

Problems and Motivations for Women Entrepreneurs in Punjab, India

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Abstract

Entrepreneurship development in urban and rural areas is an important factor in the economic growth of any country. Women entrepreneurship in urban and rural areas is a necessity for gender equity. The major objectives of this research are to describe demographic structure of women entrepreneurs and motivation factors & challenges faced by women entrepreneurs in the Malwa region of Punjab. The study is based on primary data, collected for this purpose from 4 representative districts of the Malwa region of Punjab. Descriptive statistics and analysis of variance (ANOVA) is used to analyze the data for testing hypotheses to fulfil the objectives of the research. The research may be beneficial to all concerned especially researchers, academicians, and policymakers to understand relationships between variables/attributes related to women entrepreneurship in the Malwa region of Punjab, India.

Keywords: Women, entrepreneurs, challenges, motivation, Punjab

JEL Classification: 125

Introduction

Entrepreneurship is considered to be an important mechanism for economic development through employment, innovation, and welfare effects (Schumpeter 1934). The theme of the topic is very important because it concerns women and more particularly for agro and non-agro women entrepreneurs. Historically, society is a victim of exploitation by men to women. They reside in the remote corners of every state in the country detached from the common stream of the society. Of course, some remedial measures are now being adopted to improve the socio-economic condition of the women population but much more is yet to be done. The present study is an attempt to probe into the problem of entrepreneurship development among women in the Malwa region of Punjab and to suggest some remedial measures to improve the present state of affairs, in addition to the existing policy framework of the country. This micro-study of the biggest region of Punjab may fairly represent the situation that is prevailing all over the country.

Women Entrepreneurs refer to either a woman or it can be a group of women, who initiate and work an undertaking (Kumar and Verma, 2016). Relating to this, Late Prime Minister Jawaharlal Nehru, the great visionary and a builder of modern India, felt that the development of women should be given top priority for economic development in the country (Gayathridevi, 2014; Sultana and Hossen, 2013). Improvement of enterprise society and subjective business advancement administrations are the significant necessities for mechanical development. Enterprise rises out of a person's innovative soul into long stretch business ownership, work creation, capital course of action, and budgetary security. As

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development speeds up lives, women are a rising monetary power, which can't be disregarded by the arrangement producers (Manisha and Menani, 2014). The world's advanced popularity-based economy relies upon the investment of both males and females. Today, ladies in cutting-edge market economies own more than 25 % everything being equal and ladies possessed organizations in Asia, Africa, Latin America, and Eastern Europe are growing rapidly (Jahanshahi et al., 2010). In particular areas of the world change to a market economy, a ladies business person is a developing pattern (Bhatnagar et al., 2012).

Economists have given different views on the motivational factors for women entrepreneurship. Many scholars believed that the growth of a business is determined by the entrepreneur's motivation (Shane et al., 1991). To analyze the entrepreneurial intentions, it is necessary to understand the motivational factors associated with the new venture creation. It is a fundamental requirement in a country like India, where the government has been very concerned to promote, nurture and cultivate an enterprising culture among Indian women (Prakash and Verma, 2017).

Punjab State is divided into three main Zones known as Malwa, Majha, and Doaba. There are large numbers of residents that have migrated to countries like Australia, the USA, Canada, the UK, etc. Having a huge number of population as NRI's can also result as an Opportunity because a good proportion of NRI's visit Punjab every year and they are used to shopping through an organized retail store in the country in which they reside and also they will prefer organized retail to unorganized retail in Punjab too and their such behaviour can also change the behaviour of their relatives and friends in Punjab which can act as an opportunity. As by the directions of Govt. of India global players will be permitted to set up their outlets only in those cities which have a minimum population of 10 lakhs and Punjab being a small state has only some cities such as Patiala, Ludhiana, Amritsar, Jalandhar, Bathinda the population of which exceeds 10 lakhs. Also, most of the population of Punjab resides in villages, therefore, it will be difficult to match a large number of rural consumers as such stores cannot be opened in the village or rural areas (Goyal and Parkash, 2011). The Malwa region of Punjab is the biggest zone of the state.

