



A Study on Problem and Prospects of Women Entrepreneurs in Unorganized Sector with Special Reference to Jalgaon District.

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- **Abstract:**

This study explores the challenges faced by women entrepreneurs in India, highlighting the financial, social, knowledge, marketing, infrastructural, labour, and government support constraints that hinder their entrepreneurial growth. The research identifies the need for a holistic approach to address these challenges and promote women's entrepreneurship.

The study reveals that women entrepreneurs in India face significant barriers, including limited access to finance, training, and mentorship, as well as societal attitudes and stereotypes that discourage women's entrepreneurship. The research also highlights the importance of government support, policy interventions, and initiatives aimed at promoting women's empowerment and digital literacy.

The findings of this study have important implications for policymakers, organizations, and stakeholders seeking to promote women's entrepreneurship and economic development in India. The research recommends targeted programs to support women entrepreneurs, including access to finance, training, and mentorship, as well as initiatives aimed at promoting women's empowerment and digital literacy.

- **Key words:** Women Entrepreneurs, India, Entrepreneurial Challenges/problems, Women's Empowerment, Digital Literacy, Government Support, Policy Interventions.

- **Introduction:**

The unorganized sector in India, comprising of micro and small enterprises, is a vital component of the country's economy, providing livelihoods for millions of workers (Kumar, 2017). Women entrepreneurs in this sector, despite facing numerous challenges, have emerged as a significant force in promoting economic growth and development (Datta, 2016). According to a report by the Ministry of Micro, Small and Medium Enterprises (MSME), women-owned enterprises in the unorganized sector account for approximately 10% of the total MSMEs in India (MSME, 2020).

Jalgaon district in Maharashtra, known for its agricultural and small-scale industries, presents a unique context for exploring the experiences of women entrepreneurs in the unorganized sector (Sharma, 2019). The district has a significant number of micro and small enterprises, with women playing a crucial role in managing and operating these businesses (Jalgaon District Census, 2011).

Despite their contributions, women entrepreneurs in the unorganized sector face numerous challenges, including limited access to credit, markets, and technology, as well as social and cultural barriers (Mandal, 2015; Singh, 2017). Research has shown that these challenges can hinder the growth and sustainability of women-owned enterprises, ultimately affecting the livelihoods of women and their families (Bhowmick, 2014).

This study aims to explore the problems and prospects faced by women entrepreneurs in the unorganized sector in Jalgaon district, with a focus on identifying strategies for promoting their economic empowerment. By examining the experiences of women entrepreneurs in this region, this research seeks to contribute to the existing body of knowledge on women's entrepreneurship in India and provide insights for policymakers and practitioners working to support women's economic empowerment.

- **Problems of women entrepreneurs:**

Women entrepreneurs face numerous challenges that hinder their ability to start, grow, and sustain their businesses. These problems include financial constraints such as limited access to credit and high interest rates, social barriers like societal expectations and stereotypes, and lack of knowledge and skills due to limited education and training opportunities. Additionally, they face marketing and sales challenges, infrastructure and technology constraints, labour and human resource challenges, and government support and policy constraints, all of which affect their economic empowerment and contribution to the economy.

Personal Problem

Women entrepreneurs often face personal problems such as limited education, lack of confidence, and work-life balance issues (Hisrich & Brush, 1984). These problems can hinder their ability to start and sustain a business.

Knowledge Problem

Women entrepreneurs often lack access to relevant knowledge and information, which can limit their ability to make informed business decisions (Carter et al., 2001). This knowledge gap can be particularly challenging for women entrepreneurs in rural or disadvantaged areas.

Social Problem

Women entrepreneurs often face social problems such as societal expectations and stereotypes, which can limit their ability to pursue entrepreneurial opportunities (Ahl, 2006). These social barriers can be particularly challenging for women entrepreneurs from marginalized communities.

Financial Problem

Women entrepreneurs often face financial problems such as limited access to credit and high interest rates (Kumar, 2017). These financial barriers can limit their ability to start and sustain a business.

Raw Material Problem

Women entrepreneurs often face problems related to raw materials, such as limited access to quality raw materials and high costs (Mandal, 2015). These problems can limit their ability to produce high-quality products.

Marketing Problem

Women entrepreneurs often face marketing problems such as limited access to markets and competition from established businesses (Singh, 2017). These problems can limit their ability to reach customers and generate revenue.

Infrastructural Problem

Women entrepreneurs often face infrastructural problems such as limited access to transportation, storage, and other essential services (Datta, 2016). These problems can limit their ability to operate efficiently and effectively. Women entrepreneurs often face infrastructure problems such as limited access to technology, internet, and other essential services (Tripathi, 2018). These problems can limit their ability to operate efficiently and effectively.

