

# Problems Faced by Women Entrepreneurs: A Study in Khurda District of Odisha

**Dr. Swati Sucharita**

Lecturer, Department of Home Science, Women's College Khurda

## Abstract

Women are key role players in uplifting the economic conditions of any country. In a developing country like India, strengthening women economically has been the key focus of policy makers since many decades. In order to promote sustainable development and steady economic growth of the country, women entrepreneurship must be encouraged. Despite several attempts to buoy up women entrepreneurs they continue to face many hurdles in managing their enterprise and face both traditional and modern challenges. This paper focuses on the problems and constraints faced by women entrepreneurs in Khurda district of Odisha with a sample size of 120 women entrepreneurs. It was found that major problems of women entrepreneurs were lack of technological knowledge, marketing problem, lack of financial support, poor management skills etc.

**Keywords:** Women, Entrepreneurs, Problems, Constraints, Hurdles, Challenges

## Introduction

Economic empowerment of women has been positively linked with women entrepreneurship. Women are key components in the societal dynamics and have tremendous impact in boosting the social, cultural and economical wellbeing of a society. In a developing country like India, women empowerment and its importance is not a new topic for discussion. The policy makers are always putting their best foot forward while making women empowerment policies. Despite the policies and efforts to promote gender equality, men still dominate India's entrepreneurial ecosystem.<sup>1</sup>

The male centric nature of many industries forces women entrepreneurs to operate in traditional women friendly sectors such as food, education, apparel and beauty care industries. It limits their exposure, capabilities and opportunities.<sup>1</sup>

Most women entrepreneurs do not receive the social and family support they require to kick start their business. Very few women entrepreneurs have a mentor who can guide them into their venture. This lack of proper mentorship from the business community also a challenge for women entrepreneurs. Lack of institutional support is also a major set back for women entrepreneurs. Though there are numerous schemes and policies to promote women entrepreneurship, lack of timely guidance and help from the authorities is extremely common. The absence of proper support network adversely impacts their confidence and ability to take risks.<sup>1</sup>

This study carried out in Khurda district of Odisha focuses on the problems and hurdles of women entrepreneurs in the said district and various factors associated with it.

**Objectives of the study**

- To find out the socio-economic status of women entrepreneurs
- To find out the problems faced by women entrepreneurs
- To understand the factors associated with women entrepreneurship

**Research methodology**

- Cross sectional research design was used for the study. It is a type of observational study where the investigator measures the outcome and the exposures in the study at the same time.
- Simple random sampling was used for the study
- A sample size of 120 women entrepreneurs was used for the study.
- Simple Statistical tools such as percentage, mean, coefficient correlation was used for the study.

**Data collection**

- Primary data was used for the study
- Data collection was done by using a structured interview schedule specifically tailored for this study.
- Before data collection pretesting and pilot survey was conducted any necessary corrections were made to the questionnaire.
- Data was collected in between February- July 2023

**Results and discussion**

**Table 1 distribution of respondents as per their age**

Age of the respondents	Frequency	Percentage
<40	30	25
40-50	58	48
>50	32	27
Total	120	100
<b>Average age (S.D)= 44.25</b>		<b>Range = (28-60) years</b>

From the above table it can be seen that majority of the respondents (48%) were in 40-50 years age group followed by 27% and 25% respondents in more than 50 and less than 40 years age group. Age is a key factor for women in business. In early youth years, women specifically in rural areas are less likely to enter into business to be self-dependent as they have huge responsibility of their family and raising kids. When the respondents were asked about the reason for starting the enterprise after 40 years, all most all of them expressed family and children’s responsibility was the main reason to do so.

**Table 2 distribution of respondents as per their education**

Category	Frequency	Percentage
Illiterate	4	03
Primary school	25	21
High school	43	36
Intermediate	30	25
graduation	18	15
<b>Total</b>	<b>120</b>	<b>100</b>

Education plays a key role in business management. It helps the entrepreneur to understand the market, demand and client dynamics better. As illustrated in the table, majority of the respondents (36%) had high

school level education followed by intermediate (25%) and primary school (21%) level education. Whereas only 15% respondents were graduates. When asked about the reason for low level of education, poverty, lack of family support and lack of interest for higher education were the major cause.