Literature Review

An entrepreneur is a person who starts their business enterprises and initiates, organizes, manages, and controls the affairs of the enterprises. Say (1915) and Marshall (1961) put him as an organizer and speculator of a business enterprise, whereas Schumpeter (1934) referred to him as an innovator. Thus, an entrepreneur starts the enterprise, organizes, supervises, and engineers the long-run plan of the enterprise. He / She is especially motivated and a talented person, who implements new ideas, visualizes opportunities for introducing new products, techniques, and a new source of supply of required goods to consumers.

For women entrepreneurs, Cooper (1981) classified that two factors influence women entrepreneurship. The first is family, second is the environmental condition (Ama et. al, 2014). Although both are important issues, most researchers feel that tension between family and business is the main problem that women entrepreneurs have to face. Belcourt, et al, (1991); Lee Gosseling & Grise, (1990). In a study, Neider (1987) found that female entrepreneurs who belong to Florida primarily face the tension between family life and business.

Sharma and Singh (2015); Mehta (2013), classified the basic factors that affect entrepreneurs into two general classifications – monetary and social. The financial variables such as rivalry for the market, absence of admittance to the market, absence of crude material, absence of

capital/fund, absence of showcasing information, absence of creation, helpless foundation, insufficient force gracefully, and absence of business preparation.

Matharu and Sukhjeet (2016) investigate that pull and push factors are very important for women's entrepreneurship. These factors affect women's business in many ways. Pull factor push to women they enter into business. For this purpose author collected data 90 women entrepreneur who is working in traders, manufacturers, and service.

McClelland et al., (2005) found that the push and pull factors are reinforcing entrepreneurial performance in women and motivating them to choose entrepreneurship. On the other hand, psychological factors like success, independence, and control are referred to as pull factors. These factors influence women for start-up businesses. Teoh and Chang, (2007) also defined that pull and push factors motivate to women switch from jobs to set up an enterprise for themselves. Bennett and Dann, (2000); Walker and Webster,(2007) found that wants for self-achievements, freedom, lots of money, and being one's boss as motivators. Although women are thinking that liberty in time so manages this time to achieve personal goals and tasks. de Martino, Barbato, and Jacques (2006); Walker and Webster (2007). Mattis (2004) suggested that the push factors also motivate women to enter into business. The situation such as unemployment, irritation with earlier employment, to earn money for living, a flexible work condition which was pensive of the family caring role expected from women Scott, (2001).

On the other hand, women are facing so many problems during the business. The previous researches gave different views on the problems. Economist Aslam et.al, (2013) examined the major problems faced by women entrepreneurs in Pakistan. Aslam divided the problem into three parts like business problems, personal problems, and technical problems. This study found that these three types of problems have a negative relation with the working capacity of women.

Ritika and Dangi (2014) focused on the issues related to the growth and performance of MSME in India and the various challenges faced by women entrepreneurs in the country. The researchers also focused on a discussion about the different steps taken by women entrepreneurs in the country.

Problems	Author
Financial problem	Luther,S.K.M.(2007).Binitha,V. and Thampi(2007), Veena S. and Samani (2008), Van Der Merwe, M. (2008), Atieno (2009).
Environmental Problems	Madhurima,L and Sahai,S.(2008),Deshpande,D.S.and Mulyankan,S.S.S.S.M.(2009), Cohnoon,W.C. and Mitchell(2010).
Social Problem	Palaniappan,G and Ramanigopal, C. S., Mani A.(2012) Krishnamoorthy,V and Balasubramani,R.(2014),
Personal Problem	Karim (2001), Dima J.(2009)
Male Dominance	Bowen and Hisrich (1986), Jahanshahi,et.al.(2010), Bullough, A. (2013), Alibhai,et.al.(2015), Adeel,et.al.(2012), V�eras, 2015
Marketing Problems	Indarti and Langenberg (2005), Bharthvajan (2007), Prakash, B. (2019).
Dual role in home and Business	Khanka(1998),Van der Merwe (2008), Singh(2012),
Technological Problems	Robson, et.al. (2009), Popovi�(2014), Junare and Singh(2016), Ravichandran(2018)
Raw-materials Problems	Sumathi and Gunasundari(2016), Vasan, M. (2016).