Labour Problem

Women entrepreneurs often face labour problems such as limited access to skilled labour and high labour costs (Bhowmick, 2014). These problems can limit their ability to produce high-quality products and services.

Technology Problem

Women entrepreneurs often face technology problems such as limited access to technology and high costs (Chakraborty, 2020). These problems can limit their ability to innovate and compete with other businesses.

Govt. Support Problem

Women entrepreneurs often face problems related to government support, such as limited access to government programs and bureaucratic hurdles (Mandal, 2020). These kinds of problems may make it more difficult for them to get assistance as well as resources.

● Reviews of Literature

According to the research subject, the literature review following addresses the problems and prospects encountered by female entrepreneurs.

A study by (Tripathi, 2018) examined the role of social networks in facilitating women's entrepreneurship in the unorganized sector in India. The study found that social networks played a crucial role in providing women entrepreneurs with access to information, resources, and markets. However, the study also noted that women's social networks were often limited, and that they faced challenges in building and maintaining relationships with key stakeholders.

A study by (Rao, 2019) investigated the impact of women's entrepreneurship on poverty reduction in the unorganized sector in India. The study found that women's entrepreneurship had a positive impact on poverty reduction, enabling women to increase their incomes and improve their standard of living. However, the study also noted that women's entrepreneurship was often constrained by limited access to markets and technology.

A study by (Jain, 2017) explored the role of family support in facilitating women's entrepreneurship in the unorganized sector in India. The study found that family support played a crucial role in enabling women to start and sustain their businesses. However, the study also noted that women's entrepreneurship was often constrained by patriarchal attitudes and limited access to resources.

A study by (Singh, 2020) examined the relationship between women's entrepreneurship and empowerment in rural India. The study found that women's entrepreneurship was associated with increased empowerment, including increased autonomy, self-esteem, and decision-making power. However, the study also noted that women's entrepreneurship was often constrained by limited access to markets and technology.

A study by (Chakraborty, 2020) investigated the impact of digital technologies on women's entrepreneurship in the unorganized sector in India. The study found that digital technologies had a positive impact on women's entrepreneurship, enabling them to access new markets, customers, and resources. However, the study also noted that women's entrepreneurship was often constrained by limited access to digital technologies and the internet.

● Objectives:

Here are two potential objectives for your research paper:

1. To identify and analyze the problems faced by women entrepreneurs in the unorganized sector in Jalgaon district, Maharashtra, India, including the social, economic, and cultural barriers.
2. To explore the prospects and opportunities for promoting women's entrepreneurship in the unorganized sector in Jalgaon district, including the role of government initiatives, NGOs, and other stakeholders in supporting women entrepreneurs.

• Research Methodology & Analysis of study:

According to (Creswell & Creswell, 2018) research methodology refers to the systematic approach and procedures that researchers follow to collect, analyze, and interpret data to answer specific research questions or solve problems. It encompasses the techniques, strategies, and tools used in the research process to ensure reliability, validity, and replicability of results. Gathering and measuring information from multiple sources in a methodical manner to produce precise and pertinent data enabling interpretation and analysis is known as data collection. Both primary and secondary data collection are the two basic categories of data collection. Getting original information directly from the source and modifying it for the present research is known as primary data collecting. Primary data is frequently gathered using techniques including surveys, interviews, experiments, and observations. Government reports, scholarly publications, and historical records are an instance of secondary data gathering, which makes use of material that has already been collected by other individuals or organizations for specific goals. In order to gather primary data, the researcher used questionnaires and unstructured interviews with female entrepreneurs in the unorganized sector. Newspapers, magazines, journals, government websites, official corporate websites and annual reports, research journals, and publications were the sources of secondary data. The researcher used the method known as convenience sampling to choose a sample whose data was easily available for analysis. The Jalgaon district was chosen as the study's research area. Out of the 468 questionnaires that were given to respondents, 452 were returned, and 437 of them were appropriate for analysis. Others are incomplete or improperly filled hence the sample size 437 considered for research study.

• Findings:

It is found that a significant number of women entrepreneurs, 24.9%, agree that lack of education is a personal problem, with an additional 16.2% strongly agreeing. However, 22.0% strongly disagreed and 17.8% disagreed. The responses regarding a lack of knowledge, approximately 46.4% of respondents, 26.3% strongly disagreed, and 20.1% disagreed, do not consider a lack of business knowledge to be a significant issue.

As knowledge problem 16.9% agreed and 21.5% strongly agreed view it as a problem, the moderate group 15.1% could indicate that there is a mix of experience and educational backgrounds. 43.7% of respondents, 23.8% strongly disagreed, and 19.9% disagreed, do not perceive dependence on family income as a significant financial issue.

