



LITERATURE REVIEW: PROBLEMS & CHALLENGES OF WOMEN ENTREPRENEURS

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Abstract

Women entrepreneurs contribute to job creation and socio-economic development of the country. They face problems in starting and running business like lack of managerial skills, inadequate education, less risk taking ability, limited mobility and family obligation. The objective of the research paper is to examine the various problems and challenges faced by women entrepreneurs. The paper is secondary data based. From year 1982 to 2018 literature has been covered. Through literature it is found that women are unaware of government schemes and are overburdened with family responsibilities which adversely affect the performance of business. Government should be liberal in providing financial assistance to women entrepreneurs.

Keywords: Women Entrepreneurs, MSME, Problems, Government Efforts.

1) Introduction

Entrepreneurship plays an important role in the growth and development of a country. For the development of industries entrepreneurship culture is essential. Entrepreneurship starts from individual creative spirit which turns into long term ownership of business, generation of business, economic security and formation of capital. For industrialization entrepreneurial skills are essential and reduce poverty and unemployment. This is the transformation phase to market economy, now women entrepreneurs are increasing. However, the women participation in generation of income is unsatisfactory. There is a significant role of women entrepreneurship in micro, small and medium enterprises as it contributes to innovation and creation of jobs.

Women entrepreneurs have to perform various functions involved in establishing an enterprise. These functions can be performed only when they have knowledge, skill and family support. Women entrepreneurs have the intention of providing solutions to business problems. Women entrepreneurs face many gender-related problems in starting and developing business like cultural barriers, barriers related to matrimonial and inheritance laws, inadequate access to finance from financial institutions, limited mobility and inadequate access to networks and information. Women entrepreneurship contributes to reduction of poverty and women empowerment. Government and developmental organizations are promoting women entrepreneurs with different schemes and incentives.



2) Objective of the Study

- To examine the various problems and challenges of women entrepreneurs
- To suggest measures in solving the problems and challenges of women entrepreneurs

3) Research Methodology

The research paper is based on secondary data which is taken from various journals, books and website. The study is fully based on literature review. From year 1982 to 2018 literature has been covered. Different problems faced by women entrepreneurs in micro, small and medium enterprises are studied.

4) Classification of Literature Review of Problems and Challenges of Women's Entrepreneurs

Entrepreneur is an essential factor of entrepreneurship and now as time as changed women are seen as successful entrepreneurs they have all desirable qualities for entrepreneurship development. Despite all qualities women faces the different problem of entrepreneurship and they have to perform the double role of homemaker and wage earner.

Authors, (Years)	Findings
Chacko, (1982); Rosenstein & Hitt, (1986)	Researcher found that women are emotional, sensitive, passive and lack logic these create obstacles in employment and in career promotion.
Scherer, Brodzinski & Wiebe (1990)	Women entrepreneurs are affected by socio-cultural factors and due to low self efficacy they face problems in starting business.
Vinze & Dubashi (1987);Buttner & Rosen, (1988); Lusardi, Annamaria & Tufano (2009)	Women Entrepreneurs needs constant guidance on financial matters that will help them in completing bank formalities. They do not have the financial knowledge which creates problem in navigating the loan market. Women entrepreneurs should have the management skill and they should be trained in financial aspect also.
El-Namaki, (1988)	Researcher found that because of conservative social value and attitude in industries, female enterprise has a slower growth than male enterprises
Buttner & Rosen, (1988)	As compared to men, women are less entrepreneurial. Female entrepreneurs are having low leadership, risk taking ability, adoptability and endurance qualities. Bank loan officers perceive women as less endurance and less risk takers than male entrepreneurs.
Hisrich, (1989)	Women entrepreneurs lacks management experience, financial education and takes less risk which creates



