

Issues and Challenges of Women Entrepreneurs: A Study on Business Barriers

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Abstract:- This article delves into the various challenges women entrepreneurs face, from personal struggles to business barriers, and highlights how these issues affect their entrepreneurial journeys. By identifying these key obstacles, the article also aims to offer suggestions and solutions to empower women, helping them navigate these hurdles and achieve greater success in their business ventures. Ultimately, understanding and addressing these challenges is essential for creating an entrepreneurial ecosystem that is inclusive, equitable, and supportive of women's contributions to the economy.

Keywords:- Women Entrepreneurs, Challenges, Entrepreneurship, etc.,

I. INTRODUCTION

In recent years, the role of women in entrepreneurship has gained significant attention, with many women stepping into business ownership and leadership roles across various sectors. However, despite notable progress, women entrepreneurs continue to face a unique set of challenges that hinder their ability to start, sustain, and grow successful ventures. These challenges often go beyond the typical obstacles that all entrepreneurs face and are shaped by socio-cultural norms, gender biases, and structural barriers embedded in society. From balancing personal and professional responsibilities to navigating gender-based discrimination, women entrepreneurs find themselves grappling with difficulties that affect their confidence, access to resources, and decision-making capabilities. The barriers they encounter extend to managerial, production, marketing, and financial aspects of their businesses. Many women struggle with securing funding, accessing vital business networks, and penetrating markets that are traditionally dominated by men. Moreover, despite various government programs designed to support entrepreneurs, women often find it difficult to fully benefit from these initiatives due to lack of awareness or inadequate support. This article explores these multifaceted challenges that women entrepreneurs face, from personal struggles to business barriers, and aims to highlight how these issues impact their entrepreneurial journeys. By identifying these key obstacles, the article also seeks to offer suggestions and solutions to empower women, helping them navigate these hurdles and achieve greater success in their business endeavors. Ultimately, understanding and addressing these challenges is essential for

creating an entrepreneurial ecosystem that is inclusive, equitable, and supportive of women's contributions to the economy. Rewrite it more humanly

In recent years, we've seen more women stepping up as entrepreneurs and taking on leadership roles across different sectors. Despite the progress, women still face unique challenges that make it tough to start, sustain, and grow successful businesses. These challenges go beyond what all entrepreneurs encounter and are shaped by socio-cultural norms, gender biases, and structural barriers in society. Women entrepreneurs often have to balance personal and professional responsibilities and navigate gender-based discrimination, which can impact their confidence, access to resources, and decision-making abilities.

These barriers aren't just personal—they extend to managerial, production, marketing, and financial aspects of their businesses. Many women find it hard to secure funding, access crucial business networks, and break into markets that are traditionally dominated by men. Even with various government programs designed to help entrepreneurs, women often struggle to fully benefit from these initiatives due to a lack of awareness or inadequate support.

II. THE CONCEPT

A. Entrepreneurship

Entrepreneurship is defined as the practice of entrepreneurial skills for produce economic welfare in the mode for new profits bringing efforts to be browbeaten by society and the country economy in a energetic environment of fundamental and unexpected social changes, legal, political, economic conditions (Welsh et al., 2014) Though, there is a variation in how women and men are participating in entrepreneurship. This variation can be attributed to the reduction in long-life opportunities of career for women (Oseremi Onesi-Ozigagun et al., 2024) the Entrepreneurship is an art as well as a science. Trained the number of skills defined as art, in a dynamic scenario entrepreneurship is prove themselves defined as science. In the prosperity of economic Entrepreneurship is the life blood. (Andriamahery & Qamruzzaman, 2022) the entrepreneurship is essential for the sustainability of development and growth taking place over the political geographies then never can be defined with a gender viewpoint and so without any constraints organizes women entrepreneurship. (Zamberi Ahmad, 2011) declares,

a woman entrepreneur is urge of creative to do something innovative and new in economic life, women entrepreneur is not only a person of enterprising.