Though 19.9% moderately agreed, 14.9% agreed, and 21.5% strongly agreed, acknowledge that dependence on family income is a concern. Regarding the lack of support from relatives and society, a significant portion of respondents strongly agree 23.6%, agree, 21.3% that women entrepreneurs face a lack of support. On the other hand, a notable percentage of respondents strongly disagree 21.1%, disagree 19.2%. The remaining 14.9% of respondents are neutral.

Related to the lack of supply of raw materials, a substantial number of respondents strongly agreed 24.5%, agreed 18.3% that they experienced difficulties in obtaining raw materials. On the other hand, 19.2% disagreed, 16.5% strongly disagreed with the statement, and 21.5% gave neutral responses.

Regarding the unavailability of skilled labor, 16.5% of respondents strongly agreed and 18.8% agreed that finding skilled labor was difficult. Conversely, 28.4% of respondents were neutral. A further 21.7% disagreed, and 14.6% strongly disagreed.

Regarding the lack of information on technology, 14.9% of respondents strongly agreed, and 18.8% agreed. Conversely, 23.1% of respondents were neutral. Meanwhile, 20.6% disagreed, and 22.7% strongly disagreed. About improper cooperation by government offices, 21.5% of respondents strongly agreed, and 25.9% agreed that they experienced a lack of cooperation from government offices. Meanwhile, 18.5% of respondents were neutral. On the other hand, 14.2% disagreed, and 19.9% strongly disagreed.

The multiple issues that women encountered in their entrepreneurial journey were complex and intertwined, with factors like knowledge gaps, raw material shortages, and inadequate government support playing critical roles in hindering their business success. Addressing these challenges would require comprehensive solutions involving better access to information, financial resources, infrastructure, and social support.

• Prospects of women entrepreneurs:

The prospects of women entrepreneurs in India are promising, with many opportunities for growth and development. According to a report by the National Commission for Women (2018), women entrepreneurs in India have the potential to contribute significantly to the country's economic growth and development. With the increasing support from the government and other organizations, women entrepreneurs are now able to access various resources such as training, mentorship, and funding (Datta, 2016). With this help, female entrepreneurs have been able to get past some of the historical obstacles they have encountered, like restricted access to markets and loans.

Furthermore, the emergence of digital technology has created new avenues for female entrepreneurs to launch and expand their enterprises (Chakraborty, 2020). Digital platforms have given female entrepreneurs the opportunity to network with mentors and other proprietors of businesses and also to reach fresh prospects and clients. Additionally, digital technology has made it easier for female entrepreneurs to balance their company and domestic responsibilities while enabling women to pursue their careers more freely.

Women entrepreneurs are also playing a crucial role in creating jobs and promoting economic empowerment in rural and disadvantaged areas (Kumar, 2017). Many women entrepreneurs are starting businesses that cater to local needs, such as food processing, handicrafts, and healthcare services. These businesses are not only generating income for the women entrepreneurs themselves but also creating jobs and stimulating economic growth in their local communities.

Overall, the prospects of women entrepreneurs in India are bright, and with continued support and resources, they are likely to make significant contributions to the country's economic growth and development. As noted by Singh (2017), women entrepreneurs have the potential to become a major driver of economic growth and development in India, and it is essential to provide them with the necessary support and resources to succeed.

- **Conclusion:**

In conclusion, this study provides a comprehensive understanding of the multifaceted challenges faced by women entrepreneurs in India. The findings highlight the need for a holistic approach to address the financial, social, knowledge, marketing, infrastructural, labor, and government support constraints that hinder women's entrepreneurial growth.

To foster a supportive ecosystem for women entrepreneurs, policymakers, and stakeholders must work together to provide targeted interventions. This includes enhancing access to finance, training, and mentorship programs, as well as promoting digital literacy and technological adoption.

Furthermore, initiatives aimed at addressing societal attitudes and stereotypes, promoting women's empowerment, and providing support for work-life balance are crucial. Governments, organizations, and civil society must collaborate to create an enabling environment that encourages women's entrepreneurship and promotes economic growth and development.

Ultimately, empowering women entrepreneurs is essential for achieving gender equality, promoting economic development, and reducing poverty. By addressing the challenges faced by women entrepreneurs, we can unlock their potential, promote innovation, and create a more inclusive and equitable society.

- **Recommendations:**

1. Policymakers should develop targeted programs to support women entrepreneurs, including access to finance, training, and mentorship.
2. Organizations should promote women's empowerment and provide support for work-life balance.
3. Governments and stakeholders should work together to create an enabling environment that encourages women's entrepreneurship.
4. Further research is needed to explore the specific challenges faced by women entrepreneurs in different sectors and regions.

By implementing these recommendations, it may be promote women's entrepreneurship, foster economic growth, and create a more equitable society.

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