	hurdle in the success of business.
Anna , (1990)	Women entrepreneurs are not prepared for adopting changes in urban and rural areas.
Scherer, Brodzinski, & Weibe, (1990)	Women are not comfortable with industry environment and not suitable for entrepreneurial activity and they also has low intention of becoming entrepreneurs.
Loscocco & Robinson, (1991)	Women lack business and management skills and experience in the stage of start-up of business. Women lacks in management oriented and technical grounds of business management. They fail in business because they are not having adequate resources. They lack in acquiring financial resources because of lack of experience in management, business skill, knowledge of technical throughout the process of business ventures.
Vaid Manorama, (1991)	The perception expressed by Vaid Manorama points out the fact that entrepreneurial journey of a woman in India is much difficult compared to that of a man. Women entrepreneurship journey in India is full of hardships and criticism having lots of social constraints. Large amount of perseverance, assertiveness, will power, tolerance and patience is needed on part of women to pursue the path of entrepreneurship. Women does less investment in business and less competitive also.
Harper & Kraus, (1992)	Researcher found that women are motivated to start their business through self employment but they lack exposure.
Wright & Crockett- Tellei, (1994); Cleveland <i>et al.</i> ,(2000); Simpson <i>et al.</i> , (2004); Kottke & Agars,(2005) ; Schein,(2007)	Women entrepreneurs receive less supportive structures for startup and development of an enterprises. Bias attitude towards women in training and development and administrative procedure.
Kirve & Kanitkar, (1993); Sathyasundaram, (2004)	Women requires encouragement and co-operation from society and governmental organization. As women entrepreneurs lacks training and training is important in non-traditional high skill and in building confidence among women. Training is required for developing good entrepreneurial skills which is essential for women.
Post et al., (1996)	Women have less social standing in comparison to men. Patriarchal societies distribute power and privileges mainly to men.
Gundry, Ben & Posig, (2002)	Researcher finds that inadequate funding for starting business is the main problem of women entrepreneurs. The primary barriers of women entrepreneurs is inadequate funding in terms of start-up capital and



	sufficient cash flows.
Buttner & Moore, (1997)	Women are not able to be successful entrepreneurs because of inadequate capital, experience, family support, training, education and cultural conditioning. Women entrepreneurs pursue business with a challenge, self determination and maintaining balance between work and family. Their goal is to be in business for self fulfillment and goal achievement.
OECD, (1997)	In comparison to men, women do not get the equal opportunities. In many transitions countries, efforts have been made to provide healthcare and education for women but the political and economic opportunities for women entrepreneurs remains limited. Various efforts are made to make better economic choices and transforming business into competitive, generating income and employment opportunities.
Singla & Syal, (1998)	Various problems are faced by women entrepreneurs at various stages of entrepreneurial career i.e. projected formulation, implementation and operation problems.
Mirchandani, (1999)	Women entrepreneurs lacks industry experience and has to bear family responsibility.
Al-Lamki,(1999);Abouchedid, (2007)	Women are commonly perceived as deficient with abilities and faces the gender stereotype attitude from society.
Coleman & Susan, (2000)	Women entrepreneurs has the tendency of choosing less capital intensive industries. They seek for external financing and also faces difficulty in securing bank loan also.
Dowla, Ud. (2000); Bass, Jacqueline, & Henderson. (2000); Ellis et al. (2007); Brown, Gregory, Chavis & Klapper(2008)	Researcher found that in many developing countries women lack control over immovable assets. Women has inadequate capital for starting business.
Carter et al., (2001)	Women faces the gender disadvantages in terms of under-capitalization problems which creates problems in long term performance.
Cosh & Hughes,(2000); Carter et al., (2001)	Women are having less credit track record in setting formal credit worthiness than male entrepreneurs. Women entrepreneurial ventures are concentrated in service sectors that are cheaper and easier and these entrepreneurs are mostly depended on family savings. They face under capitalization barriers also.
Ufuk & Ozgen, (2001)	There is a common perception that women entrepreneurs are adversely affected by family life while working for