Lack of communication skill	Chinomona,et.al.(2015). Beraha, and Đuričin, S. (2020).
Intense competition	Tovo (1991),Coughlin and Thomas(2002), Tonge (2008)
Non-cooperative attitude of family	Birley (1989), Fasci and Valdez (1998),Munshi and Sahai(2008)

Objectives of the study

The first objective of the study is to describe socioeconomic profile of the woman entrepreneur in the Malwa region of Punjab. The second objective of the study is to examine the motivational factors and reason/factors for starting business units and the third objective is to find out the problems faced by women entrepreneurs.

Methodology

A review of relevant literature related to the study established background of support for the study. Most of these variables/attributes have been studied extensively, but not together by the same respondents. This research effort is an attempt to examine the relationship between these variables in a manner that has not been done to date.

In the methodological approach step towards (a) preparing the questionnaire (b) to check content validity, (c) the collection of the data (d) tabulation of the data in the software SPSS (e) to check the reliability test.

Questionnaire development: The present study is based upon the primary data collection, descriptive (examine the cause), deductive theory (test the research hypothesis), and analysis of data (collected through the structured questionnaire). In its broadest conceptualization, this study addresses the women entrepreneurs in the Malwa region of Punjab. However, the vast diversity of this women population in terms of socio-economic status and other related variables/attributes might be a monumental undertaking. Therefore, the setting is delimited for sampling for this study.

In addition, included in the section is a description of the study setting, research design, study sample, and data collection methods, procedures, and analysis efforts. The present study will be using both qualitative and quantitative research design. This study will be descriptive. This descriptive study will enable the researcher to investigate the challenges faced by women entrepreneurs in detail (ask about what, when, where, and how).

Sample selection: All the enterprises of the Malwa region of Punjab, which falls in any of Micro, Small, and Medium Enterprises' definition as defined in the 'Official Operating Definition of MSME's constitute population for this study. A simple random sample was taken for all settings because the list of non-registered MSMEs in the Malwa region was not available.

A simple random sampling was used purposively because the list of non-registered women entrepreneurs MSMEs in Punjab was not available. Women Enterprises were representative of the whole Malwa region of Punjab. According to the Census of Punjab, the official division of districts is 14. For the second stage of sampling, it was proposed to select randomly four districts from the Malwa region. But as one the district is very large and one is very small therefore third is select on a less literate district. The fourth one is selecting on the behalf of availability of women entrepreneurs. So in total out of the 14 districts, 4 districts were selected purposely.

The setting for this study, thus, consists of all women entrepreneurs are working in MSMEs within nine settings. These nine settings are the types of industry in which an enterprise is operating. The nine types of industries assumed in this study are; Boutique, Beauty Parlour, Karyana Store, Bakery, Cloth Seller, Cotton Based Product, Dairy Farming, Agro-Based Product, Woolen Products.

Data analysis: The present study is empirical in nature and data has been collected from women entrepreneurs from the Malwa region of Punjab. In data analysis statistical tools, like mean, standard deviation, rank method, and ANOVA test is being used. The questionnaire has been developed in the present study comprises six parts, firstly questions that seek to information about the basic information of the response and next socio-economic profile of the women as such age of the entrepreneurs, educational qualification, type of organization, ownership details, and third classification of the industries, location of the entrepreneur, annual income. In fourth part analysis the motivational factor, the reason to become an entrepreneur, and the fifth section shows the opportunities for women.

Results and discussion

In this section, we evaluate the data analysis result in three parts namely Demographic Structure of the Women Entrepreneurs in Malwa region, Business classifications and Marital status of the Women, Motivational factor for Women to become Entrepreneurs, Success factor for Women to become Entrepreneurs, Problems/Challenges Faced By Women Entrepreneurs in Malwa region.

Table-1 Demographic structures of the women entrepreneurs

Types		Frequency	Percentage
Ownership	Fully by women	511	85.2
	Fully by men	89	14.8
Age	Up to 30	43	7.17
	31-40	243	40.5
	Above 40	314	52.33
Qualification	Illiterate	106	17.7
	(Up to) Primary (5 th)	93	15.5
	Secondary (8 th)	93	15.5
	High School (10 th)	115	19.2
	Intermediate (12 th)	101	16.8
	Bachelor's degree	64	10.7
	Post Graduate	26	4.3
	Ph.D.	2	0.3

Source: Field survey

Table-1 shows the Demographic structure of women. The majority of women (85.2 %) operated their business as a fully by women; of the rest only 14.8 % were in partnerships with their spouses. Mostly women belong to age above 40. These women are 52.33 %. It is noted from the Table that 40.5 % of the respondents has a place with age classification of 31-40 years and 52.33 % respondents has a place with the over 40 years age gathering. It is found from the investigation that dominant part (52.33 %) of the respondents has a place with age group of above 40 years.