B. Empowerment

Empowerment is anxious with eliminating unfair inequalities in the volume of an performer to make selections, and any effort to growth empowerment will include disrupting the current position quo and affecting from a situation of being incapable to exercise selection to a situation of doing so. Be a empowered therefore assumes that an actor should at some period have been disempowered (Mosedale 2005; Rowlands 1995) then involvement in procedures of associational life separate the family and relationship networks offer a vantage fact from which to assess such incapable relationships (Kabeer 2011; Mair et al. 2012b). women empowerment involves of several scopes (Mayoux 2000): financial empowerment from evaluate to income, which in chance may confer better influence on results as to how income is expended; improved confidence and physical well-being ensuing from choices to spend investment on themselves and their families; social empowerment resulting from growing their position in the public; and political empowerment since increased participation in civil life.

C. Women Empowerment

Women empowerment means it is a procedure of empowering women wherever women can enjoy equally their rights and rights in every situation possible and that they have authority to make a planned life selection for themselves. Women empowerment has been related with the growths of a range of profits, like higher income of household, improved education and better health-related outcomes. It is specified by (Hassan et al., 2022) that women empowerment has an important role to play as it includes and growths their involvement in the labor marketplace and administrative structures, which covers the route for long-term fiscal growth. Kinds of empowerment to determination sustainable progress, current improvements are signalling bigger women labour force involvement, and more normally the significant role of empowerment as a motorist of sustainable progresses (Petriello et al., 2024; Kanval et al., 2024s).

III. STATEMENT OF PROBLEM

Women entrepreneurs face a multitude of challenges that can make it tough to start, manage, and grow their businesses. These challenges come from various areas, including personal, managerial, production, marketing, financial, and institutional factors. On a personal level, balancing business responsibilities with family obligations and overcoming societal stereotypes can be significant hurdles. In terms of management, many women entrepreneurs find it difficult to lead and make key decisions due to limited access to leadership training, mentorship, and networking opportunities.

Production-wise, women often struggle with a lack of resources, technology, and skilled labor, making business growth more challenging. Marketing and financial issues, like limited funding options, lack of visibility, and difficulty accessing markets, further hinder business development. Although government assistance programs are available, women entrepreneurs often find it hard to fully utilize these resources due to a lack of information, bureaucratic hurdles, or insufficient support.

This study aims to pinpoint these diverse challenges and understand how they impact the success of women entrepreneurs. Additionally, it will provide suggestions for overcoming these obstacles, with the goal of empowering women entrepreneurs and fostering greater success in their business ventures.

➤ *Objectives of Study:*

- To identify socio-personal challenges faced by women entrepreneurs.
- To examine managerial problems women face in leading and running their business effectively
- To highlight production related difficulties that hinder women entrepreneurs in establishing their business
- To explore marketing and financial obstacles faced by women entrepreneurs
- To discuss the issues women entrepreneurs face in utilizing government assistance.
- To give suggestions to overcome these challenges and empower women entrepreneurs for greater success.

IV. RESEARCH METHODOLOGY

For this study, data was gathered from both primary and secondary sources. Primary data collected directly from respondents through questionnaires and face-to-face interactions. Secondary data, on the other hand, consists of second-hand information obtained from published sources such as articles, reports, newspapers, journals, textbooks, and websites. The sample for this study includes women entrepreneurs. A Simple Random Sampling technique was employed to gather the necessary information. The total sample size consists of 50 respondents, providing insights into the problems experienced by women entrepreneurs in different settings. The collected information from various sources are analysed with the help of percentage, tables and interpreted.

V. RESULTS AND DISCUSSIONS

Table 1: Socio-Personal Problems of Women Entrepreneurs

	Particular	Frequency	Percent (%)
Variables	Lack of family and community support	19	38
	Male dominated society	11	22
	Lack of education and information	9	18
	Economic Backwardness	6	12
	Low risk bearing capacity	5	10
	Total	50	100.0

Source: Survey Result

The above table shows the socio personal problem of women entrepreneurs, out of total respondents 38% of respondents are facing lack of family and community support, 22% of respondents are facing male dominated society problem, 18% of respondents problem is lack of education, 12% of respondents problem is economic backwardness, 10% of respondents are facing low risk bearing capacity problem

This indicates that majority (38%) of respondents are facing socio personal problem is lack of family and community support, and least (10%) respondents problem is lack risk bearing capacity thus women entrepreneurs are ready take risk of entrepreneurship.