	economic, social and individual lives.
Gupta, (2003)	In formal economy, women faced the poor working conditions, credit problems and inadequate legal protection.
IFC, (2007); Samaha, (2007)	The women are dependent on personal and family savings to help their new ventures.
Damwad, (2007)	There are various problems like inadequate knowledge, skill, financing, market, entrepreneurial activity and also unable to maintain work life balance.
Bruin et al., (2007)	In comparison to male entrepreneurs, women start their business with low level of overall capitalization and low ratio of debt finance
Bruni, Gherardi & Poggio, (2004);Darr-Bornstein & Miller, (2007)	Women entrepreneurs are unable to provide proper documentation for starting businesses. Women entrepreneurs experiences inadequate access to capital and dependent on family members. Consequently, this action leads to stereotyping women entrepreneurs.
Bruin et al., (2007)	Female entrepreneurs generally have lower level of capitalization and low ratio of debt finance in comparison to male entrepreneurs.
Coleman & Susan. (2000);Carter, Nancy, Candida Brush, Patricia Greene, Gatewood & Myra Hart (2003); Narain & Sushma, (2009)	Many women do not have business knowledge in comparison to men, they also lacks in education and in business experience. Women are not able to pledge collateral in the bank. Female entrepreneurs have the weaker credit histories because properties are in the name of husband.
Halford & Leonard, (2001)	Women entrepreneurs faces the problem of workplace discrimination such as less acceptance by male colleagues and supervisors. Men mostly use their power to restrict the entry of women into management.
Wirth, (2001)	Women have to choose between family and work whereas men has got the flexibility in deciding between family and work which creates the problem for career advancement.
Cowling and Taylor, (2001)	Women faces various barriers like administrative and regulatory, inadequate capital and credit, knowledge and management skills, inadequate access to networks, social and cultural values, more family responsibilities, gender discrimination, not equal opportunities are not provided to female entrepreneurs.
Das, (2001)	Women owned businesses faces various problems at start-up stage and work life conflict.
OECD,(2014)	Women lacks in marketing and financial management



	skills. They do not have the requisite legal knowledge and experience which has adverse effect on the growth and sustainability of business.
Abbott et al. (2005); Makombe, (2006);Chirwa, (2008); Khumalo, (2008)	Researcher found that women are over burden with household responsibility, nursing children and meeting the requirement of the families.
Makombe, (2006)	Women face the gender difference in the labour market. Women face the problem of lack of self confidence and inability to take risk. As they have the minority status women do not have the ownership of land. Women have to take permission from male member of family when they have to take loan for business.
de Tienne & Chandler, (2007)	Women are more risk averse in comparison to men and also less innovative.
Nayyar & Pooja et. al. (2007)	Women entrepreneurs face various problem i.e marketing, financial, production, work place facility and health related problems. Inadequate working capital, poor location, inadequate transport facilities are some problems. Various problems of production are raw materials are unavailable. There are various health issues related to women entrepreneurs like tension, fatigue and headache. Women entrepreneurs face the problem of inadequate water and facility of space.
Chu <i>et al</i> , (2008); Reeves, (2010)	Harassment and killing of micro-business owners leads to stress and fear which increases the chances of losing opportunity.
Kariv, (2011)	Women face gender based difficulties in establishing and maintaining business. They face difficulty in choosing industry, they have family obligation, inadequate contacts, networking problems, gender discrimination in access to financial support.
Singh & Raghuvanshi, (2012)	Women entrepreneurs faces many problems like financial and marketing as compared to men. For running of the business women entrepreneurs require frequent and regular capital for business. Financial institutions are not willing to provide the fund for women. Women entrepreneurs are rarely supported by their families and communities which creates conflict in managing business. Women entrepreneurs lacks optimism, inadequate self-confidence and failure rate is high. Women entrepreneurs start business with low human capital in comparison to men.
Waghmare, (2012)	Women entrepreneurs faces various problems like social,