Education also plays a vital role in the development of entrepreneurship. It has implications for the development of entrepreneurial abilities (Casson, 1982). The formal education has always been considered as an important asset of an individual in building his/her occupational career in bureaucratic society (Lipset & Bendix, 1959).

The educational level of women entrepreneurs in the present study shows that 17.7 % women were illiterate. Of the total 15.5 % Primary respondents majority i.e., 19.2 % are High School. Only 0.3 % had Ph.D. This indicates that educated women have started taking up entrepreneurship. Many women are willing to work because they believe that they are educated and qualified and therefore they should be economically self-dependent.

Business classifications and marital status of the women entrepreneurs

Table-2 shows types of business which women are working. The majority of the women are working in Boutiques. Women entrepreneurs (22.8%) were found to be presently operating Boutique activity. This was followed by 16.8% of women entrepreneurs who were in the beauty parlour sector and 13% of the respondents who were engaged in bakery. And 11% of the respondents who were engaged in cotton based product. Only 4.5 % of the respondents were engaged in Karyana Store.

Table-2 Business classifications and marital status of women entrepreneurs

Characteristics	Frequency	%age
Business Type		
Boutique	137	22.8
Beauty Parlour	101	16.8
Karyana Store	27	4.5
Bakery	83	13.8
Cloth Seller	42	7.0
Cotton Based Product	66	11
Dairy Farming	40	6.7
Agro-Based Product	48	8.0
Woolen Products	56	9.3
Marital status		
Married	468	78
Unmarried	60	10
Widow	48	8.0
Divorcee	24	4.0
Total	600	100

Source: Field survey

It would be compulsory to examine the marital status of women supervision their enterprises. Factors like the family support they get, the time, which they can spend on their work, depend to a large extent on the marital status of women. Data presented in Table-2 reveals that majority of respondents were married. Only small %ages of women entrepreneurs were unmarried, divorced or widowed. The presence of 4.0 % of unmarried women entrepreneurs indicates that even young unmarried women were opting for entrepreneurship. This shows that all women are taking up entrepreneurship irrespective of their marital status or it can be said that marital status is not a barrier in women taking up entrepreneurship.

Motivational factor for women to become entrepreneurs

Effectiveness of women is much influenced by the surrounding of society as well the motivation of their family members. This attempt has been to know the role model for the women to establish their enterprises. For this purpose of the study; it has been classified in to seven categories viz., family members, husband, friends, local entrepreneurs, famous national or international entrepreneurs, political figure, no role model.

The Table-3 shows the main role model to become entrepreneur as 'Husband' which mean is 4.18 and ranked first. It is followed by friends (mean=3.77) ranked second, family (mean=3.49) ranked third and local entrepreneurs (mean=3.24) ranked four. The Table indicated that political figure and famous entrepreneurs has been not being the role model to establish the enterprises by the women.

Table-3 Motivational factors for women to become entrepreneurs

Sl. No.	Role Model	Mean Score	Rank
1	Family	3.49	III

2.	Husband	4.18	I
3	Friends	3.77	II
4	Local entrepreneurs	3.24	IV
5	Famous national or international entrepreneurs	2.39	V
6	Political figure	1.99	VI
7	No role model	1.84	VII

Source: Field survey

Success factor for women to become entrepreneurs

Table-4 shows that success factor for women to become entrepreneurs. Most of the women say that they earn to money so enter into business. 50.3 % women gave this answer. It is analyzed that minimum women face the reason to gain social status as motivation to enter into business. 15 % of the respondents enter into business because met a family support fully. 10 % women responded that their Business property inherited as motivation to enter into business. 9.7 % of them have self-employment.

