges. The objectives of the study were to enumerate such challenges and suggest some solutions. For this purpose sample of 50 micro women entrepreneurs was tapped with the help of snow ball sampling. The data was collected through semi-structured interview schedule and focussed group discussion. The study locale was Aligarh City. It is a renowned industrial centre. There are numerous micro enterprises owned by women. The data collected was subjected to qualitative analysis based on empirical findings. It was found that challenges were generally gender and societal role specific. The solutions should incorporate gender sensitivity, mobilization, accessible procedures, and provisions for appropriate support, training and guidance. Micro entrepreneurship is not only means for profit but also a means of personal satisfaction and individual growth.

Key Words : Challenges, Family, Informal sector, Micro entrepreneurship, Women

INTRODUCTION

Literary entrepreneurship is derived from the French word “entreprendre” which means to “undertake.” It has been defined from various perspectives depending upon the objective and origin of the problem under study. For some women entrepreneurship is the way of life. Few define it as what, why and how a woman tackles the issues related to her personal and work life. Even the new ways of economic participation are considered as entrepreneurship. Women and entrepreneurship is a contemporary phenomenon in India. It is reflected from its 114th rank among 142 nations in gender empowerment measure. It has one of the lowest percentages of firms with female participation in ownership (World Economic Forum, 2014).

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Though it is able to maintain a steady position since 2010 but it also reflects gendered socio, economic and cultural scenario.

Micro entrepreneurship is the emerging dimension of entrepreneurship. It is increasingly being promoted as a way to create growth and development at local level. It is being dominated by women. It comprises of all types and sizes of business. Mostly enterprises are not registered and micro in size. According to Anja (2012) women's participation in micro-entrepreneurship are motivated by a wide range of factors like to earn an income; interest in doing business; increased flexibility and autonomy; possibility to combine with family obligations; and re-negotiating spatial practices. Their necessity and choice are often co-present as the motives to enter entrepreneurship.

Woman entrepreneurship is different from male entrepreneurship. Women's reasons for starting business are often less driven by positive factors. But often are due to negative circumstances such as low family income, lack of employment opportunities, and dissatisfaction with a current job or the need for flexible work (Robinson, 2001). It is observed that the availability of leisure time motivate women entrepreneurs from higher income classes (Rani, 1996) to enter entrepreneurship. Family support and encouragements are the highest facilitating factors which help women to aspire for entrepreneurship (Pillai and Anna, 1990).

According to World Bank report (2005), it takes 71 days to launch a business in India and the entrepreneur has to pass through 11 stages before starting a business whereas in other Asian countries it takes only 35.5 days. Setting up an enterprise is not an easy task for women and at the same time running the enterprise involves a greater task.

"Motherhood" is a metaphor representing the household and family context of female entrepreneurs. It has a larger impact on women than men. Their meso and macro environment captures considerations beyond the market, such as expectations of society and cultural norms (macro), and intermediate structures and institutions (meso) (Brush *et al.*, 2009). The inter play create a different scenario for woman to deal. They manage their family, society along with work. There is a necessity to understand their position and to ease their work loads. The knowledge around motivational factors, performance and conditions of work for women micro-entrepreneurs is therefore important when trying to establish appropriate policies. The woman as entrepreneur face different set of challenges than their male counterparts. They have different set of roles, responsibilities and rights. So, there is a need to study the micro entrepreneurship from their perspective. The purpose of this study was to enumerate such challenges faced by women as entrepreneurs. It further suggests solutions for the same.

METHODOLOGY

The study was carried out in Aligarh City of Uttar-Pradesh. It is at a distance of 130 km from Delhi. It has a good connectivity of roads and railways. It is a renowned educational and industrial centre. Here micro enterprises like lock, carpet, bakery, metalwork, Khadi, Pattiwork and others are present. Snowball sampling technique was used in the absence of enterprise structured list. A pool of 50 respondents was made. Respondents were the owners of micro enterprise. Semi structured interview technique was used to collect the information from micro enterprise owners about their challenges. For the purpose of streamlining the

challenges and suggesting ways to overcome the challenges focussed group discussion was conducted. The respondents were selected purposively. The criterion of selection was stage of enterprise. Group of 10 respondents was made. The data collected was subjected to content analysis.

RESULTS AND DISCUSSION

This section is divided into two sections according to objectives of the study. They are as follows:

Challenges :

Challenges related to women entrepreneurship were classified as family, social and cultural, operational and financial. Table 1 represent that majority of respondents ranked family challenges as 1. Then operational challenges, financial and social were ranked as per the difficulty level of tackling them.

