

## **CHAPTER 6**

### **PROBLEMS AND CHALLENGES FACED BY WOMEN ENTREPRENEURS**

Nowadays, there is a substantial increase in the number of women participating in entrepreneurial endeavours. The role of entrepreneurship in the economic development of a nation is important. Nevertheless, women entrepreneurs face multiple obstacles when they venture into the fiercely competitive commercial landscape. It is admirable that they have the courage to face such difficulties and undertake business enterprises. Women face a multitude of extra challenges compared to men as a group. Women entrepreneurs face numerous obstacles in the process of establishing and overseeing their firms. As entrepreneurs make progress in their business, they face numerous extra obstacles that can hinder their productivity. Women entrepreneurs have distinctive and demanding obstacles when it comes to overseeing and growing their company enterprises, as they endeavour to build their prominence in the fiercely competitive commercial environment. The study delineated many obstacles faced by women entrepreneurs in the Kokrajhar district of Assam. Women entrepreneurs originate from various backgrounds and family arrangements; nonetheless, they face similar obstacles. The objective of this chapter is to pinpoint the main challenges and barriers faced by women entrepreneurs in the management of their businesses.

#### **6.1 FINANCIAL CONSTRAINT**

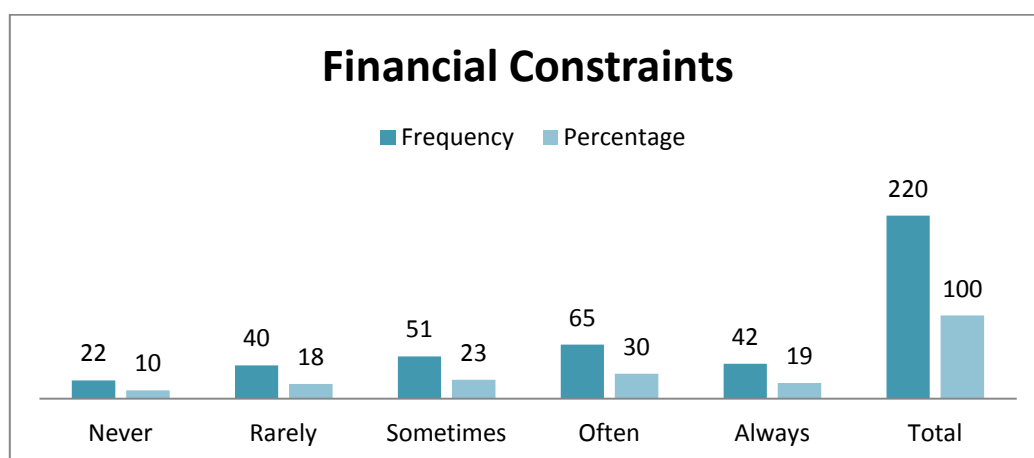
Finance plays a pivotal role in the functioning of a firm, holding significant importance. The difficulty of accessing loans, particularly for women entrepreneurs, is a significant challenge that is commonly encountered. The primary financial challenges faced by women entrepreneurs include a restricted amount of working capital, the practice of selling goods on credit, difficulties in obtaining loans, the presence of intricate and time-

consuming loan approval processes, a reluctance on the part of banks to extend credit to women, and a lack of awareness regarding government sources of borrowing.

**Table 6.1:- Financial Constraints of women entrepreneurs**

Financial Constraints	Frequency	Percentage
Never	22	10
Rarely	40	18
Sometimes	51	23
Often	65	30
Always	42	19
<b>Total</b>	<b>220</b>	<b>100</b>

**Source-Field Survey**



**Figure 6.1- Financial Constraints**

**Explanation-**This table shows that 19% of the women entrepreneurs said that they always face financial constraint, 23% of women entrepreneurs said that they sometimes face financial constraints and 29% women entrepreneurs said they often face such problems. However 18% women entrepreneurs said they rarely face this constraint and 10% women entrepreneurs said they never face such constraint.

This is evident from the above table that women entrepreneurs in Kokrajhar district were suffering from lack of finance. According to the responses given by women

entrepreneurs, some of them said that banks have taken a negative attitude while providing finance to them. They discourage women borrowers on the belief that they can quit the business at any time and become housewives again. The result of this, women entrepreneurs have to depend on their own saving and loans from family and relatives.