Table-4 Success factor for women to become entrepreneurs

Reason	Respondent	Percentage
To earn money as motivation to enter into business	302	50.3
Self-employment/Own plan	58	9.7
Encouragement from family members	90	15.0
To gain social status as motivation to enter into business	13	2.2
Success stories of women entrepreneurs as motivation to enter into business	28	4.7
Failure in other area or job	49	8.2
Business property inherited as motivation to enter into business	60	10.0
Total	600	100.0

Source: Field survey

Table-5 Reason to becoming entrepreneurs

Sl. No	Factors	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Rank
1	Interest in this area	91 (15.17%)	112 (18.67%)	53 (8.83%)	124 (20.67%)	220 (36.67%)	3.45	VI
2.	Need for flexible work schedule	50 (8.33%)	179 (29.83%)	60 (10.00%)	131 (21.83%)	180 (30.00%)	3.35	VII
3.	No employment	56 (9.33%)	84 (14.00%)	17 (2.83%)	87 (14.50%)	356 (59.33%)	4.01	II
4.	Continue family occupation	91 (15.17%)	37 (6.17%)	40 (6.67%)	181 (30.17%)	251 (41.83%)	3.77	IV
5	Enjoyment	198 (33.00%)	88 (14.67%)	36 (6.00%)	119 (19.83%)	159 (26.50%)	2.92	XIII
6	Finance	27 (4.50%)	82 (13.67%)	136 (22.67%)	139 (23.17%)	298 (49.67%)	4.00	III

7	Job dissatisfaction	150 (25.00%))	156 (26.00%))	44 (7.33%)	41 (6.83%)	209 (34.83%))	3.01	XII
8	To occupy oneself	174 (29.00%))	119 (19.83%))	26 (4.33%)	76 (12.67%))	205 (34.17%))	3.03	X
9	Utilize knowledge and skills	71 (11.83%))	142 (23.67%))	45 (7.50%)	77 (12.83%))	265 (44.17%))	2.84	XIV
10	Make others happy	153 (25.50%))	151 (25.17%))	38 (6.33%)	48 (8.00%)	210 (35.00%))	3.54	V
11	Self-recognition	28 (4.67%)	66 (11.00%))	33 (5.50%)	171 (28.50%))	302 (50.33%))	3.02	XI
12	Economic necessity	106 (17.67%))	93 (15.50%))	115 (19.17%))	165 (27.50%))	121 (20.17%))	3.25	VIII
13	Family encouragement	173 (28.83%))	65 (10.83%))	23 (3.83%)	118 (19.67%))	221 (36.83%))	4.09	I
14	Social acceptance	130 (21.67%))	72 (12.00%))	33 (5.50%)	142 (23.67%))	223 (37.17%))	3.10	IX
15	Independence	131 (21.83%))	161 (26.83%))	46 (7.67%)	40 (6.67%)	222 (37.00%))	2.11	XV

Source: Field survey

The following analysis has been describing the major reason to become the entrepreneurship of the respondents. For this purpose fourteen factors have been classified and ranked accordingly to the mean score of the respondents. It is resulted from the Table-5 that family encouragement is the major reason to become entrepreneurs with highest mean 4.09 followed by no employment (mean= 4.01) has second rank. In other hand enjoyment (mean=2.92), Utilize knowledge and skills (mean=2.84) and Independence (mean= 2.11) have lowest rank thirteen, fourteen and fifteen, it indicate that these three variables are not influenced the women to established their enterprises. In finally its can be concluded that family encouragement is the major influencing factor to became women to an entrepreneurs.

Analysis of Variance (ANOVA) for reason becoming an entrepreneurs and age of entrepreneurs

The first step in one way ANOVA test is to test the homogeneity of variance. The Levene's F test has been used to check the significance of equality of variances, if the significance of Levene's test is less than 0.05, then variances are significantly different and parametric tests cannot be used. In Table 6 indicate that the variables significance value are more than 0.05 ($p < 0.05$), hence the homogeneity of variance of these variables is used for one way ANOVA test.

So as to discover the connection between the age of the respondents and reason to turning out to be business visionaries, a hypothesis was confined and investigated with the assistance of ANOVA test.

H₀: There was no significance difference between reasons to becoming entrepreneurs with respect to age group of entrepreneurs.

H₁: There was significance difference between reasons to becoming entrepreneurs with respect to age group of entrepreneurs.