**Table 3 distribution of respondents as per their marital status**

Category	Frequency	Percentage
Married	78	65
Unmarried	19	16
Divorced	-	-
Separated	03	2.5
Widowed	20	16.5
<b>Total</b>	<b>120</b>	<b>100</b>

The above table illustrates the marital status of the women entrepreneurs. It can be clearly observed that majority (65%) women were married. Followed by widowed (16.5%) and unmarried (16%). Social mobility and marital status are intricately connected to each other. Unmarried and newly married women’s stepping outside of home is often frowned upon. Therefore, very less unmarried women (16%) were out and about taking care of their business.

**Table 4 distribution of respondents as per their socio-economic status (BG Prasad socio economic scale)**

Category	Frequency	Percentage
Lower (<938)	28	23.6
Upper lower (938-1875)	58	48.6
Lower middle (1876-3126)	29	24
Upper middle (3127-6253)	04	03
Upper (≥6254)	01	0.8
Total	120	100

To understand the socio-economic condition of women entrepreneurs, BG Prasad socio economic scale was used. This is a simple yet widely used scale as it uses only one criterion that is per capita income of the respondents. As per the scale respondents were divided into five economic categories such as lower, upper lower, lower middle, upper middle and upper.

As illustrated in table 4, majority of the respondents (48.6%) were in the upper lower income group followed by 24% respondents and 23.6% respondents in lower middle- and lower-income group. Out of 120 respondents only 1 respondent (0.8%) was in upper income group.

**Table 5 Distribution of respondents as per their purpose of starting their enterprise**

Category	Frequency	Percentage
For extra income	95	79
To meet unexpected financial needs	76	63
To utilise spare time	32	27
To be self-dependent	102	85
To support family	110	92

By being influenced by others	25	21
-------------------------------	----	----

The above table 5 illustrates the purpose of respondents for starting the enterprise. The question was a multiple choice-based question where the respondents were free to choose more than one option. That is why the number of responses here is more than 120. As it can be observed from the above table, out of 120 respondents, majority (92%) respondents stated that they started their enterprise to support their family financially, followed by (85%) respondents stated that they started enterprise to be self-dependent and for extra income (79%).

**Table 6 Distribution of respondents as per the type of enterprise they operate**

Category	Frequency	Percentage
Food stall/ restaurant business	52	44
Grocery shop	24	20
Vegetable shop	21	18
Dairy farming	05	0.4
Tailoring	12	10
Beauty Parlor / makeup artist/ mehndi artist	04	3.5
Agarbatti /dhup making	02	1.6
<b>Total</b>	<b>120</b>	<b>100%</b>

The respondents were asked about the type of their enterprise and main area of business. From their response, they were categorised in 7 categories which is shown in table 6. From the above table 6, it can be clearly understood that majority of the respondents (44%) had food stall/ restaurant business. Followed by grocery shop (20%) and vegetable shop (18%) and tailoring (10%) respectively. The wide spread of social media is responsible for increase in food stall businesses. When the respondents were asked why they started their food business, most of them stated that it was easy to start and required no extra skills. Also, they were heavily influenced by social media to start food business.

**Table 7 Distribution of respondents as per the type of problem they face while operating their business venture.**

Problem category	Frequency	Percentage
Marketing problem	54	45
Production problem	24	20
Finance problem	79	66
Socio cultural problems	85	71
Internal problems	21	18

The above table 7 illustrates the type of problem faced by the women entrepreneurs while operating their enterprise. The question was a multiple choice-based question where the respondents were free to choose more than one option. That is why the number of responses here is more than 120. As it can be observed from the above table, out of 120 respondents, majority of the respondents reported that they face socio cultural (71%) and finance (66%) related problems followed by marketing problem (45%).

**Table 8 Distribution of respondents as per the type of marketing problem they face**

<b>Problem category</b>	<b>Frequency</b>	<b>Percentage</b>
Lack of advertisement and publicity	25	47
Heavy competition	46	85
Lack of suitable sales person	14	26
Exploitation by middle man	21	39
Raw material problem	19	36
Lack of familiarity with technology	31	56.6

The above table 8 shows the type of marketing problem faced by the women entrepreneurs. The previous table 7 showed that 54 respondents faced marketing problems. This table 8 further explains the type of marketing problem faced by the respondents.