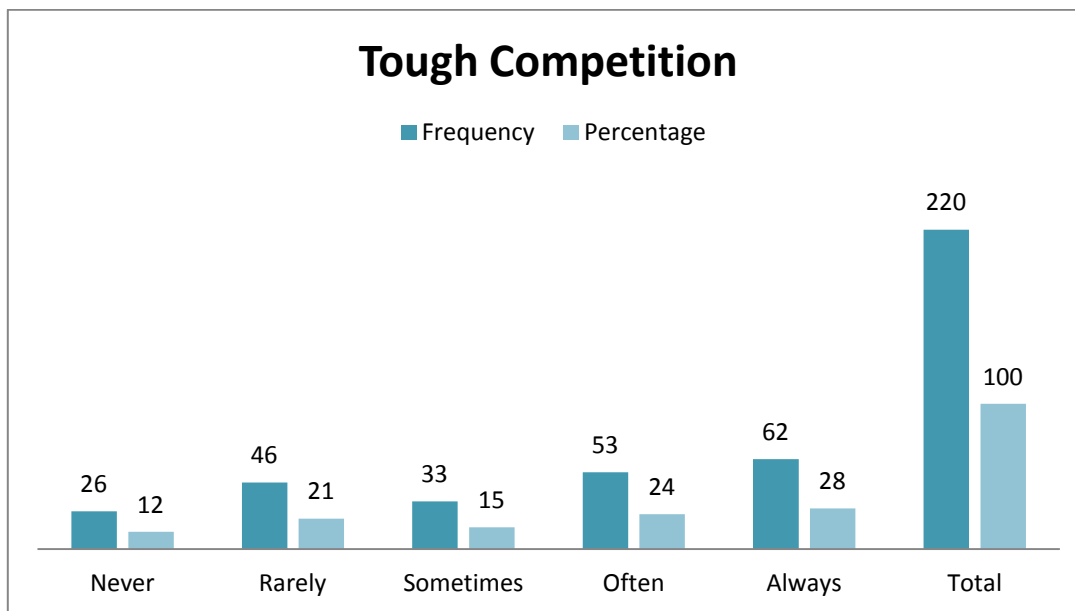
## 6.2 TOUGH COMPETITION

Competition poses a significant challenge for women's businesses. The competition faced by women entrepreneurs is influenced by factors such as the cost of their product or service, the efficiency of their operations, the quality of their packaging, their marketing abilities, and the level of technology they employ. Female entrepreneurs frequently encounter competition from well-established brands in both the organised sector and their respective product or service domains. Intense rivalry in urban areas frequently disrupts the operations of women's businesses.

**Table 6.2:- TOUGH COMPETITION**

<b>Tough Competition</b>	<b>Frequency</b>	<b>Percentage</b>
Never	26	12
Rarely	46	21
Sometimes	33	15
Often	53	24
Always	62	28
<b>Total</b>	<b>220</b>	<b>100</b>

**Source - Field Survey**



**Figure 6.2 -Tough Competition**

**Explanation-** The above table shows that 24% of the women entrepreneurs said they often faced tough competition, 15% women entrepreneurs sometimes faced and 28% women entrepreneurs always faced tough competition. Whereas 21% of women entrepreneurs rarely and 12% women entrepreneurs never faced tough competition. This is clear from the explanation that women entrepreneurs were affected with tough competition. However this competition encourages women entrepreneurs to do well in their business and allow them to face that positively.

### 6.3 LACK OF FAMILY SUPPORT

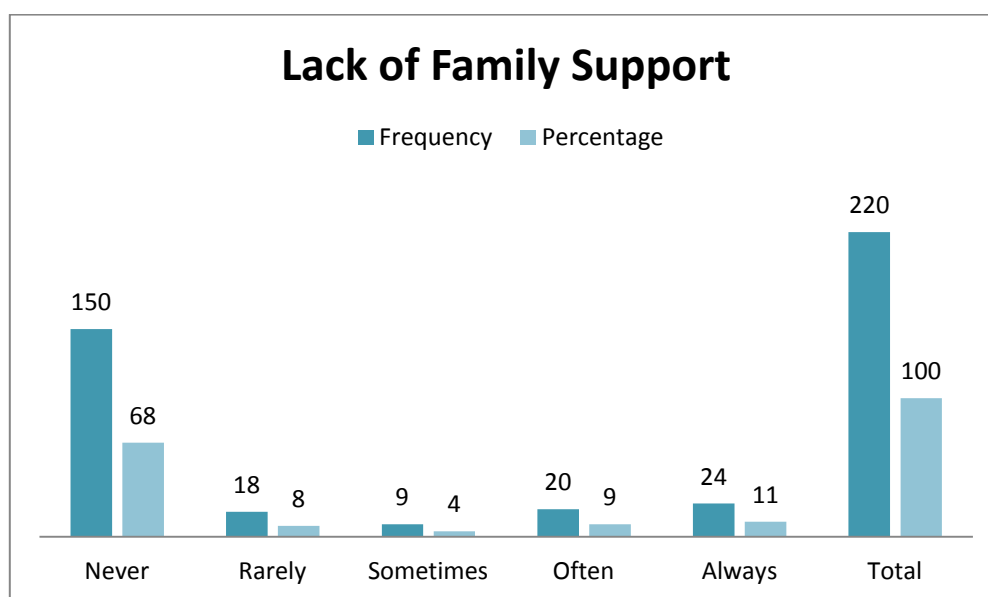
The lending of support from spouses and family members plays a crucial role in facilitating the success and advancement of women entrepreneurs. The achievement of a harmonious equilibrium between domestic obligations and professional endeavours is attainable for women entrepreneurs solely in the presence of familial assistance. The provision of assistance to husbands and children holds significant importance for women entrepreneurs who are members of nuclear families. In the context of women entrepreneurs who are part of a joint family, they actively seek support from all members of their family,

including their in-laws. Many female entrepreneurs, whether residing in rural or metropolitan areas, have familial challenges when their families are uncooperative. This impedes the functioning of female entrepreneurs and frequently necessitates them to make compromises in their professional endeavours.

**Table 6.3:- Lack of family support**

<b>Lack of Family Support</b>	<b>Frequency</b>	<b>Percentage</b>
Never	150	68
Rarely	18	8
Sometimes	9	4
Often	20	9
Always	24	11
<b>Total</b>	<b>220</b>	<b>100</b>

Source: Field Survey



**Figure 6.3 Lack of family support**

**Explanation-**This table shows that 68% women entrepreneurs have never faced problem regarding family support followed by 8% women entrepreneurs rarely, 4% women entrepreneurs sometimes faced. However 9% women entrepreneurs often faced this and 11% women entrepreneurs always deal family support regarding problem.