Table-6 Age of entrepreneurs & Reason to became entrepreneurs

		Sum of Squares	df	Mean Square	F	Sig.
Interest in this area	Between Groups	.991	2	.495	.218	.804
	Within Groups	1357.509	597	2.274		
	Total	1358.500	599			
Need for flexible work schedule	Between Groups	.560	2	.280	.145	.865
	Within Groups	1154.533	597	1.934		
	Total	1155.093	599			
No employment	Between Groups	3.520	2	1.760	.869	.420
	Within Groups	1209.465	597	2.026		
	Total	1212.985	599			
Continue family occupation	Between Groups	5.335	2	2.668	1.303	.272
	Within Groups	1221.838	597	2.047		
	Total	1227.173	599			
Enjoyment	Between Groups	.736	2	.368	.135	.874
	Within Groups	1630.583	597	2.731		
	Total	1631.318	599			
Finance	Between Groups	4.072	2	2.036	1.336	.264
	Within Groups	909.922	597	1.524		
	Total	913.993	599			
Job dissatisfaction	Between Groups	7.556	2	3.778	1.388	.250
	Within Groups	1625.429	597	2.723		
	Total	1632.985	599			
To occupy oneself	Between Groups	.328	2	.164	.057	.944
	Within Groups	1710.070	597	2.864		
	Total	1710.398	599			
Utilize knowledge and skills	Between Groups	3.888	2	1.944	.838	.433
	Within Groups	1385.230	597	2.320		
	Total	1389.118	599			
Make others happy	Between Groups	7.231	2	3.616	1.313	.270
	Within Groups	1643.567	597	2.753		
	Total	1650.798	599			
Self-recognition	Between Groups	.579	2	.290	.204	.815
	Within Groups	845.739	597	1.417		
	Total	846.318	599			
Economic necessity	Between Groups	.666	2	.333	.115	.891
	Within Groups	1721.332	597	2.883		
	Total	1721.998	599			
Family	Between Groups	1.031	2	.516	.203	.816

encouragement	Within Groups	1515.742	597	2.539		
	Total	1516.773	599			
Social acceptance	Between Groups	13.760	2	6.880	2.578	.077
	Within Groups	1593.038	597	2.668		
	Total	1606.798	599			

Source: Field survey

Analysis of Variance (ANOVA) for reason becoming an entrepreneurs and Qualification of entrepreneurs

H₀: There was no significance difference between reasons to becoming entrepreneurs with respect to Qualification of entrepreneurs.

H₁: There was significance difference between reasons to becoming entrepreneurs with respect to Qualification of entrepreneurs.

The Table-7 represents the result of F-test in one way ANOVA; the F values are more than significance value 0.05 at 95% confidence level. Hence we accept alternative hypothesis means; there was significance difference between reasons to becoming entrepreneurs with respect to educational qualification of entrepreneurs.

Table-7 Educational qualification of entrepreneurs & Reason to became entrepreneurs

Educational qualification of entrepreneurs & Reason to became entrepreneurs						
		Sum of Squares	Df	Mean Square	F	Sig.
Interest in this area	Between Groups	10.445	7	1.492	.655	.710
	Within Groups	1348.055	592	2.277		
	Total	1358.500	599			
No employment	Between Groups	6.201	7	.886	.435	.881
	Within Groups	1206.784	592	2.038		
	Total	1212.985	599			
Continue family occupation	Between Groups	13.674	7	1.953	.953	.465
	Within Groups	1213.499	592	2.050		
	Total	1227.173	599			
Finance	Between Groups	8.553	7	1.222	.799	.588
	Within Groups	905.440	592	1.529		
	Total	913.993	599			
Job dissatisfaction	Between Groups	24.093	7	3.442	1.266	.265
	Within Groups	1608.892	592	2.718		
	Total	1632.985	599			
To occupy oneself	Between Groups	15.933	7	2.276	.795	.592
	Within Groups	1694.466	592	2.862		
	Total	1710.398	599			
Make others happy	Between Groups	24.839	7	3.548	1.292	.252
	Within Groups	1625.960	592	2.747		
	Total	1650.798	599			
Self-recognition	Between Groups	5.265	7	.752	.529	.812

	Within Groups	841.053	592	1.421		
	Total	846.318	599			
Economic necessity	Between Groups	10.306	7	1.472	.509	.828
	Within Groups	1711.692	592	2.891		
	Total	1721.998	599			
Family encouragement	Between Groups	23.529	7	3.361	1.333	.232
	Within Groups	1493.244	592	2.522		
	Total	1516.773	599			

