

DRIVERS AND BARRIERS OF WOMEN ENTREPRENEURSHIP IN THE STATE OF HARYANA

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ABSTRACT

The present study was executed to study the drivers and barriers of women entrepreneurship in some districts of the state of Haryana. The research design used in the study was descriptive. Survey method was employed for data collection whereby structured questionnaires based on 5 point likert scale were distributed to respondents in the districts of Fatehabad, Rohtak, Karnal and Sirsa in the state of Haryana. A sample of 100 women entrepreneurs was taken using cluster sampling. SPSS version 23 was used for analysing the data using descriptive statistics, factor analysis and ANOVA. Two factors were identified that proved to be the major barriers among women and were categorised as primary and secondary barriers. It was also found that there was significant difference among the barriers faced by women entrepreneurs of different districts. In the end certain suggestions have been provided to overcome these barriers and drive women entrepreneurs towards success. So far, there have not been many studies made by an individual or institution regarding women entrepreneurship in state of Haryana. Hence the present study provided new insights into this field.

Keywords: Barriers, Drivers, Factors, Haryana, Women entrepreneurship.

I. INTRODUCTION

Right from the beginning, man's endeavour has been for the upliftment or enrichment of society. In recent times the single most important factor contributing to this advancement has been industrialization, for bringing about social and economic development of the society. The main thrust of all the policies is on the development/promotion of new entrepreneurs/ entrepreneurship. In many developing economies as they are not able to increase the industrial productivity and employment opportunity at a higher rate than the growth rate of the population, the people are mainly depending on the agricultural sector for their livelihood. Across the world entrepreneurs have been considered instrumental in initiating and sustaining socio-economic development. Succinctly, the entrepreneurs, in the modern sense, are the self-starters and doors of a business, who have organized and built their own enterprise or enterprises. The emergence of women on the economic scene as entrepreneurs is a significant development in the emancipation of women and securing them a place in the society, which they have all along deserved. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society (Vinze, 1987[1]). The path treaded by women entrepreneurs starting and establishing a new business venture is thronged by many a hurdle.

1.1 Purpose of the study

The purpose of this study is to review previous literature regarding the barriers and drivers of women entrepreneurship and to identify the factors that act as major barriers for them in setting up their enterprise.

1.2 Scope of the study

The study mainly deals with women entrepreneurs in the state of Haryana who were categorised into manufacturing, trading and service business. The sample comprised of certain districts in the state of Haryana.

1.3 Review of Literature

Pollard(2006) [2], in her research “Women Entrepreneurs: How Important are their Perceptions?” determines the relationship between women entrepreneurs’ support and success from both actual and perceptual perspectives. Women’s motivations toward entrepreneurship were strongly correlated with perceptions of success. Finally, she concludes that women's perceptions of support have a greater effect on their success in entrepreneurial ventures than actual support, regardless of whether traditional measures or women's own perceptions of success were depending upon other factors as well.

Bertaux and Crable (2007) [3] in the paper “Learning about Women. Economic Development, Entrepreneurship and the Environment in India: A Case Study” describes and assesses the impact and effectiveness of their learning with a particular focus on their exposure to Meerut SevaSamaj, one economic development initiative concentrating on rural women. The length of time Meerut SevaSamaj has been active in this area speaks for itself as to its commitment to development in the area. “Home grown” projects increase the level of economic democracy, since there was greater opportunity for a broad based group of those who know the situation best to have a real impact on the shape of economic development in the area.

Parihar, Singh, Sharma and Singh(2008) [4], in their research “Impact of Motivational Factors and Role Stress on Women Entrepreneurs in Jammu” discussed that the women entrepreneurs, because of their urge to learn more and pay serious attention to the new entrepreneurial development programmes coupled with their desire to gain self-confidence and compete with the male entrepreneurs in all spheres and not play second fiddle to them, have indeed a better chance of adopting the modern techniques in their entrepreneurial development. They concluded that women were subjected to a greater stress as the demands of home and career at times caused conflicts, striving for multi role duties had resulted in conflict stress, ambivalence and overloaded. Though the conflicts existed, women had realized the advantages of being business women.