This is evident from the above explanation that women entrepreneurs in the Kokrajhar district were getting adequate support from their spouse/family.

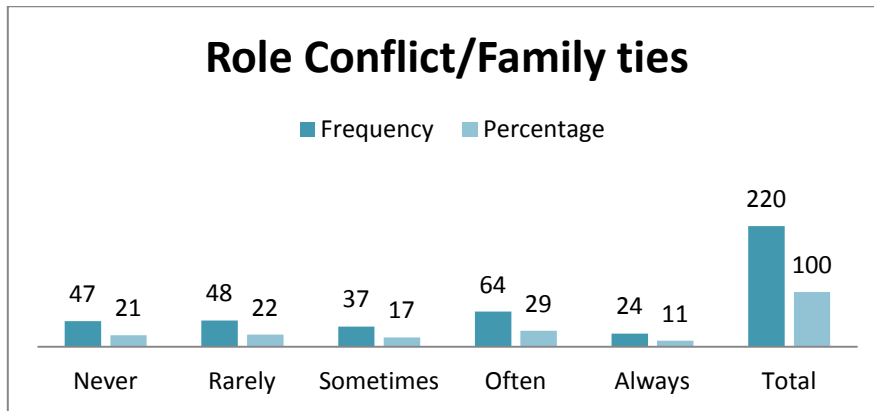
## **6.4 ROLE CONFLICT/FAMILY TIES**

One of the significant challenges encountered by women entrepreneurs is effectively managing their time between business responsibilities and domestic duties. The successful establishment of a business and the attainment of a market position necessitate a significant investment of time, diligent effort, and focused attention. A women entrepreneur is required to fulfill her obligations as a mother, wife, daughter, and daughter-in-law while also assuming the role of leader in her professional setting. They encounter difficulties in determining the order of importance among the many scenarios. When individuals are unable to effectively manage their time, it can have a detrimental impact on their work performance, necessitating the implementation of management strategies, supervision, or personal support. Women entrepreneurs face significant challenges in achieving a balance between the increasing responsibilities of their family and children while also meeting the expanding demands of the workplace.

**Table 6.4:- Role Conflict/Family Ties**

<b>Role Conflict/Family ties</b>	<b>Frequency</b>	<b>Percentage</b>
Never	47	21
Rarely	48	22
Sometimes	37	17
Often	64	29
Always	24	11
<b>Total</b>	<b>220</b>	<b>100</b>

Source: Field Survey



**Figure 6.4-Role conflict/family ties**

**Explanation** -This table depicts that 29% women entrepreneurs often and 11% always face role conflict in their day to day life. However 21% women entrepreneurs never face followed by 22% rarely and 17% sometimes face such problem. It is clear from the above explanation that women were facing role conflict in balancing their business and household work. Some of the women entrepreneurs come from joint family background; they have to perform more responsibilities in comparison to other women entrepreneurs.

## 6.5 LACK OF MOBILITY

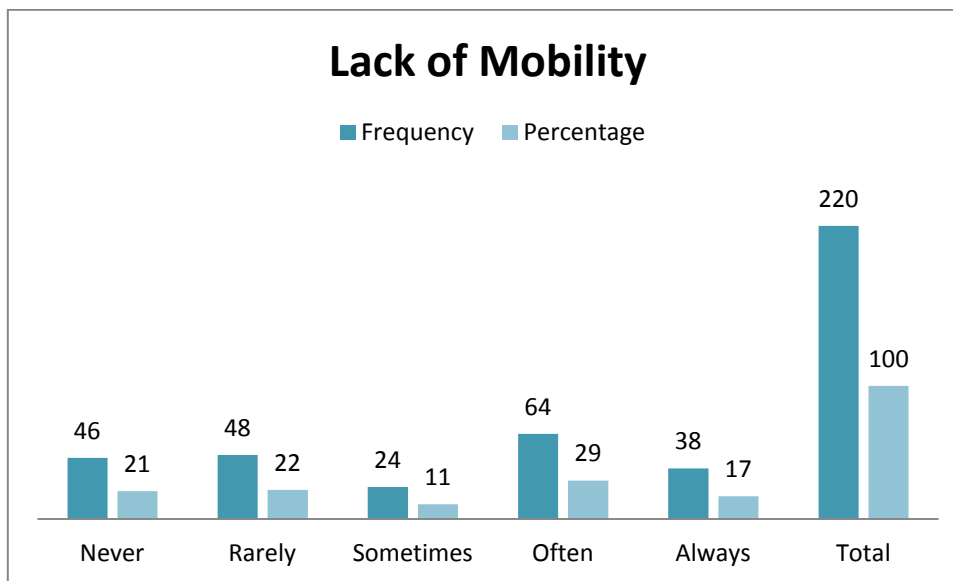
The issue of limited mobility poses a significant challenge for women entrepreneurs, encompassing both transportation constraints and limited market accessibility. In light of the quick progression of time, it is evident that the tactics employed in the realm of business are undergoing significant transformations. Female entrepreneurs must relocate in order to secure more favourable business deals, procure essential raw materials, establish new professional connections, and explore untapped markets for their enterprises. Frequently, individuals in such circumstances find themselves relying on their spouses and family members to accompany them in order to facilitate the necessary logistical arrangements for their commercial endeavours. This type of issue frequently hinders the efficient operation of the organisation.