Table 1 : Respondents and their ranking	
Challenge	No. of Respondents who ranked the challenge as 1
Family	23
Social	4
Operational	15
Financial	8

Family:

Majority respondents shared that family challenges were different at different stages of their entrepreneurship. During the initial phase it was a challenge to convince their family for opting entrepreneurship instead of employment. They were given more gendered cautions for not opting entrepreneurship. During the later phase they faced issues related to family and work life balance and the conflict between the two roles. The subsequent challenges were more related to family management. The factors that played role during the course as reported were marital status, living standard, support from family, and availability of caretaker, location of enterprise, attitude and management skills.

Social and cultural:

Mostly women faced challenges in proving themselves to the people in the initial phase. They worked harder to convince and get work than their male counterparts. This was significantly influenced by the marital status as accounted. Unmarried women had to constantly deal with issues related to perception of society regarding unmarried women earning and supplementing their family income, right marital age and dependence of family on unmarried daughter. Married women were constantly questioned about not being able to manage their home properly and need of earning when their husbands are bread winner. Brush, Bruin, & Friederike (2009) also proposed that family and social constraints are the main challenges for women entrepreneurs. It was found that the challenges were subjected to socio-economic status, marital status, educational status, marginalisation and social mobility.

Operational:

Most of the women entrepreneurs confronted issues related to operational functioning of enterprise. Like: collection of raw material or goods and services, marketing of goods and services, technical know-how, legal knowledge, financial management, government schemes, registration issues and mobility. Though with change in phase they have learnt and improvised. But they highly recommend more gender sensitive policies and framework. Danabakayam and Kurian (2012) in their study provided the industrial profile of women entrepreneurs. They found that industrial factors have significant role in the success of enterprise. Factors that were found associated were training, guidance, awareness, acquaintance with local market, technical knowledge and management skills.

Financial:

Majority women entrepreneurs faced financial issues during the initial phase of establishment. Few women entrepreneurs applied for loans and few borrowed from local money lenders or family, friends and relatives. Applying and getting loan was difficult task for them. They accepted that they faced gender bias during the procedure. Officials were not ready to take them seriously and were highly demotivating. After rigorous efforts and visits they were successful in getting loans. Their running cost was more initially and the profit was less. Similarly, Evelyn *et al.* (2014) found that women are discriminated in lending procedures. They accept that there were high and low points in entrepreneurship. Aspects found related were knowledge, awareness, experience, guidance, supervision and policies.

Solutions :

The solutions were proposed by the group and are categorised as under:

Family issues:

The solutions for dealing family challenges as discussed were changes in the attitude of women entrepreneur. Group felt that the conflict or imbalance arises when their perception becomes negative. They need to be made aware about how work enriches family management and vice versa (Greenhaus and Powell, 2006). It will help them to tackle few issues related to attitude. Secondly, communication within family is really important in sorting out and co-ordinating. Thirdly, proper division of labour without gendered perspective is required. The family challenges can be dealt with proper counselling and guidance.

Social issues:

The interference of society is gradually decreasing as reported by the group. Majority thought that by making the people aware about the advantages of women being an entrepreneur would help. It was suggested that there is also need to educate them about how their gendered perspective is hampering in proper development of the family and society. It can be done through television advertisements, short stories, nukkad nataks and distribution of pamphlets.

Operational issues:

This was considered as significant challenge for women entrepreneurs. The lack of

knowledge about management, technical, legal and policy issues make them dependent on others. It could be their subordinate, husbands, brother or some other male counterpart. It was thought that it decreases their profit. Sometimes they are unable to make and take decisions according to their will. It was proposed by the group that there should be proper provision for pre and post training, regular guidance and counselling and establishment of more incubation centre.

Financial issues:

It was suggested that more gender sensitive norms and policies should be made. The procedures should be simplified. Loans for every type and size of business should be easily attainable.

Conclusion :

Women Entrepreneurship plays a prime role in family and community development. They act as a connector. They before starting a fully fledged entrepreneurship initiate with free lancing along with their jobs. As home makers and entrepreneurs they make a positive impact on themselves, their family and society. They are trying to take the plunge but the scenario at home is making it difficult for them to manage. The sources of difficulties they face are interplay of both individual and societal factors that affect their enterprise. Even the social, operational and financial hurdles intensify their challenges altogether. They make it difficult for women as women to work on both fronts. There is a need for proper guidance, counselling and training for women to improvise their skills. Also, there is a need of creating awareness regarding the positive impact of women entrepreneurship on family and community and making the policies more gender sensitive. So, micro entrepreneurship should not be seen only as the means for profit but also a means for personal satisfaction and individual growth.

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