Table 2: Managerial Problems of Women Entrepreneurs

	Particular	Frequency	Percent (%)
Variables	Lack of knowledge of general management and Experience	15	30
	Lack of skilled labour	9	18
	Labour absenteeism and Labour turnover	9	18
	Lack of clear-cut objectives	9	18
	Transportation problem as women	8	16
	Total	50	100.0

Source: Survey Result

The above table shows the managerial problem of women entrepreneurs, out of total respondents 30% of respondents are facing lack of knowledge of general management and experience, 18% of respondents problem is lack of skilled labour and labour absenteeism and labour turnover, 18% of respondents problem is lack of clear

objectives and remaining 16% of respondents problem is transportation problem.

This found that majority (30%) of respondents are facing managerial problem is lack of knowledge of general management and experience.

Table 3: Production Problems of Women Entrepreneurs

	Particular	Frequency	Percent (%)
Variables	Inadequate availability of land, plots, and premises	14	28
	Problems of getting required inputs.	11	22
	Inadequate technical support of product identification	11	22
	Lack of up gradation of technology, research and development	9	18
	Poor inventory management.	5	10
	Total	50	100.0

Source: Survey Result

The above table shows that production problem faced by women entrepreneurs, out of total respondents 28% of respondents are facing inadequate availability of land, plots and premises, 22% of respondents problem is getting required inputs and inadequate technical support of product identification, 18% of respondents are facing lack of up gradation of technology, research and development problem, 10% of respondents problem is poor inventory management

This found that majority (28%) of respondents are facing production problem is Inadequate availability of land, plots, and premises problem and least (10%) of respondents are facing poor inventory management thus women entrepreneurs are good in inventory(stock) management.

Table 4: Marketing Problems of Women Entrepreneurs

	Particular	Frequency	Percent (%)
Variables	Lack of knowledge of how to market the product whom to contest	16	32
	Heavy competition with big enterprises	12	24
	Exploitation by middlemen and difficulties in collection of dues	9	18
	Inadequate sales promotion avenues	8	16
	Lack of export marketing support	5	10
	Total	50	100.0

Source: Survey Result

The above table show that marketing problems of women entrepreneurs, out of total respondents 32% of respondents marking problem is lack of knowledge of how to market the product whom to contest, 24% of respondents heavy competition with big enterprises, 18% of respondents problem is exploitation by middlemen and difficulties in

collection of dues, 16% of respondents problem is inadequate sales promotion avenues

This found that majority (32%) of respondents marketing problem is lack of knowledge of how to market the product whom to contest.

Table 5: Financial Problems of Women Entrepreneurs

	Particular	Frequency	Percent (%)
Variables	Problem of getting loan and subsidy	19	38
	Insistence or collateral and margin money requirement	15	30
	Time taken to process of loan	11	22
	Tight repayment schedule	3	6
	Poor financial management and maintenance of account	2	4
	Total	50	100.0

Source: Survey Result

The above table shows that women entrepreneurs financial problem, out of total respondents 38% of respondents are facing problem of getting loan and subsidy problem, 30% of respondents financial problem is insistence or collateral and margin money requirement, 22% of respondents problem is time taken to process of loan, 6% f respondents problem is tight repayment schedule and remaining 4% of respondents problem is poor financial management and maintenance of account

It's found that majority (38%) of respondents main financial problem is getting loan and subsidy and also found that least (4%) respondents problem is Poor financial management and maintenance of account therefore women entrepreneurs are strong in financial management and maintenance of account.

Table 6: Government Assistance Problems of Women Entrepreneurs

	Particular	Frequency	Percent (%)
Variables	Inadequate government assistance	18	36
	Red tapes at various levels	15	30
	Advisory organization becomes exploitive and dishonest	12	24
	Complicated and time-consuming producers for getting the assistance	3	6
	Government policies are not favourable	2	4
	Total	50	100.0

Source: Survey Result

The above table shows that government assistance problem of women entrepreneurs, out of total respondents 36% of respondents are facing inadequate government assistance problem, 30% of respondents problem is red tapes at various levels, 24% of respondents problem is Advisory organization becomes exploitive and dishonest, 6% of respondents facing complicated and time consuming producers for getting the assistance problem and 4% of respondents are facing problem is government policies not favourable.