**Table 6.5:- Lack of Mobility**

<b>Lack of Mobility</b>	<b>Frequency</b>	<b>Percentage</b>
Never	46	21
Rarely	48	22
Sometimes	24	11
Often	64	29
Always	38	17
<b>Total</b>	<b>220</b>	<b>100</b>

**Source: Field Survey**





**Figure 6.5- Lack of mobility**

**Explanation:** This table shows that 22% women entrepreneurs rarely and 17% women entrepreneurs always confront mobility problem. However 11% women entrepreneurs said they sometimes and 29% women entrepreneurs said they often confront mobility related problem and 21% of women entrepreneurs never faced mobility related problem.

Women entrepreneurs said they had to travel or go out of the village/town for purchasing raw material for their business. And it is not easy for them to go alone. That's why they had to depend on their husband/family member.

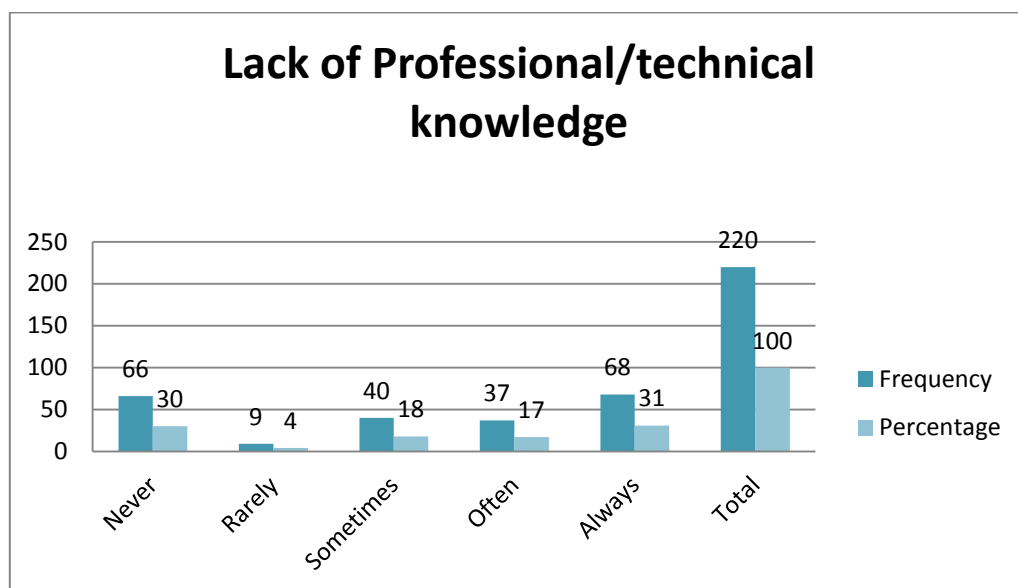
## 6.6 LACK OF PROFESSIONAL/TECHNICAL KNOWLEDGE

Women often face significant barriers to accessing professional education, particularly in rural regions. There are various reasons why women are prohibited from pursuing advancements in technological and research domains, thereby impeding their ability to generate novel ideas and develop innovative goods. Women who lack professional expertise tend to perceive themselves as being less qualified and confident when compared to their male counterparts. This issue is especially widespread in the rural areas of the district.

**Table 6.6:-Lack of Professional/technical Knowledge**

Lack of Professional/technical knowledge	Frequency	Percentage
Never	66	30
Rarely	9	4
Sometimes	40	18
Often	37	17
Always	68	31
Total	220	100

**Source: Field Survey**



**Figure 6.6 - Lack of Professional/technical Knowledge**

**Explanation-** The above table shows that 31% women entrepreneurs said they always faced lack of professional/technical knowledge followed by 17% women entrepreneurs often and 18% women entrepreneurs sometimes faced. However 4% of them rarely and 30% of women entrepreneurs never faced such problem. This has been found that most of

the women entrepreneurs in kokrajhar were facing lack of professional/technical knowledge women. They said that "if they were technically qualified, they could have enhanced their business to a greater extent."

