

ANALYSIS OF CHALLENGES FACED BY WOMEN ENTREPRENEURS: A CASE STUDY OF SIKKIM

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ABSTRACT

Purpose: The purpose of this paper is to analyze the challenges faced by the Women Entrepreneurs in Sikkim and to suggest the measures to overcome the problem encounter by Rural Women Entrepreneurs.

Methodology: This paper is based on both primary and secondary data sources. In total 15 Rural Women Entrepreneurs has taken using convenient sampling and semi structured interview method.

Findings: The result of findings has reflected that Women Entrepreneurs of Sikkim faced complex challenges among which were tiring document process for accessing to finance(loan), lack of skilled training such as communication skills, dominating male counterpart, conservative societal mindset, political issues, family responsibilities, lack of marketing and seasonality in business as major key challenges. The key findings were that despite the challenges Women Entrepreneurs are motive and leaving no stone unturned to reach their goals in Sikkim.

Significance: The research attempts to study the various challenges faced by the Women Entrepreneurs of Sikkim in service sector of the present scenario. Since the challenges of entrepreneurs in Sikkim is underexplored research area, this paper focuses on service and manufacturing entrepreneurs and their highlighted problems.

Research Limitation: The study only selected the Women Entrepreneurs from rural area of Sikkim and perspective of urban Women Entrepreneurs could have been included in the study. This limitation can be the point of departure for further research.

Practical Implication: The practical implication of the study is that Women Entrepreneurs requires more supportive environment form both government and society as they lack in many areas such as communication skills, technical skills, lack of family support and if given all the opportunities they can ace in the entrepreneurial path.

Social implication: Women can perform as equal as men in business if given the necessary support.

Keywords: Women Entrepreneurs, Challenges, Problems.

Introduction

The French words "entre" (meaning "between") and "prendre" (meaning "to take") are where the English word "entrepreneur" originates. The phrase was often used to characterise individuals who "take risks" when dealing with consumers and retailers or those who are "starting" a business, such as a new venture. To transform an idea into a workable firm, an entrepreneur gathers and then integrates all the essential resources, including the money, the people, the business model, the legal framework, and the risk-taking ability (Pallvi, 2020). An entrepreneur is a person who is self-assured enough to launch a new business or firms, takes on the majority of the risk, is imaginative, a source of fresh ideas, and creates new job possibilities for the community. An entrepreneur is someone with original ideas and builds a

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foundation for employment, enduring regional development, higher living standards, and a self-sufficient nation. Entrepreneurship is the process through which individuals turn their ideas into successful businesses that have the potential to address national issues. Women A business is considered entrepreneurial if at least a half of the capital ownership is held by women, and if women-owned businesses are responsible for creating half of all jobs (Roohi Naaz, n.d.).

"Women who innovate initiate or adopt business actively are called women entrepreneurs." -J. Schumpeter "

Women entrepreneurship is based on women participation in equity and employment of a business enterprise." -Ruhani J. Alice

According to Pandit Jawaharlal Nehru, "When women moves forward, the family moves, the village moves, and the nation moves."

Literature Review

(P. Sharma, 2021) According to a researcher, women entrepreneurs in India face a number of difficulties, including socio-cultural concerns, social stigma, and issues relating to gender. Financial issues, issues with job mobility, issues with accessing government assistance—the process for qualifying for a loan is quite involved and time-consuming, and the majority of borrowers are not aware of the numerous regulations and programmes.

(Nguyen et al., 2020) According to research, the greatest obstacle for women wanting to launch a business is money, which leads to a host of other issues. In the beginning, the majority of women business owners chose to manage from their personal accounts with family and friends instead of using bank cash. Other difficulties they encounter include the intricate nature of the administrative procedure, the difficulty in accessing public records, the high corporate income tax rate, and the dearth of protection for women's property rights

(Cho et al., 2020).Being a woman entrepreneur, they experience gender bias and perceive difficulties while creating relationships with male clients and a network of allies because men dominate the commercial sector. "What does your husband do?" they ask. What brought you here?