Jamali (2009) [5] explores “Constraints and opportunities facing women entrepreneurs in developing countries” which was the interplay of constraints and opportunities affecting female entrepreneurship in developing countries. The paper integrates salient micro- and macro-level perspectives and provides a rounded account of opportunities and constraints as part of a holistic interdependent system. The paper adopts an integrative multi-level research design and an interpretive research methodology, capitalizing on in-depth interviews with ten women entrepreneurs to explore their perceptions and interpretations of constraints and opportunities facing female entrepreneurship. The findings presented in this paper clearly illustrate the relevance of micro-, meso-, and macro-level factors in entrepreneurship research and the usefulness of integrating multiple lens and units of analysis to capture the complexity of the women entrepreneurship experience in any particular context.

Ramona, Emanoil and Andrada (2010) [6] in the paper “Breaking the Glass Ceiling – Female Entrepreneurship” The program enjoyed a great success and resulted in a big impact in the business community. The program stimulates the growth of women entrepreneur within the business community, the development of the skill and entrepreneur spirit among women and efficient use of the human capital formed by potential women entrepreneur, improving the economical performances of existing enterprises, led by women through the growth of the training of their employees. Other aims are equal access to the knowledge based economy, experience sharing among business women, establishing partnerships and encouraging the will to represent personal interests in the civil society.

Mathew and Panchanatham (2011)[7] in their paper “An Exploratory Study on the Work-Life Balance of Women Entrepreneurs in South India” incorporate the results of an empirical analysis of the Work Life Balance (WLB) issues faced by the women entrepreneurs of South India. Standard statistical processing of the generated data revealed a number of issues related to WLB, including the fact that women entrepreneurs struggle to juggle highly demanding familial, entrepreneurial, personal and societal duties and needs. The prominent WLB issues that they face are role overload, health maintenance problems, poor time management, dependent care issues and lack of sufficient support networks. As a result, work-life imbalances and conflict have become a common feature of the lives of many aspiring Indian women entrepreneurs.

Memon (2011) [8] in the research on “Entrepreneurial Inclination among Female Students Pursuing Management Studies- An Empirical Study” aims at finding out the various motivating factors which make the women student select entrepreneurship as a career option as well as the various perceived difficulties which hinder the choice of the students in selecting entrepreneurship after their post graduate course. A questionnaire was administered to around 100 post graduate students of Bharati Vidyapeeth Institute of Management, Kolhapur and Shahu Institute of Business Education and Research. Finally, we can say that the educational institute should see that this subject was taught in the right perspective with all the inputs required so that entrepreneurial environment was built in the campus which will definitely reap results in the form of creating future women entrepreneurs for India, which was the need of the hour.

Muntean (2012) [9] in their paper “Wind beneath my wings: policies promoting high-growth oriented women entrepreneurs” compares country-level data on the institutional and cultural factors that affect a woman’s decision to start and grow a business with country-level measures of the entrepreneurial environment, innovative activity and access to opportunity. It was found that three institutional and cultural factors influence the decision calculus of women to found and expand enterprises: legal and social status; institutional presence; and economic empowerment. Women who have the requisite support exploit market opportunities and translate their ideas, creativity and skills into high potential, high growth ventures.

Zahra (2012) [10] in her investigation “Implications of Demographic Antecedents in Determining the Motivational Drives among Women Entrepreneurs: A Case Study of Women Entrepreneurs Venturing in Lahore, Pakistan” explore the demographic antecedents of women in shaping the motivational drives among women entrepreneurs in the context of Pull and Push entrepreneurial drives. This study reveals that age, education, marital status, income, income contribution and family structure are closely related with motivational drives and income and income contribution are the most prominent in this context. It was also observed that most of the women entrepreneurs are push entrepreneurs and choose entrepreneurship only in case of immense unavoidability. In addition to that, most of the women venturing in Lahore are engage in such businesses which

are less capital and less technology intensive. This study was planned to be conducted in urban city of Lahore Pakistan. Due to specific environmental factors of city Lahore, the generalizability of data analysis and discussion on the other part of the country cannot be claimed on the other part of the Pakistan.