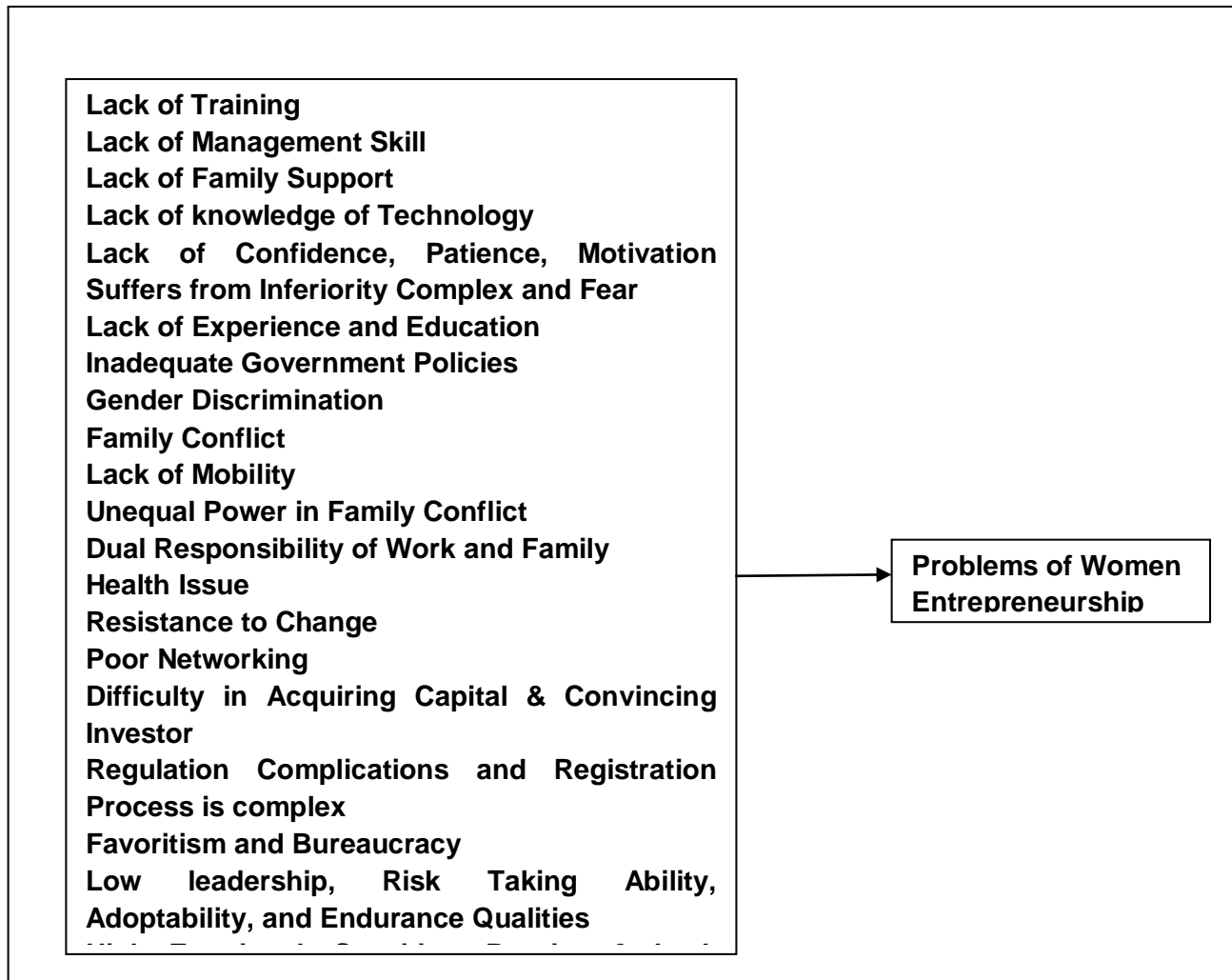


	human resource, personal, marketing, infrastructural, managerial, occupational mobility and support of government.
Mugo, (2012)	There are factors which affects the performance of women entrepreneurs are inadequate entrepreneurial education and training, outdated technology use by women, poor access to markets, mismanagement of resources by women, inadequate management skills and finance.
Priyadarsini & Anshuman, (2012)	Gender discrimination and inadequate social support play against development of women entrepreneurs. Male dominance in industries makes women weak and incapable. Illiteracy among women leads to low level of advancement and achievement among women. Lack of risk taking abilities, family support, government policies, financial assistance. Due to lack of education, social support and discrimination usually women develops negative attitudes. Women also face problem in family business also. Women are not having equal power as men in their family business.
Dolinsky et al., (1993);Roomi et al., (2009)	For starting business professional experience and education both are necessary for the survival of the business. Women face difficulty in the growth of business like children responsibility, commitment of family, inadequate information of business development, un-availability of skilled labour, lack of business opportunities and effective networking capabilities. Women lacks confidence in their ability of operating business.
Sharma, (2013)	Women entrepreneurs face many problems like dual responsibility of family and business, cultural and social barriers, shortage of raw material, male dominated society, tough competition, cost of production is high, risk taking capacity is low, restricted mobility, inadequate entrepreneurial aptitude, inadequate managerial ability, complicated legal formalities, low self confidence and exploitation by middle man.
Mbugua, Agnes & Ondabu, (2014)	Many women just join small enterprise because they lack education, entrepreneurial skills and managerial know-how. They just join the business just on trial and error.
Madhumita Das, (2014)	Women are not provided adequate opportunities in terms of financial support and grant for establishing business. Few policies are women centred and major policies are