The question was a multiple choice-based question where the respondents were free to choose more than one option. That is why the number of responses here is more than 54. It can be clearly seen in the table 8 that majority of the respondents faced heavy competition (85%) followed by lack of familiarity with technology (56.6%) and lack of advertisement and publicity (47%) respectively. Some respondents stated exploitation by middle man (39%) and raw material problem (36%) as their major marketing problem.

**Table 9 Distribution of respondents as per the type of production problem they face**

<b>Problem category</b>	<b>Frequency</b>	<b>Percentage</b>
Lack of machinery	3	10
Lack of trained man power	11	47
Lack of storage and infrastructure	09	38
Lack of skill and knowledge	13	56
Power issue	2	7.5
Lack of suitable market place	5	17.5

The above table 9 shows the type of production problem faced by the women entrepreneurs. The previous table 7 showed that 24 respondents faced production problems. This table 9 further explains the type of production problem faced by the respondents.

The question was a multiple choice-based question where the respondents were free to choose more than one option. That is why the number of responses here is more than 24. It can be clearly seen in the table 9 that majority of the respondents (56%) faced lack of knowledge and skills as their major production related problem followed by Lack of trained man power (47%), Lack of storage and infrastructure (38%) and lack of machinery (10%) as their most faced production related problems respectively.

**Table 10 distribution of respondents as per the type of finance problem they face**

<b>Problem category</b>	<b>Frequency</b>	<b>Percentage</b>
Lack of finance	24	30
Rigidity in banking procedure	45	57
Unable to pay loan amount	12	15
High rate of interest	62	78
Insufficient financial assistance	27	34
Delay in getting loan/funding	18	23

The above table 10 shows the type of finance problem faced by the women entrepreneurs. The previous table 7 showed that 79 respondents faced finance problems. This table 10 further explains the type of finance problem faced by the respondents.

The question was a multiple choice-based question where the respondents were free to choose more than one option. That is why the number of responses here is more than 79. It can be clearly seen in the table 10 that majority of the respondents (78%) stated high rate of interest as their major finance problem followed by Rigidity in banking procedure (57%), Insufficient financial assistance (34%), Lack of finance (30%) are the major finance related problems respectively.

**Table 11 distribution of respondents as per the type of socio-cultural problems they face**

<b>Problem category</b>	<b>Frequency</b>	<b>Percentage</b>
Lack of social mobility	37	43
Lack of knowledge and education	48	56
Male domination	74	87
Lack of family support	52	61

From the above table 11, we can understand the type of socio-cultural problems faced by the women entrepreneurs. Out of 120 respondents, 85 respondents (71%) stated that they face socio cultural problems in operating their enterprise. This table 11 further explains the type of socio-cultural problems faced by the women entrepreneurs.

It can be clearly observed that majority (87%) respondents faced male domination as their major socio-cultural problem followed by 61 percent respondents and 56 percent respondents who stated lack of family support and lack of knowledge and education as their major socio-cultural problems respectively.

**Conclusion**

From this study it was found that majority (48%) of the women were in 40-50 age group category and started their business to support their family financially. For some it was passion while some stepped out of their comfort zone due to unavoidable circumstances. When asked about the type of problems faced by them while operating their enterprise, majority of them (71%) stated that they faced socio cultural problems. Despite numerous attempts made by the government to support women entrepreneurs financially, women entrepreneurs continue to face finance related problems as stated by 66 percent of the respondents. This shows there still remains a huge gap in making the law and ensuring its proper implementation. Women faced difficulty in getting loan from bank as they stated banking procedures to be rigid and unwillingness of banks to provide adequate loan amount as the women entrepreneurs were least expected to succeed in business compared to their male counterparts. Many respondents (56%) were concerned that their lack of knowledge about technology has been a great road block in promoting their business. In the time of social media, having some knowledge about information technology can be extremely beneficial. Skill and technological awareness facilities should be easily available to women entrepreneurs to help them in this segment. Though women entrepreneurs faced a varied types of problems in the study area, it was heart warming to hear their story, the fuel that fires their passion and the dedication towards their work. Few improvements if can be addressed sensitively as discussed above can surely help women entrepreneurs to grow their business and contribute to the economic upliftment of the nation.

## Reference

1. Kumar, T., 2024, “15 major problems faced by women entrepreneurs in India while operating their enterprise”, [theofficepass.com](http://theofficepass.com)
2. url:<https://www.theofficepass.com/toppings/top-problems-faced-by-women-entrepreneurs-in-india.html>,