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AN IN-DEPTH STUDY ON PROBLEMS AND PROSPECTS OF SELECTED WOMEN ENTREPRENEURS OF RAJKOT DISTRICT

NISHA J. ZALA
RESEARCH SCHOLAR
SARDAR PATEL UNIVERSITY
VALLABH VIDYANAGAR

Dr. RUPAL N. PATEL
ASSOCIATE PROFESSOR
BJVM COMMERCE COLLEGE
VALLABH VIDYANAGAR

ABSTRACT

Women development is considered as one of the primary sectors for the overall growth of the economy. The government has played its role wisely in uplifting women by introducing various policies and schemes. Moreover, they provide lots of initiatives that help women to choose business as their career. Women entrepreneurs are facing lots of problems and at the same time they enjoying various prospects in this field. This study aims to highlight various problems and the prospect of women entrepreneurs. 102 women entrepreneurs of Rajkot district are selected as a sample for this study and data is collected through a questionnaire. The questionnaire consists of four parts demographic profile, problems of women entrepreneurs, prospects of women entrepreneurs, and expectations of women entrepreneurs. The various test has been performed to analyzed data. The study exposes various problems that affect women entrepreneurs and some favorable factors too which helps them to succeed in an entrepreneurial world.

KEYWORDS

expectations, problems of women entrepreneurs, prospects of women entrepreneurs, women entrepreneurs.

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INTRODUCTION

In the modern competitive era, entrepreneurship is growing rapidly and its contribution is important for economic growth. Women considered as a key person of a family, therefore women entrepreneurship encourage women to lead both personal and professional life. Awareness about various policies and schemes made for women entrepreneurs, which helps them to realize their rights and benefits. Numerous opportunities are available for women entrepreneurs and by grabbing those they prove themselves as a trader, exporter, manufacturer, designer, and many more to come. By entering into an entrepreneurial world an entrepreneur enjoys various benefits and on the same side, they face lots of challenges too, being a women entrepreneur they face more challenges. In post forty's they prove themselves by raise in the establishment of women enterprises and contribute to the economy at a recognized level.

REVIEW OF LITERATURE

Gajendra and himnish (2014) reveal that those women who are involved in the entrepreneurial field can contribute more to economic growth and also uplift their status in society. Women have proven that they can compete in society by entering into various services and business. Women are emerging as a vibrant entrepreneur by breaking all stereotypes. **Winn (2005)** revealed that women entrepreneurs are doing business in a different manner which has changed the face of doing business. The traditional and non-traditional business has been selected by women and they are successfully doing it by setting a benchmark. **Brush (2006)** highlighted the various problem faced by women entrepreneurs, they face different kinds of problems in establishing and managing their business. Finance, lack of family support, cultural barrier, lack of confidence, access to business networks, etc. were encountered as problems for women entrepreneurs. **Parimala devi (2012)** revealed that the contribution of women entrepreneurs to the economy is unavoidable. They prove themselves by entering all the sector of business and services instead of limiting to selected sectors. **Alam & kabir (2015)** in their study highlights that high concentration, dedicative efforts, and governmental support are prominent prospects of women entrepreneurship.

STATEMENT OF THE PROBLEMS

Earlier women were entitled to manage house hold duties, they were illiterate and restrict themselves to their family. A significant improvement was seen in women's education, which helped them to get work and build their own business. Moreover, the rise of a nuclear family, the non-availability of honest workers, and other supplementary reasons force them to initiate their own businesses. To raise the growth of women entrepreneurs, the government is also aiding them in severe situations. The government granted loans at concessional interest, subsidies, and preferred allocation of plots in industrial domains, marketing assistance, financial support, and technical help. The Government of Gujarat has introduced various schemes like plans for economic upliftment and rehabilitation, sewing classes, assistance for establishment of goat units for scheduled caste widow abandoned women beneficiary, financial assistance for the rehabilitation of destitute widows with the objective to make widows financially self-sufficient by provide training and equipment assistance. And under Gardiwada schemes government provide financial assistance to rural and urban women entrepreneurs to carry out their economic activities. Entrepreneurship amongst women positively amplifies the wealth of the house and the prosperity of the country too. Hence, this research has been conducted to investigate the different problems and prospects of women entrepreneurship.

OBJECTIVES OF THE STUDY

Following are the objectives of the study:

1. To study the demographic profiles of women entrepreneurs.
2. To analyze various problems of women entrepreneurs.
3. To study the prospects of women entrepreneurship.
4. To find out the expectations of women entrepreneurs.

SCOPE OF THE STUDY

The study highlights the problems and prospects of women entrepreneurs of the Rajkot district of Gujarat. The scope of the research embraces women entrepreneurs of the Rajkot district and evaluates their problems, prospects, and their expectations to resolve their problems. The study is only limited to the women entrepreneurs of Rajkot district of Gujarat only.