	gender neutral for women entrepreneurship.
OECD, (2014)	Finance is very important for running business. Women do not have property which can be used as collateral for securing loan from bank. Women entrepreneurs faces the cultural and economic barriers which leads to low quality of work.
Iyiola & Azuh, (2014); Nory, (2015)	Women entrepreneurs are not aware of business technicalities and latest technology which are the major problem of women entrepreneurs and requires knowledge for maintaining web and social media.
Parijat, (2015)	Lack of family support and complexities of joint family system has adverse effect on women entrepreneurship. Women entrepreneurs are having inadequate confidence, patience, motivation, initiative and suffers from inferiority complex and fear discourages women from venturing out. Women entrepreneurs receives lack of organizational support from top management. Inadequate experience also discourages women in entering business. In the supervision of women, male employees of the company do not cooperate.
Kauffman, (2015)	Women entrepreneurs faces the problem of business unpredictability and inadequate credit access from financial institutions.
Arathi & Rajkumar, (2015)	More energy of women is spend on family and this has adverse effect on physical, psychological, emotional and social work life. Women entrepreneur has to maintain balance between family and work.
Kelley, Singer & Herrington ,(2016)	The main problem of women entrepreneurs is that they are unable to balance the family and work life which affects their workplace promotion.
Kapinga & Suero Montero, (2017)	Despite the effort of government still women entrepreneurs are facing socio- cultural problems in business operations.
Panda, (2018)	Researchers found that women entrepreneurs faces the problem in registration process, bureaucracy and favoritism which hinders the growth and development of women entrepreneurship.

Figure No 1: Problems and Issues of Women Entrepreneurs



5) Discussion of the Study

Through Literature review taken from year 1982 to 2018 it is clear that support of family and encouragement are the significant factors which helps women to aspire entrepreneurship. Despite all contributions women entrepreneurs are still facing socio- cultural problems in business activities. This paper shows that woman entrepreneurs has low potential of initiating and managing the venture also. Women entrepreneurs faces various problems like regulation complications, complex registration process, favoritism and bureaucracy hinders the growth and development of women entrepreneurship. They also faces problems in acquiring capital, convincing investors, inadequate experience, training and cultural conditioning. Women entrepreneurs are not involved in financial matters. But after year 2000 researchers found that women entrepreneurs are unable to balance work and family responsibilities which affects



psychological, physical, emotional and social work life of women. So it is important for women entrepreneurs to balance their family and work life.

6) Government Efforts towards Solving Financial Problems of Women Entrepreneur

Government of India offers various schemes for improving women entrepreneurship like:

- Stree Shakti
- Udyogini Scheme
- Mudra Yojana Scheme for Women
- Dena Shakti Scheme
- Annapurna Scheme
- Mahila Udyam Nidhi Scheme
- Bharatiya Mahila Bank
- Cent Kalyani Scheme
- Orient Mahila Vikas Yojana Scheme

7) Measures for Solving Problems of Women Entrepreneurs

- Strict rules and regulation for women safety should be implemented by companies which results in self employment of women. Effective steps should be made in the direction of entrepreneurial orientation, awareness and skill development.
- Through improving role efficacy the productivity of organization and development of employees, organizations can maintain work life balance of employees.

7) Implication of the Study

This study will help the women entrepreneurship by creating necessary support and awareness of government. This research paper will help in improving activities of small business by creating healthy environment which is suitable for women entrepreneurs. Self confidence of the women has increased with the implementation of policies which focuses on women entrepreneurship. Various problems of women entrepreneur can be understood by the stakeholders of industries. Women entrepreneurs work hard for making business as profitable, which leads to the growth and development of the country.

8) Conclusion

It is clear from the literature covered from year 1982 to 2018 that women have to face various problems and issues in every industry but as time changes with urbanization, education growth has also increased and now women are starting new ventures. Despite the tremendous effort done by government women entrepreneurs are facing problems. Now government is concentrating on growth of women entrepreneurship. Environment of enterprises should be healthy so that women can work well. The various studies have been done on issues, problems and prospects of women entrepreneurs but there is an urgent need to research on why families are not motivating and sharing the responsibility with women entrepreneurs.



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