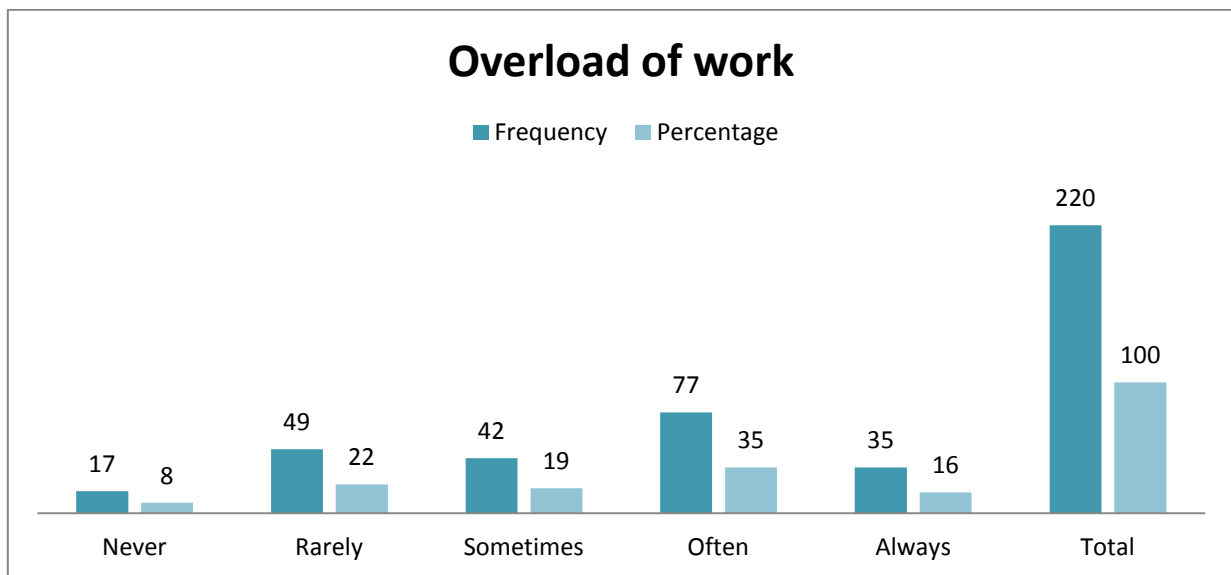
## **6.7 OVERLOAD OF WORK**

Women entrepreneurs in the Kokrajhar area encounter the issue of excessive workload. As their business expands, they must allocate more time to carry out their work. In addition, they are required to fulfill their responsibilities as a spouse, mother, and daughter-in-law. Work overload disproportionately impacts women, who frequently encounter this issue when managing their businesses.

**Table 6.7:- OVERLOAD OF WORK**

<b>Overload of work</b>	<b>Frequency</b>	<b>Percentage</b>
Never	17	8
Rarely	49	22
Sometimes	42	19
Often	77	35
Always	35	16
Total	220	100

**Source:**Field survey



**Figure 6.7- Overload of work**

**Explanation-**This table shows that 35% of women entrepreneurs often face overload of work problem followed by 16% women entrepreneurs always, 19% women entrepreneurs sometimes face this problem. However 22 % rarely and 8% never face overload of work problem while running their business. This is clear from the above explanation that overload of work was one of the major problems. They were taking overload of work problem in a positive sense. They said that as the business expands responsibilities increase and work load increases.

## 6.8 INFRASTRUCTURE

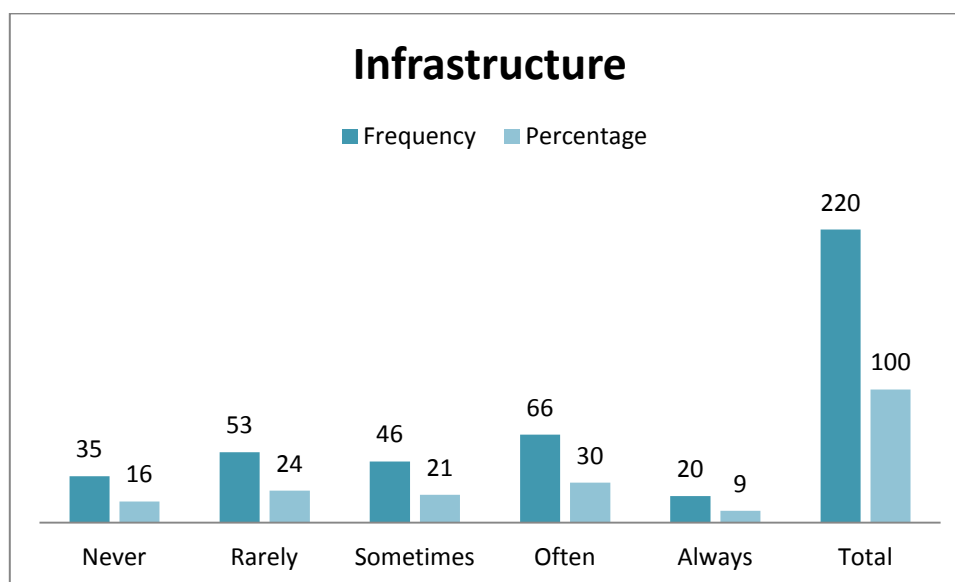
Infrastructure in business refers to the fundamental physical systems that encompass many components such as buildings, equipment, machinery, transportation, communication, energy, and water supply. In order to expand their businesses, women demand adequate infrastructure to sustain their standing in the business realm. Occasionally, organisations may encounter a lack of adequate financial resources to

improve the infrastructure of their company operations. Entrepreneurs are confronted with the challenge of addressing this issue during the operation of their businesses.

**Table 6.8:- Infrastructure**

Infrastructure	Frequency	Percentage
Never	35	16
Rarely	53	24
Sometimes	46	21
Often	66	30
Always	20	9
<b>Total</b>	<b>220</b>	<b>100</b>

Source: Field Survey



**Figure 6.8- Problem of infrastructure**

**Explanation:** This table depicts that 30% of women entrepreneurs often face infrastructure problem and 9% women entrepreneurs always face this. However, 16% women entrepreneurs never, 24% women entrepreneurs rarely and 21% women entrepreneurs sometimes face infrastructure problem.