RESEARCH METHODOLOGY

The study is descriptive in nature and data is collected from primary sources. 102 women entrepreneurs of Rajkot district have been selected as a sample for this study and convenience sampling method is selected to collect data. Data is collected by conducting interviews among randomly selected women entrepreneurs through a structured questionnaire. The questionnaire consists of four parts like demographic profile of women entrepreneur, problems of women entrepreneur, prospects of women entrepreneur, and last one expectation of women entrepreneur. Different research test has been carried for the different parts of the questionnaire. Simple percentage analysis is done to analyze the demographic profile of women entrepreneurs. Friedman’s chi- square test has been performed to find out problems of women entrepreneurs, prospects of women entrepreneurs are measured through “t-test” and expectations of women entrepreneurs are analyzed through Garret score.

RESULTS AND DISCUSSIONS

The study analyzes several problems and prospects of women entrepreneurs of Rajkot district in different ways by using proper statistical tools.

DEMOGRAPHIC PROFILE OF WOMEN ENTREPRENEURS

The demographic profiles of women entrepreneurs of the Rajkot district have been categorized under characteristics like age, marital status, education qualification, nature of business, monthly income, experience.

TABLE 1: ANALYSIS OF DEMOGRAPHIC PROFILE OF WOMEN ENTREPRENEURS

Variables	Distribution	Frequency	Percentage
Age	Less than 25 years	19	18.63%
	26-35 years	32	31.37%
	36-45years	27	26.47%
	More than 45 years	24	23.53%
Marital Status	Unmarried	27	26.47%
	Married	72	70.58%
	Divorced	1	0.98%
	Widow	2	1.96%
Education Qualification	Uneducated	18	17.65%
	High secondary (12 th)	48	47.05%
	UG/Diploma	24	23.53%
	PG/Professional	12	11.76%
Nature of Business	Manufacturing	40	39.22%
	Trading	32	31.37%
	Services	21	20.59%
	Other	9	8.82%
Monthly Income	Less than 15000	20	19.61%
	15001-20000	58	56.87%
	20001-30000	20	19.61%
	More than 30000	4	3.92%
Experience	Less than 2 years	22	21.57%
	2-5 years	32	31.37%
	6-10 years	28	27.45%
	More than 10 years	20	19.61%

(Source: Primary data)

Interpretation

Table no.1 exhibits the age of the respondents that 118.63% of them are less than 25 years of age, 31.37% are between the ages of 26 – 35 years, and 226.47% are between the age of 36 – 45 years. Marital status shows that 70.58% are married and 26.47% are unmarried. The education profile of the respondents admits that 47.05% belongs to the high secondary category, 23.53% are completed their diploma, 17.65% are uneducated and the rest 11.76% are completed professional or PG degree. Nature of business reveals that 39.22% of women entrepreneurs are committed to manufacturing activities, 31.37% are involved in trading activities, and 20.59% are engaged in a service-based business. 56.87% of the women entrepreneurs’ monthly income ranges from 15,001 to 20,000. While examining the experience 31.37% of the respondents are having experience of 2–5 years in their respective field whereas 27.45% of respondents are belongs to the category of 6– 10 years of experience.

PROBLEMS FACED BY WOMEN ENTREPRENEURS OF THE RAJKOT DISTRICT

The Friedman chi-square test measures the null hypothesis that the ranks of the variables do not differ from the expected value. For a steady sample range, the higher the value of chi-square test, the greater is the difference among each variable rank-sum and its expected value. Place together, the chi-square value is 140.353 for these ranking, degrees of freedom are up to the number of variables less than 1, the asymptotic significance is the estimated probabilities of accomplishing factors are not significantly different. Since a chi-square result with 16 degrees of freedom is unlikely to have happened by chance, it’s concluded that the 102 women entrepreneurs which is denoted by “N” don’t have equal preference for all the variables.

TABLE 2: PROBLEMS FACED BY WOMEN ENTREPRENEURS OF RAJKOT DISTRICT (* Significant at 1% level)

Problems	N	Mean Rank	Mean Score	Std. Deviation	Chi-Square
Inadequate financial facilities	102	10.71	3.148	1.57472	140.353 P value 0.00*
Low family support		9.49	2.794	1.26749	
Rigorous norms		6.69	2.505	1.67465	
Male dominance		9.48	2.281	1.29577	
Technological difficulties		7.39	3.292	1.53192	
Economic impacts		9.39	2.839	1.26128	
Lack of advance training		5.58	2.495	1.57891	
Less market knowledge		6.89	3.237	1.26356	
Low government support		7.38	3.103	1.1659	
Miserable experience		5.83	2.805	1.34138	
Absence of experience		6.45	3.039	1.58323	
Weak knowledge of business		8.31	3.181	1.33236	
Shortage of raw material		7.25	3.174	1.15348	
Substantial taxes		5.47	2.459	1.23729	
Communication dilemmas		6.33	2.173	1.52351	

(Source: Primary data)

Interpretation

Table no.2 reveals the problems faced by the women entrepreneur, Friedman's test is performed to know the results. It could be determined that among the different factors like Inadequate financial facilities with 10.71 is ranked first, Low family support ranked second with 9.49 than after rigorous norms ranked third with 6.69, male dominance stood fourth with 9.48, technological difficulties ranked fifth with 9.37. Moreover, economic impacts with 9.39, lack of advance training with 5.58 and less market knowledge with 6.89 are ranked sixth, seventh and eighth respectively. Hence, it can be ended that inadequate financial facilities, low family support and rigorous norms are the significant problems impacting women entrepreneurs. It notifies that women entrepreneurs are extremely affected by financial problems.