(Basit et al., 2020)The study found out that although all the negative factors does not impact the success of women entrepreneurs. However, many women entrepreneurs are adversely impacted by higher incline emotional, self-confidence, self-efficacy and social competencies. Further, negative social perception, gender biasness and stereotypically portrayed masculine entrepreneur roles towards women entrepreneur disadvantageous still exist in Malaysia, but it is not significantly impacting women entrepreneurial success.

(Rudhumbu, 2020) According to research, women entrepreneurs faced a variety of obstacles, including difficulty accessing capital, a lack of technical training that resulted in a lack of technical skills, ignorance of financial and technical support resources, intense market competition, marginalisation of women, and ignorance of marketing tactics. The legal and regulatory climate in Botswana is one of the main challenges faced by female business owners.

(Sonu, 2019) Rural women entrepreneurs have numerous challenges when operating and launching their businesses. These difficulties include juggling work and family obligations, a lack of education and awareness, the prevalence of men in society, a scarcity of funds and raw materials, fierce competition, a high cost of production, a lack of managerial skills and a lack of risk-taking prowess, and the need to build relationships and teams. These are the main issues that the author has identified in his research as being experienced by female entrepreneurs.

(D. R. Sharma, 2017) We do have a list of successful female business owners in India, and they all have different motivations for doing so. Some of them desire financial independence, while others have no one employed inside the family and have formed businesses in an effort to help their situation. Different women entrepreneurs face various real challenges at various points along their entrepreneurial journeys. Despite these difficulties, women who own their own businesses are nevertheless viewed as strong, risk-takers, innovative, and successful.

Objectives of the Study

- To probe the challenges faced by Rural Women Entrepreneurs in their entrepreneurial path in Sikkim.
- To suggest the remedial measure to overcome problems by Rural Women Entrepreneurs of Sikkim.

Methodology

The study aims to analyze the challenges faced by the Rural Women Entrepreneurs of Sikkim. This research paper is based on both primary and secondary data sources. Secondary Sources are collected through books, journals, articles and internet sources. Semi structured interview schedule was prepared for the purpose of data collection (Deogharia, n.d.) The researchers has adapted Convenient sampling technique to collect the samples and 20 Women Entrepreneurs were observed for the study. These women entrepreneurs were involved in various enterprise such as- Homestay business, Catering Business, Dairy Processing, Spices processing, Candle Manufacturing and small-scale Resort in Sikkim.

Findings & Discussion

India's development depends heavily on women business owners. despite confronting significant issues and obstacles. They have a significant role in economic growth. They also assist in lowering rural unemployment rates, which lessens the pressure on metropolitan areas and, in turn, lowers other sociocultural difficulties. In reality, women business owners still face difficult circumstances in rural areas. In order to learn more about the many difficulties these women confront, this research was carried out (T.H. Lalrokhawna, 2020). An open-ended question was posed to the respondents during an interview as part of the study's qualitative data analysis. The duration of each respondent interview ranged from 30 to 70 minutes. However, Sikkim, one of the North-East's most underdeveloped states, in North-East India. The population and economic development of North-East India are constrained by a lack of access to numerous facilities and the fact that the state is still developing in terms of transportation, raw material availability, technology, and geography. Because the underlying causes of obstacles are frequently tied to socio-economic profiles, a demographic profile of chosen women entrepreneurs was compiled to better understand the respondents' socio-economic backgrounds. Opportunities and difficulties for individuals depend on their socioeconomic backgrounds. The age range of the 86.6% respondents is between 30 and 40. 53.3% of respondents reported being married, while 46.6% reported being single. According to the sample, 60% of respondents have completed senior secondary education, and 30% have a graduate degree. The survey also collects information on the husbands' and family members' prior employment histories (Deogharia, n.d.). According to the findings, a significant portion of respondents had parents, family members, and a husband who had served in the military. Some respondents also had mothers who had passed away, which caused them to become involved in entrepreneurship at a young age as a result of financial difficulties. Some of the respondents reside in joint families. One of the biggest obstacles for women is having daughter-in-law responsibilities and caring for elderly parents and kids because they are expected to stay at home and take care of the household in patriarchal societies. To successfully operate their businesses, women entrepreneurs need to be strong, risk-takers, leaders, innovative, enthusiastic, patient, and motivated. In that scenario, running a business presents various difficulties for every entrepreneur. The conventional patriarchal mindset of society places additional barriers in front of female entrepreneurs. Although 10% of the female business owners claimed they have no challenges, they did mention Sikkim's significant political issues. 90% of the women business owners mentioned various issues with their line of work. Some of the respondents claimed that interacting with male employees presents difficulties since these individuals struggle to picture a "female boss" in their line of work because of their male-dominated patriarchal traits.