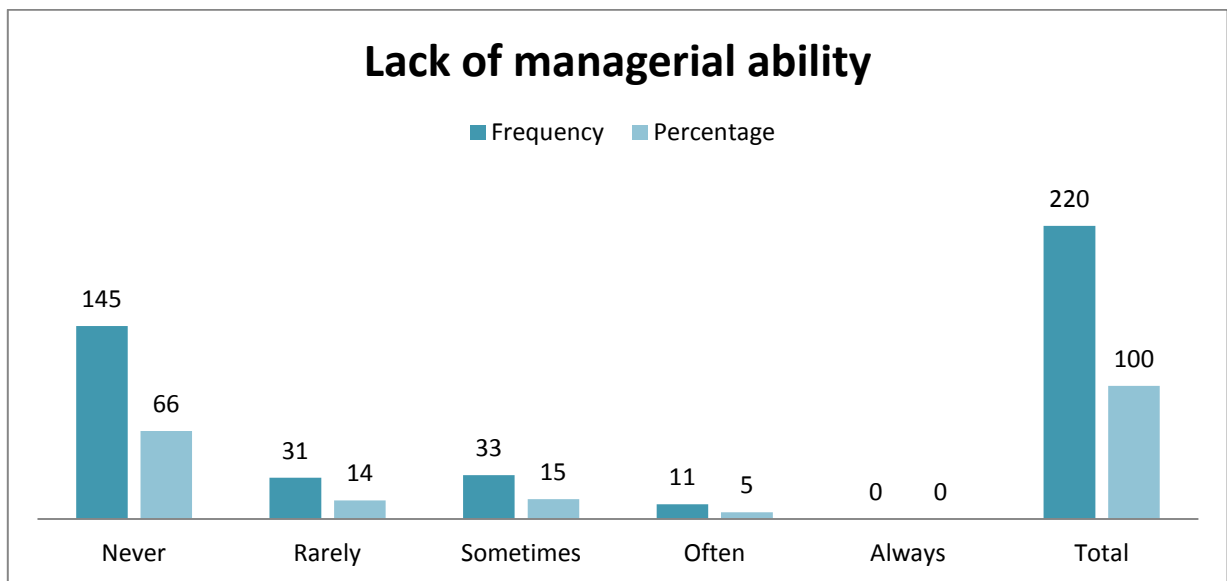
## 6.9 LACK OF MANAGERIAL ABILITY

The management of household affairs differs significantly from the management of business affairs. Women entrepreneurs encounter numerous challenges when it comes to effectively managing the daily operations of their businesses. Women entrepreneurs often have challenges when it comes to effectively managing and motivating their male personnel in order to achieve optimal productivity. Through the accumulation of expertise and the cultivation of patience, these female entrepreneurs demonstrate their ability to effectively manage the challenging behaviours exhibited by their intricate workforce.

**Table 6.9:- LACK OF MANAGERIAL ABILITY**

<b>Lack of managerial ability</b>	<b>Frequency</b>	<b>Percentage</b>
Never	145	66
Rarely	31	14
Sometimes	33	15
Often	11	5
Always	0	0
<b>Total</b>	<b>220</b>	<b>100</b>

**Source:** Field survey



**Figure 6.9-Lack of managerial ability**

**Explanation-** This table explains that 66% women entrepreneurs never face managerial problem followed by 15% sometimes, 14% rarely and 5% often face such problem. This is clear from the above explanation that women entrepreneurs were satisfied with their managerial abilities. They believed that they were having sufficient managerial abilities to run their business.

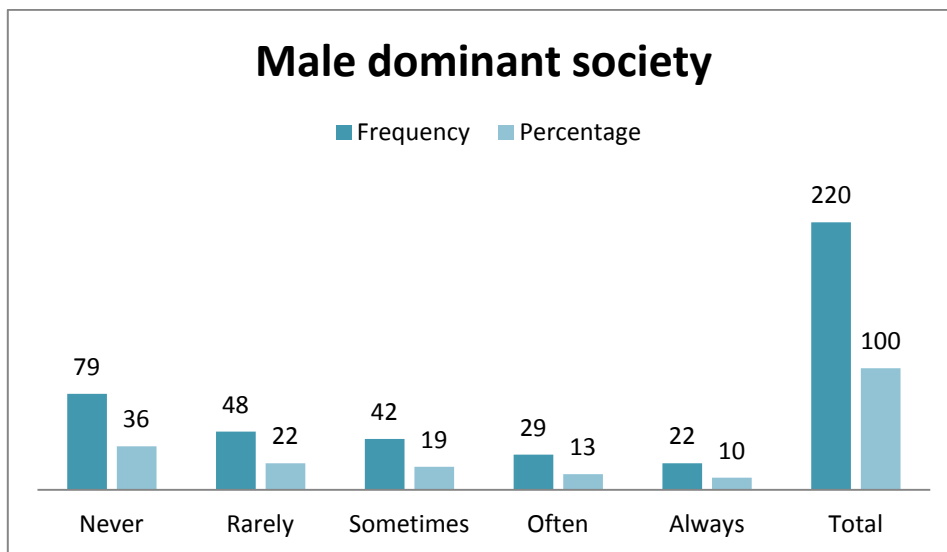
## 6.10 MALE DOMINANT SOCIETY

In contemporary society, there exists a prevailing perception that we inhabit a predominantly male-centric world, which consequently poses challenges for men in accepting female superiors in positions of authority. They frequently attempted to disrupt their workflow and create obstacles in their path. In numerous instances, female entrepreneurs also encountered resistance and lack of acceptance within their own households. The family members, particularly the male ones, exhibit resistance towards acknowledging the increasing trend of women venturing outside the household and contributing to the family's financial well-being.

**Table 6.10:-Male Dominant Society**

Male Dominant Society	Frequency	Percentage
Never	79	36
Rarely	48	22
Sometimes	42	19
Often	29	13
Always	22	10
<b>Total</b>	<b>220</b>	<b>100</b>

Source: Field Survey



**Figure 6.10- Male dominant society**

**Explanation-**This table shows that 36% women entrepreneurs never face male dominance regarding problem, 22% women entrepreneurs rarely face and 19% women entrepreneurs sometimes face this problem. However 13% women entrepreneurs often and 10% women entrepreneurs always face male dominance related problem. This is evident from the above table that for some extent male dominancy was prevailing in areas. Whereas women



entrepreneurs were quite confident in their business and they were not affected with such male dominance while running their businesses.