PROSPECTS OF WOMEN ENTREPRENEURSHIP

Women entrepreneurs have higher prospects in India. Prospects can acquire from the external business environment and the inherent abilities of the women entrepreneurs. To examine the prospects of women entrepreneurship at various levels of habitation, women living in villages are recognized as rural, and women living in semi-urban and urban are recognized as urban. As the prospects are based on the living status. All respondents are requested to rate the variables on five point scale i.e. highly agree, agree, neutral, disagree, and highly disagree with the rank of 5, 4, 3, 2, and 1 respectively. The mean scores of the variables are calculated. Under this research, 35 respondents are in rural and the rest 67 are in urban and it has done by using a t-test, which is demonstrated as follow.

TABLE 3: PROSPECTS OF WOMEN ENTREPRENEURSHIP

Variables	Mean Score		t-test
	Rural	Urban	
Marketing products	3.851	3.789	2.557
Attentiveness for business	3.945	3.702	2.148*
Forecasting consumers demand	4.189	4.173	0.586
Government support	3.975	3.676	-2.589
Hardworking	4.143	3.538	-2.347
Management	4.179	3.835	1.837
Communication skills	3.815	4.069	1.373
Self confidence	4.029	3.956	-2.038
Knowledge of business	3.891	4.259	-1.635*
Leadership skills	3.776	3.971	-2.601

(Source: Primary data)

* Significant at 1% level

Interpretation

Table no. 3 indicates that prospects of woman entrepreneurship are distinct from each other. The major prospect favoring the rural entrepreneurs are forecasting consumers demand, management, hardworking, and self-confidence, hence their mean scores are 4.189, 4.179, 4.143 and 4.029 respectively. On the other hand amongst the urban entrepreneurs, the significant variables are knowledge of business, forecasting consumers demand, and communication skills, hence their respective mean scores are 4.259, 4.173 and 4.069 sequentially. Concerning the prospects of women entrepreneurship, almost all the variables are significant at the 5% level. Which shows that the women entrepreneurs are reinforced with the above characteristics.

EXPECTATIONS OF WOMEN ENTREPRENEURS

Women entrepreneurs have some expectations to solve business problems and to grow their business future. Garret score ranking analysis has been used to analyze the data where the level of expectation is marketed as not important = 1, low important = 2, moderate important = 3 and for very important = 4.

TABLE 4: RANKING ANALYSIS

Expectations	Mean Score	Total Score	Rank
Marketing aid	19.1	191	6 th
Less Price fluctuation	33.0	330	2 nd
Tax concessions	24.5	245	5 th
Technological support	28.5	285	4 th
Advance training	31.7	317	3 rd
Financial assistance	34.3	343	1 st
Availability of raw material	18.8	188	7 th

(Source: Primary data)

Interpretation

In table no. 4 financial assistance with 343 points indicates it as high expectation of women entrepreneurs to run their business and this will cut down their problems to half. Fluctuations in price also effects business activities, therefore they except low price fluctuation which ranked as 2nd. Advanced level training is also expected by them which is ranked as 3rd with 317 points. Moreover, technological support, tax concession, marketing aid and availability of raw material are ranked as 4th, 5th, 6th, and 7th respectively according to their scores.

FINDINGS

Major findings of the study are as follow:

1. Demographic profile evidences that out of 102 respondents 31.37% are between the age of 26 to 35years. 70.58% of the women entrepreneurs are married. Out of the 102 respondents 56.87% of them are fall under range of 15001 to 20000. 49.22% of respondents are engaged in manufacture activities.
2. Inadequate financial assistance is the main problem that is faced by most women entrepreneurs of Rajkot district.
3. Most of the women entrepreneurs expect financial assistance to start their business as they need financial support at the primary stage.
4. Forecasting consumers demand, management, hardworking, and self-confidence are favorable prospective factors for rural women entrepreneurs and on the same side knowledge of business, forecasting consumers demand, and communication skills are important prospective factors for urban women entrepreneurs

RECOMMENDATIONS

1. Low-interest rate loans can be provided to women entrepreneurs to start a business as most of them need finance at the primary level.
2. To meet the expectations of women entrepreneurs, the government has to make few more attempts to support them financially by which they run their business and achieve organizational goals.
3. The loan should be easily available so that more and more women entrepreneurs get benefit from this.

CONCLUSION

Women entrepreneurs are very important for the growth of economy and business both. Women entrepreneurs are beneficial for economy as their contribution to nation is recognizable and also for the family too. Women entrepreneurs have to face lots of additional problems in society just because of her gender. It concluded that women entrepreneurs are affected by several problems and various factors are endorsing them to achieve their entrepreneurial goals.

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