This found that majority (36%) of respondents are facing government assistance problem is inadequate government assistance and least (4%) of respondents problem is government policies are not favourable therefore this witness that government policies are favourable to women entrepreneurs

VI. FINDINGS

- The study found that majority (38%) of respondents are facing socio-personal challenges, particularly the lack of family and community support, and societal gender biases, are the most pressing issues faced by women entrepreneurs.
- The study found the key managerial challenges faced by women entrepreneurs, with a particular emphasis on the lack of general management knowledge and experience (30%). Other significant issues include the shortage of skilled labor, high labour turnover, lack of strategic direction, and transportation challenges.
- Most pressing production-related issues for women entrepreneurs are linked to securing adequate space for operations (land, plots, and premises) and difficulties in acquiring essential inputs for production with (28%) facing this issue. Other significant challenges include a lack of technical support for product development, insufficient investment in technology and R&D, and inventory management issues. The least reported production issue, identified by 10% of respondents, is poor inventory management, thus women entrepreneurs are good in inventory(stock) management
- The found primary marketing challenges faced by women entrepreneurs are related to a lack of marketing knowledge and understanding of target markets (32%), along with intense competition from larger enterprises (24%).
- The primary financial challenges for women entrepreneurs revolve around access to loans and subsidies (38%), and other significant financial issues include the requirements for collateral and margin money (30%). A smaller portion of women also face difficulties related to financial management and maintaining accounts (4%), indicates women entrepreneurs are strong in financial management and maintenance of account
- The study found that inadequate government assistance (36%) and red tape (30%) are the most pressing challenges faced by women entrepreneurs in accessing government support.

VII. STUDY RECOMNDATIONS

A. Socio-Personal Challenges:

Develop policies that support flexible work schedules and provide affordable childcare options, helping women better balance their personal and professional responsibilities. Run awareness campaigns to challenge gender stereotypes and societal expectations that hinder women's entrepreneurial ambitions, encouraging family and community support for women in business. Establish mentorship programs that connect aspiring women entrepreneurs with experienced female mentors who can provide guidance on both personal and professional issues.

B. Managerial Challenges:

Provide access to leadership development programs and management training specifically tailored to women, focusing on decision-making, negotiation skills, and business strategy. Foster women-centric business networks and platforms to help women entrepreneurs share experiences, seek advice, and create partnerships. Facilitate access to business advisory services that can help women entrepreneurs navigate complex management decisions, ranging from staffing to strategic planning.

C. Production Related Challenges:

Create programs that provide women entrepreneurs with access to advanced technologies, equipment, and training, enabling them to streamline production processes and improve efficiency. Offer specialized training and resources in manufacturing and production management, which are often seen as male-dominated fields, so women entrepreneurs can overcome technical barriers. Encourage partnerships between women entrepreneurs and larger companies to share resources, improve production processes, and gain access to economies of scale.

D. Marketing and Financial Challenges:

Increase financial literacy programs to help women entrepreneurs manage business finances, secure funding, and navigate credit markets. Additionally, promote policies that encourage financial institutions to provide women-owned businesses with equitable access to loans and funding. Provide support for women entrepreneurs to enhance the visibility of their businesses through digital marketing training, access to e-commerce platforms, and support in creating strong brand identities. Offer tailored marketing workshops and resources to help women entrepreneurs understand market trends, consumer behaviour, and how to position their products and services effectively.

E. Govt. Assistance Challenges:

Streamline the application processes for government schemes and financial assistance, ensuring that women entrepreneurs can easily access the resources available to them. Conduct regular outreach programs to raise awareness about available government assistance, such as grants, loans, and business development services, ensuring women entrepreneurs are well-informed. Advocate for policy reforms that ensure gender inclusivity in business support programs, ensuring that women entrepreneurs are prioritized and receive equal access to resources and opportunities.

F. Some Other Recommendations

- In Shivamogga district, women need more support from their families and communities to discover and use their hidden talents for business.
- The government should create committees to identify women's talents and help them start businesses with proper guidance.
- The District Industries Centre (DIC) should run specific programs to empower women and help them develop as entrepreneurs.

- Women entrepreneurs need access to training and education programs from DIC to build the skills they need to succeed in business.
- Though the government offers support programs for women entrepreneurs, implementation at the local level needs better monitoring to ensure effectiveness.
- Skill development programs should be extended to rural areas, not just cities and towns, to help women in villages start businesses too.
- The government should provide help with marketing and sales to help women entrepreneurs reach more customers and grow their businesses.

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