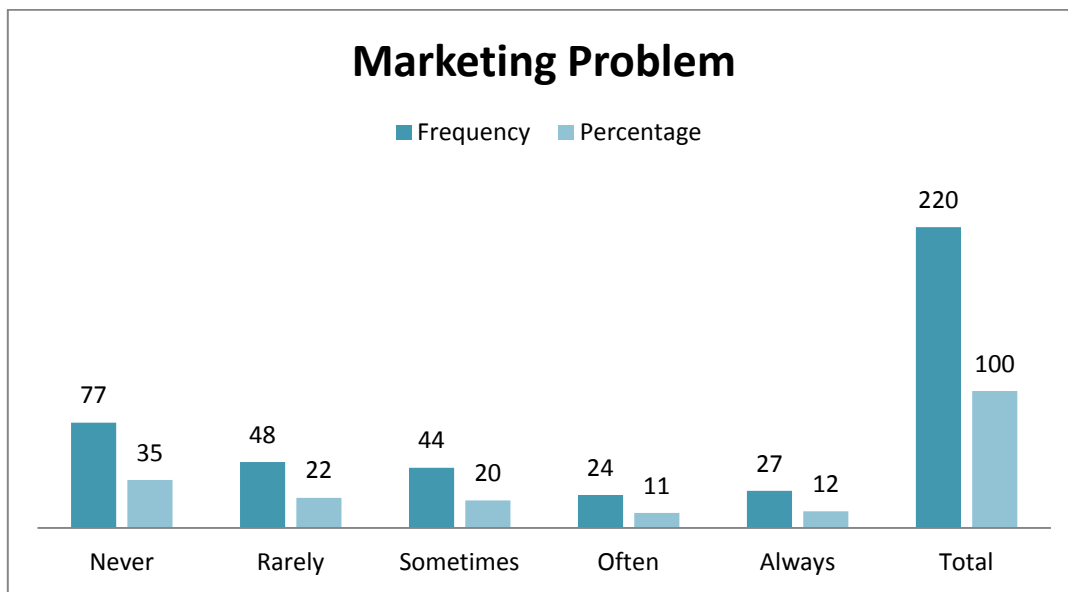
## 6.11 MARKETING PROBLEM

Most women entrepreneurs residing in kokrajhar district area meet challenges related to selling their products or services. The necessity of identifying new markets for the sale of their products and services poses a significant challenge for women entrepreneurs. Typically, they tend to restrict themselves to familiar establishments and lack the knowledge or opportunity to explore alternative venues that could potentially yield greater financial gains. Major marketing challenges encountered by women entrepreneurs include market competition, insufficient demand, seasonal fluctuations in demand, delays in product clearance, and little knowledge of market techniques.

**Table 6.11:- Marketing problem**

Marketing Problem	Frequency	Percentage
Never	77	35
Rarely	48	22
Sometimes	44	20
Often	24	11
Always	27	12
<b>Total</b>	<b>220</b>	<b>100</b>

**Source: Field Survey**



**Figure 6.11-Marketing Problem**

**Explanation-**This table depicts that 35% women entrepreneurs never face marketing problem, 22% women entrepreneurs rarely face and 20% women entrepreneurs sometimes face such problem. However 11% women entrepreneurs said they often face marketing problem and 12% always face such problem. It is evident from the above explanation that women entrepreneurs were slightly influenced by marketing problem.