Vossenber (2013)[11] in her paper “Women Entrepreneurship Promotion in Developing Countries: What explains the gender gap in entrepreneurship and how to close it?” addresses the persistence of gender gap in entrepreneurship and the best ways to promote women entrepreneurship. Based on a feminist perspective this paper argues that current women entrepreneurship promotion policies undoubtedly benefit individual women but when the gender bias in the context in which entrepreneurship was embedded, was left intact, efforts may remain in vain and without any significant macroeconomic or social impact.

Aaijaz and Ibrahim (2013) [12] in the work “Are women students more inclined towards Entrepreneurship?” Recognise the importance of the emerging women entrepreneurs in creating a vibrant and dynamic economy for the nation, the Malaysian Government has been actively promoting women entrepreneurship towards realising Malaysia’s Vision 2020. However surprisingly, little research has been undertaken to determine the factors influencing inclination of women students towards entrepreneurship, particularly in Malaysia. The literature suggests that social, psychological and educational institute’s approaches are widely used to explore and analyse the relationship between the influence of women’s individual characteristics, internal motivation, parental influence, and their business management acumen, business interest and willingness, goals and motives, networking and entrepreneurial orientation and inclination.

Hariharaputhiran(2014)[13] in the paper “Women Entrepreneurship Scenario In India” endeavors to study the concept of women entrepreneur–Reasons women become entrepreneurs -Reasons for slow progress of women entrepreneurs in India - suggestions for the growth of women entrepreneurs-Schemes for promotion & development of women entrepreneurship in India. Despite all the social hurdles, Indian women stand tall from the rest of the crowd and are applauded for their achievements in their respective field. The transformation of social fabric of the Indian society, in terms of increased educational status of women and varied aspirations for better living, necessitated a change in the life style of Indian women. She has competed with man and successfully stood up with him in every walk of life and business is no exception for this. These women leaders are assertive, persuasive and willing to take risks.

Sharif (2015) [14] in the paper “Glass Ceiling, the Prime Driver of Women Entrepreneurship in Malaysia: A Phenomenological Study of Women Lawyers” aim to present some findings on the construct of glass ceiling in organizations and its role in driving women professionals in Malaysia to venture into business as entrepreneurs. The researcher used the qualitative method known as ‘phenomenology’ to explore the phenomenon of glass ceiling. The concept was said to be created by Western academics in the 1970s to describe a situation where women professionals found barriers in progressing in the organizational hierarchy in generally all types of organizations whether firms or governmental organizations. For many women professionals especially in the West, the lack of promotional opportunities in the corporate world had driven them to involve in businesses. This paper wanted to determine whether this situation had driven women professionals in Malaysia to venture into business.

Humbert and Brindley (2015) [15] in the paper “Challenging the concept of risk in relation to women’s entrepreneurship” aims to challenge the myth of risk-averseness among women entrepreneurs and analyses risk in the context of gender. It explores risk perceptions and examines the relationship between the concept of risk

and women's socially attributed roles. Risk is shown as a gendered concept which needs to be widened to suit the experiences of women entrepreneurs and the influences of the gendered expectations of care dictated by the socio-economic environment. The paper develops an understanding of risk among women entrepreneurs in their socio-economic context. It challenges the viewpoint of seeing women entrepreneurs as risk-averse and thus leading to low-growth prospects for their business ventures.

II. CONCLUSION OF REVIEW

From the various research papers, it can be concluded that women's motivations toward entrepreneurship were strongly correlated with perceptions of success. It was also found that women were subjected to a greater stress as the demands of home and career at times caused conflicts, striving for multi role duties had resulted in conflict stress, ambivalence and overload. Besides these the prominent work life balance issues that they face are role overload, health maintenance problems, poor time management, dependent care issues and lack of sufficient support networks.

2.1 Objective

1. To study the demographic profile of women entrepreneurs in selected districts of Haryana State.
2. To study the barriers faced by women entrepreneurs in establishing their enterprise.
3. To study whether any significant difference exists between the barriers faced by women entrepreneurs in different districts.