Respondent (63 years) added- ***"Male cannot accept the fact that women can also be as equal to man . Male counterpart has to change their mindset. Female boss are taken for granted."***

The respondent also expressed that in many times specially marketing, transportation access, recovery of payments from customers they faced various problems.

Respondent added (47 years)- ***"One of the major challenges for women that I personally faced is recovery of payments from other male who are dealing with me"***

Even the financial institutes are not coming forward to give financial assistance to women borrowers. Due to problem it became hindrance in their success of enterprise. It has been found out that majority of respondents are self-financed form their own savings and with the help of family members due to tiring documentation process of sanctioning loan and uncertainty of approving it by the bank.

The respondent added (31 years)- ***"Its very fortunate that govt. of India and Govt. of Sikkim has initiated various funding schemes. However, accessing to those funds is very difficult for people like us who are thriving to become successful entrepreneurs. Documentation process has lots of harassment and sometimes due to lack of communication we cannot access to those funds"***

The study key finding is apart from all the challenges-conservative societal mindset of the people were also the one of the major challenges as it leads to de-motivation among the women entrepreneurs.

Respondent (24years) added- **“People from society as well as from family members tells us to find stable job and settle down. Which adversely affect our motivation and self-confidence”**

The survey also made an effort to learn more about the respondents' experiences with other gender-specific issues related to running their businesses. Among the respondents, 60% claimed that they did not experience any issues simply because they were female. The remaining 40% of respondents claimed that they could have operated their company more profitably if they had been men. So it is not because of them it's the patriarchal society that creates hurdles for Women Entrepreneurs.

Suggestion & Remedial Measures to Overcome Challenges

- Rural Women Entrepreneurs are more backward as compared to Urban Women Entrepreneurs and they lack in communication skills, technical skills, marketing and managerial skills. They require proper training on all those aspects for better performance in their business.
- Government and other bodies such as NGOs should provide them with adequate and updated information about training, workshop, awareness programmes, various schemes both state and central government schemes and concession so that they can avail these facilities to start and upgrade their business.
- People of rural region and even family members should be given counseling to accept the fact of changing trends for women from being stereotype women role in house to multiple responsibilities that now they are capable of handling including Entrepreneurship.
- The financial institutions and banks which provides funds to Rural Women Entrepreneurs must provide fast and hassle free documentation process for accessing to loans. In the case of Sikkim State **“SEED CELL”** has established on January 2020 for leveraging hassle free loans to women entrepreneurs and its progressing now under the of **“One Family One Entrepreneur”** mission patron by Mr.P.S. Golay (Chief Minister of Sikkim). Government should have such multiple cell for betterment of Rural Women Entrepreneurs.
- Production, Transportation and marketing being one of the key issues, women entrepreneurs should be provided with adequate training programmes so that they will be able to withstand the challenges posed by big and organized sectors.
- Entrepreneurial Education at school and higher education level should be implemented in Sikkim. And Team building should be taught to the students.

Conclusion

Women entrepreneurs face numerous challenges and difficulties while attempting to operate a business. Because they are a key driver of economic development in rural areas, this is the moment when they receive assistance, public acceptance, and moral support. In order to continue working towards their entrepreneurial goals, women entrepreneurs occasionally need more mentorship. Due to the many obstacles in their way, people occasionally have a tendency to lose patience. For further progress, they should have adequate assistance and a positive atmosphere. Since the government sets policies and regulations, as well as provides subsidies and other benefits, it should be the main source of assistance. The growth and development of Women's Entrepreneurship can usher in a new era in the entrepreneurial environment. And, it will also bring social and economic development in the rural areas of the country.

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