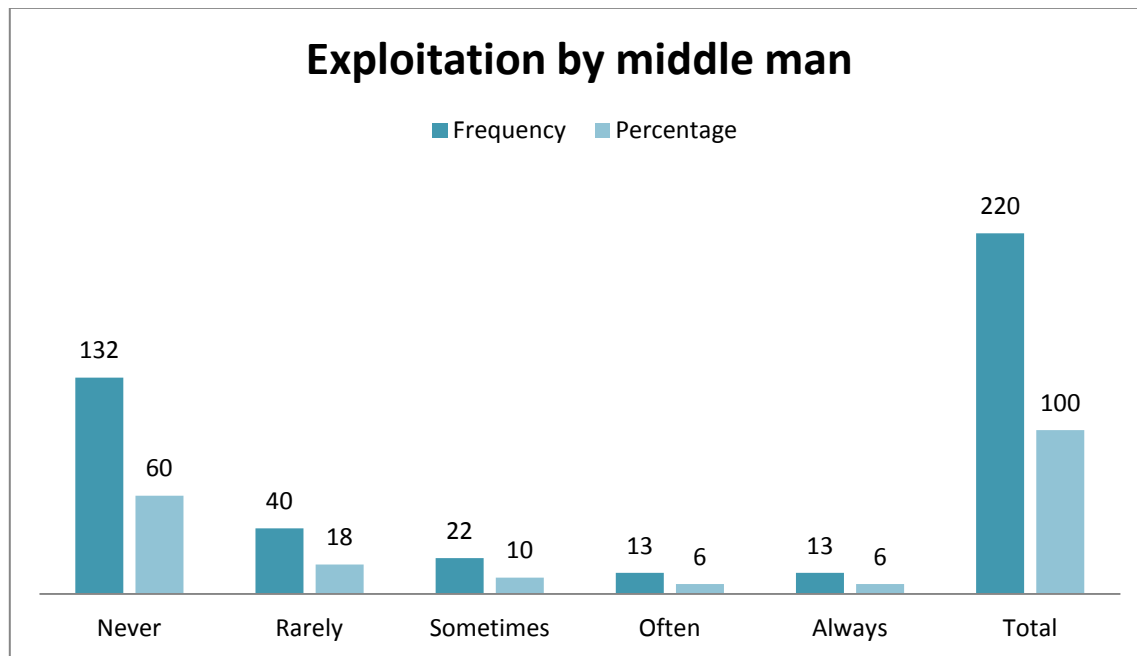
## 6.12 EXPLOITATION BY MIDDLE MAN

A middleman can be defined as an intermediary that plays a facilitating role in the trade of products or services between a producer and a customer. Women entrepreneurs frequently face the necessity of involving middlemen to facilitate their interactions with manufacturers. They often encounter problems posed by intermediaries, which can significantly disrupt the seamless functioning of their company.

**Table 6.12:- Exploitation by Middle man**

Exploitation by middle man	Frequency	Percentage
Never	132	60
Rarely	40	18
Sometimes	22	10
Often	13	6
Always	13	6
<b>Total</b>	<b>220</b>	<b>100</b>

Source- Field Survey



**Figure 6.12- Exploitation by middleman**

**Explanation-**This table explains that 60% women entrepreneurs never face middle man regarding problem followed by 18% women entrepreneurs rarely and 10% women entrepreneurs sometimes face problem created by middleman. Women have small businesses in their local area and most of them run from their homes. So they feel that this is not a major problem for them. However 6% women entrepreneurs often and 6% women entrepreneurs always face this problem while running their business. This is evident from

the above explanation that problem of middle man was not an obstructing issue for women entrepreneurs from while running their business. There were few women entrepreneurs who were slightly affected with this problem.

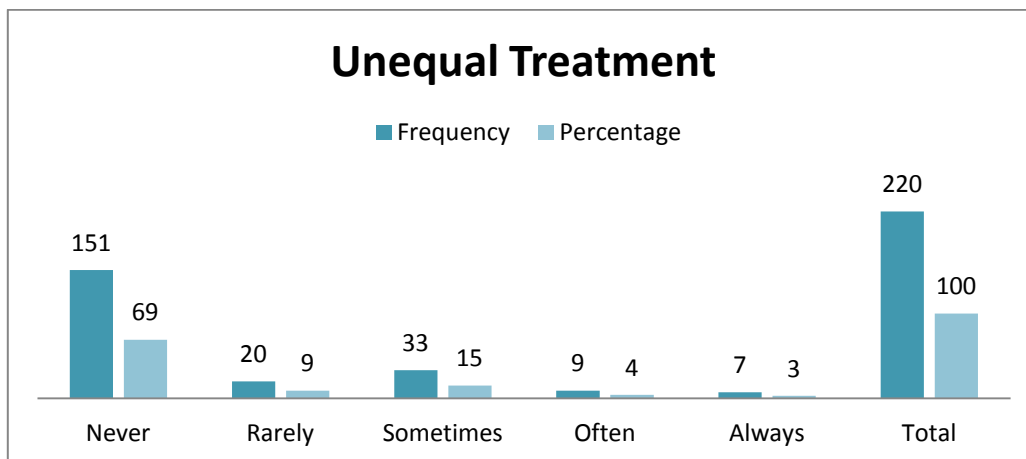
### **6.13 UNEQUAL TREATMENT**

We reside in a patriarchal culture where males occupy the dominant position. Women are still regarded as subordinate within the family structure. They must deal with the divergent behavior that both their family and society exhibit. Women are sometimes treated unequally to men in the corporate sector.

#### **6.13:- Unequal Treatment**

<b>Unequal Treatment</b>	<b>Frequency</b>	<b>Percentage</b>
Never	151	69
Rarely	20	9
Sometimes	33	15
Often	9	4
Always	7	3
<b>Total</b>	<b>220</b>	<b>100</b>

**Source- Field Survey**



**Figure 6.13-Unequal treatment in the society**

**Explanation-**This table shows that 69% women entrepreneurs never face unequal treatment, 9% women entrepreneurs rarely face, 15% women entrepreneurs sometimes and 3% women entrepreneurs often face unequal treatment in the society and 3% women entrepreneurs always face unequal treatment in their social sphere. This has been found that women entrepreneurs in study area had not faced unequal treatment while running their business. According to the findings of the study, women entrepreneurs faced a plethora of obstacles like intense competition, multiple roles, marketing difficulties, a lack of support from their families, excessive workload, financial difficulties, inadequate education, role conflicts, insufficient infrastructure, and inadequate marketing skills.

Thus, the researcher has found that the problem of women entrepreneurs in Kokrajhar is that they are experiencing the problem of role conflict as a result of their dual responsibilities of business and household activities, as well as the unavoidable responsibilities that they have towards their families. In addition, they are experiencing mobility issues as a result of the restrictions and responsibilities that they have towards their families. Also, as a consequence of this, they are burdened with an excessive amount of work. There is also a lack of financial support from the banking institution, which is another challenge they encounter. The other challenges that women entrepreneurs encounter include intense competition, difficulties in marketing their businesses, and a lack of support from their families. The study came to the conclusion that women entrepreneurs

also face challenges such as having an excessive amount of labour to do, arranging their finances, not having a sufficient amount of professional or technical education, having role conflicts, not having adequate infrastructure, and not having the ability to promote their products or services. As a result of these issues, their firms are unable to operate efficiently.