2.2 Methodology

Descriptive research design is used in the present study and survey method was employed whereby questionnaires were distributed to respondents in the districts of Fatehabad, Karnal, Rohtak and Sirsain the state of Haryana. The respondents were asked to provide responses to items on a five-point Likert scale to measure the strength of their opinion. The sample for the study comprised 100 women entrepreneurs who participated in the survey. The reliability of the instrument was determined using Cronbach Alpha. Descriptive statistics, factor analysis and ANOVA were used for analysis of data using SPSS version 23.

2.3 Findings and Discussion

The value of Cronbach's Alpha was 0.886 which showed good reliability of the scale.

Table 1: Demographic Details of Women Entrepreneurs

S.No.	Particulars	Category	Frequency	Percentage
1	Marital Status	Single	18	18
		Married	82	82
2	Family Type	Nuclear	68	68
		Joint	32	32
3	Age	<20	1	1
		20-30	40	40
		30-40	32	32
		40-50	22	22
		50+	5	5
4	Highest Qualification	Illiterate	1	1
		Upto Matric	26	26
		10+2	27	27
		Graduate	22	22
		Diploma	7	7
		Post-Graduation	16	16
		Professional	1	1
5	Districts	Fatehabad	15	15
		Karnal	35	35
		Rohtak	20	20
		Sirsa	30	30
6	Type of business	Manufacturing	13	13
		Trading	21	21
		Services	66	66

Table 1 shows that 82% respondents are married, 68% of respondents related to nuclear family, majority of 40% of respondents belong to the age groups of 20-30 years, 27% women have education up to higher secondary (10+2). Majority of respondents (66%) belong to the services business. Respondents from Fatehabad, Karnal, Rohtak and Sirsa are 15%, 35%, 20% and 30% respectively.

2.4 Factor Analysis

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.			.833
Bartlett's Test of Sphericity	Approx. Chi-Square	544.852	
	Df	66	
	Sig.	.000	

Table 2 shows the critical assumptions underlying factor analysis which were tested using the Bartlett test of sphericity and the Kaiser-Meyer-Olkin measure of sampling adequacy for barriers faced by women entrepreneurs(KMO=0.833).

The independent variables were subjected to exploratory factor analysis using Principal Components Analysis as the extraction method and Varimax rotation with Kaiser Normalization.The three factors explained 56.83 per cent of the total variance.

Statements	Component	
	1	2
Lack of business management skills.	.648	.137
Arrangement of initial capital to start the enterprise was difficult.	.866	.111
Gender biasness in Society for female entrepreneurs.	.243	.749
Availing benefits from support organizations.	.717	.318
Inter-role conflict. (work/home conflict)	.771	.086
Lack of availability of proper training programmes in upgradation of skill/s.	.103	.766
Managing the work force.	.689	.416
Procurement of capital from banks and other financing agency.	.559	.412
Procurement of plant, raw material and machinery.	.410	.567
Isolation from business network. (working at home)	.193	.784
Pressure of childcare.	.193	.689
Socio-cultural environment. (lack of respect from male community and stereotype)	.542	.323
Extraction Method: Principal Component Analysis.		
Rotation Method: Varimax with Kaiser Normalization.		
a. Rotation converged in 3 iterations.		

From table 3 it can be seen that the variables were segregated into two components which have been named as primary barriers and secondary barriers.

Factor I: Primary Barriers

The primary barriers comprised lack of business management skills, arrangement of initial capital to start the enterprise was difficult, inter-role conflict, managing the workforce, availing benefits from support organizations, procurement of capital from banks and other financing agency and socio-cultural environment.

Factor II: Secondary Barriers

The secondary barriers comprised gender biasness in society for female entrepreneurs, lack of availability of proper training programmes in upgradation of skill/s, procurement of plant, raw material and machinery, isolation from business network (working at home), pressure of childcare.