Source: Field survey

Problems/challenges faced by women entrepreneurs in Malwa region

Women entrepreneurs face many problem when they enter and during business. From the above table, it is analyzed that maximum women face the challenge of dual responsibilities in family such as mother, wife, sister, etc which makes it difficult to run their business. Some of the respondents also face the issues like male domination and economic problems. The table mention only some problems but many others issues and challenges are also faced by women during business. It is mentioned from the Table sample enterprises/entrepreneurs are widely associated to the major problems. The Table indicate that the major problems (mean value more than 4) are Financial Problem (4.13), Environment problem (4.09), Social problem (4.08), Personal problem (4.01), Male dominance (4.00). This problem are supported by the various author Luther, S. K. M.(2007). Binitha, V. and Thampi (2007), Veena S. and Samani (2008). Some problems are (with mean more than 3) like marketing problem (3.97), Dual role in home and Business (3.88) Infrastructural Problem (3.76). Technological Problems (3.68), Occupational Mobility Problem (3.60), Managerial Problem (3.56), Raw-materials Problems (3.54) supported these findings like Van der Merwe (2008), Singh (2012).

Table-8 Problems faced by women entrepreneurs

Problems	Mean	Rank	S.D
Financial problem	4.13	1	0.92
Environmental Problems	4.09	2	0.94
Social Problem	4.08	3	0.89
Personal Problem	4.01	4	1.00
Male Dominance	4.00	5	1.11
Marketing Problems	3.97	6	1.03
Dual role in home and Business	3.88	7	1.12
Infrastructural Problem	3.76	8	1.22
Technological Problems	3.68	9	1.19
Occupational Mobility Problem	3.60	10	1.24
Managerial Problem	3.56	11	1.18
Raw-materials Problems	3.54	12	1.19
Lack of communication skill	3.47	13	1.13
Time management	3.37	14	1.24
Intense competition	3.26	15	1.25
Lack of self confidence	3.11	16	1.29
Non-cooperative attitude of family	3.07	17	1.30

Source: Field survey

Conclusion

According to the first objectives find out that the majority of the women are working in Boutiques. 16.8 % of women entrepreneurs were in the beauty parlor sector and 13 % of the respondents were engaged in the bakery. Only 4.5 % of the respondents were engaged in Karyana Store. In addition, most of the women entrepreneurs belong to the age group of above 40 years and these women are married. Results of the second objective study found that the main role model to become an entrepreneur is “Husband” which mean is 4.18 and ranked first. Most of the women say that they earn money so enter into business. 50.3 % of women gave this answer. It is analyzed that minimum women face the reason to gain social status as motivation to enter into business. The study found that the connection between the age of the respondents and reason to turning out to be business visionaries, a hypothesis was confined and investigated with the assistance of ANOVA test. On the behalf of the third objective maximum women face the challenge of dual responsibilities in the family such as mother, wife, sister, etc. So that reason becomes difficult for them to run their business. Some of the respondents face the problems like male domination, economic problems. Major problems mean value more than 4 are Financial Problem (4.13), Environment problem (4.09), Social problem (4.08), Personal problem (4.01), Male dominance (4.00). This problem is supported by the various author Luther, S.K.M.(2007).Binitha, V. Some problems are more than 3 like marketing problem (3.97), Dual role in home and Business(3.88) supported author like Van der Merwe (2008), Singh(2012). Infrastructural Problem(3.76). Technological Problems (3.68), Occupational Mobility Problem (3.60), Managerial Problem (3.56), Raw-materials Problems (3.54).

While various policies recommended by the Punjab government like KVK are giving training to women and loan facilities. Annapurna Scheme: Under this plan, the Public authority of India offers women entrepreneurs in food cooking businesses like purchasing utensils, refrigerators, cutlery, gas association, cooler, blender cum processor, hot cases, utensil stand, tiffin boxes, working table, water channel, etc. The Stree Shakti Package is a one-of-a-kind SBI-run plan to help businesses among women by giving certain concessions. This plan is qualified for women who have larger part responsibility for in a little venture. This plan can be availed by both existing and new entrepreneurs and independently employed women for little enterprises like cultivating, handiworks, food-preparing. So the study suggested that the above scheme increasing the capability of women to involvement in the labor force. Most of the important reason is to improve the position of women in society. However, more targeted initiatives are also needed to support women entrepreneurs and would-be entrepreneurs.

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