Table 4 ANOVA between barriers faced by women entrepreneurs and different districts

		Sum of Squares	Mean Square	F	Sig.
Lack of business management skills.	Between Groups	35.793	11.931	12.042	.000
	Within Groups	95.117	.991		
	Total	130.910			
Arrangement of initial capital to start the enterprise was difficult.	Between Groups	36.029	12.010	10.297	.000
	Within Groups	111.971	1.166		
	Total	148.000			
Gender biasness in Society for female entrepreneurs.	Between Groups	6.590	2.197	2.001	.119
	Within Groups	105.410	1.098		
	Total	112.000			
Availing benefits from support organizations.	Between Groups	22.474	7.491	9.071	.000
	Within Groups	79.286	.826		
	Total	101.760			
Inter-role conflict. (work/home conflict)	Between Groups	26.490	8.830	6.988	.000
	Within Groups	121.300	1.264		
	Total	147.790			
Lack of availability of proper training programmes in upgradation of skill/s.	Between Groups	10.360	3.453	3.848	.012
	Within Groups	86.150	.897		
	Total	96.510			
Managing the work force.	Between Groups	31.690	10.563	11.137	.000
	Within Groups	91.060	.949		
	Total	122.750			
Procurement of capital from banks and other financing agency.	Between Groups	14.890	4.963	5.455	.002
	Within Groups	87.350	.910		
	Total	102.240			
Procurement of plant, raw material and machinery.	Between Groups	41.629	13.876	14.947	.000
	Within Groups	89.121	.928		
	Total	130.750			
Isolation from business network. (working at home)	Between Groups	5.927	1.976	1.972	.123
	Within Groups	96.183	1.002		
	Total	102.110			

Pressure of childcare.	Between Groups	7.039	2.346	2.201	.093
	Within Groups	102.321	1.066		
	Total	109.360			
Socio-cultural environment. (lack of respect from male community and stereotype)	Between Groups	29.734	9.911	10.688	.000
	Within Groups	89.026	.927		
	Total	118.760			

To know whether significant difference exists between respondents of different districts regarding barriers faced by women entrepreneurs, ANOVA was employed. Analysis of variance shown in the table 4 represents that all statements have significance value <0.05 expect statements 3,10 and 11. So, it can be said that significant difference exists between the barriers faced by women entrepreneurs of different districts. This may be due to different types of opportunities in different regions such as availability of raw material, machinery, starting capital as well as different socio-cultural environment leading to difference of opinion.

III. CONCLUSION

It can be concluded from the study that women entrepreneurs face several barriers in order to establish themselves. These barriers can be broadly divided into two that is, primary barriers and secondary barriers. The primary barriers included lack of business management skills, arrangement of initial capital to start the enterprise was difficult, inter-role conflict, managing the workforce, availing benefits from support organizations, procurement of capital from banks and other financing agency and socio-cultural environment. The secondary barriers comprised gender biasness in society for female entrepreneurs, lack of availability of proper training programmes in upgradation of skill/s, procurement of plant, raw material and machinery, isolation from business network (working at home), pressure of childcare. It was also found that significant difference exists between the barriers faced by women entrepreneurs of different districts.

As fewer studies on women entrepreneurship have been undertaken in the Indian context, mainly in the industrial cities of Delhi, Chennai, Pune and Visakhapatnam more in-depth studies are required. Most of those studies are again is women-run small scale industries rather than women entrepreneurs in general. Although some institutions have launched projects on 'Women Entrepreneurs' and have also arranged a few panel discussions but still we need to gather data and it is this lacuna that the scholars and practitioners in this field should fill in. Even the little data that is available is on the potential women entrepreneurs rather than the operational entrepreneurs.

IV. SUGGESTIONS

1. Though it is important to start a business with enough capital, that doesn't mean that every business needs loads of money to get off the ground. The entrepreneurs can solve this problem by judiciously using their resources.

2. Good networking skills are required which involves actively cultivating relationships with people, businesses, community leaders, and others who present possible opportunities for your business -- not just as potential customers, but also as vendors, partners, investors, or other roles.
3. Traditional banks typically don't lend money to new ventures that don't have a track record of success or creditworthiness. Instead of focusing on conventional big chain banks, women entrepreneurs should instead look for local community banks, credit unions, and other local financial institutions that have a vested interest in the health of the local economy.

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