

A Study on Problems and Challenges Faced by the Women Entrepreneurs in Lucknow District

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ABSTRACT

Entrepreneurs play a very significant role in the development of a nation. These are the people who bring new ideas to the market and work hard to make their ideas achievable with profits. Women Entrepreneurs is meant to be a group of women who commence, manage, control, and exercise a business organization. Any enterprise run by a woman or group of women comes under the head of women entrepreneurs. The Government of India (GOI 2006) has defined a female entrepreneur as "A women entrepreneur is defined as an enterprise owned and controlled by women having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women.". In other words, Women Entrepreneur is someone who takes up challenges to meet their personal desires, needs, and wants and becomes financially independent. Earlier, it was observed that women were the most unexplored resource in the field of entrepreneurship. But, today, females entrepreneurs have gained much recognition and importance in view of establishing a new venture and contributing to the development and growth of the economy as a whole. In the city of Lucknow, the women entrepreneurs didn't face the challenges of funding or ideas, but the main problem was the 'log kya kahengey' attitude, and this is the main reason most women had not put their dreams to work. This research paper tries to know about the problems and challenges faced by female entrepreneurs while doing business in the city of Lucknow.

Keywords: Women Entrepreneurs, Skills, Development, Government, Business, Challenges.

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INTRODUCTION

An entrepreneur is considered an economic mediator who has a very important role in the development of the nation. World's total population consists of half of the women population. Pandit Jawaharlal Nehru said, "When women move forward, the family moves, the village moves, and the nation moves." But as compared to men, in almost all the poor and developing countries, women are given less importance, whether in the field of education or employment and so is in India also.

In developed countries, women and men are given equal social status, but in a developing country like India, gender inequality is all pervaded over the decades. Because of the traditional upbringing of Indian women, if they initiate to open an enterprise, they mostly go for a low budget, low cost, and low-value products like hand-woven items, embroidery work, making of spice mixtures, pickle making, making of incense sticks, lunch pack distribution service, set up for babysitting, and a number of such small scale enterprises where they

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have embarked their impressions. However, very few women entrepreneurs undertake medium and large-scale businesses, and this is not due to their lack of intelligence or potential but only due to the traditional culture dragging them behind to take up the sky-high challenges.

The Planning Commission of the Government of India noticed that economic development could only be witnessed when the country's women are brought up in the lamestream as men.

Table 1: Registered women entrepreneurs in India (2013)

States	No. of Units		Percentage
	Registered	Entrepreneurs	
Tamil Nadu	9618	2930	30.36
Uttar Pradesh	7980	3180	39.84
Kerala	5487	2135	38.91
Punjab	4791	1618	33.77
Maharashtra	4339	1394	32.12
Gujrat	3872	1538	39.72

Source: researchgate.net

Kamal Singh, a Rajasthani entrepreneur, observed that a female entrepreneur is a much more confident, creative, responsible, and innovative woman who is proficient in attaining financial independence individually or in alliance, bringing about employment opportunities by initiating, establishing, and running the business, keeping pace with her personal, family and social life. The total number of registered women entrepreneurs in India is shown in Table 1.

Review of Literature

- **G. Nagamuthu (2018)** in his study stated that women entrepreneurs are quite good at balancing their work and family responsibilities, and they are interested in taking up business activities if they are encouraged, directed, and taught various traits and skills for handling the challenges in the business.
- **Parveen Kumar (2015)** revealed that the women as an entrepreneur is still at a developing stage due to various social and personal problems such as poor financial condition, gender discrimination, poor support from financial institutions, restriction in financial autonomy, inability to take a risk, etc.
- **Afza, Hassan, and Rashid (2010)** asserted in their study that a poor economy and stereotyped society are other factors liable for causing pitfalls for female entrepreneurs. The major factors that become an obstacle for women from business are gender-based inequality, dearth of communal support, limited access to information, inadequate education and training facilities, and lack of trust in one's capabilities and access to resources.
- **Ms. Chandra P.,** in her study, Women Entrepreneurs – A Study with Special Reference to Beauty parlors in Virudhunagar District, found that women entrepreneurs in a number of beauty salons were facing financial constraints.
- **Hafizullahet (2012),** in his study, depicted that male dominance in culture creates problems for women entrepreneurs, whether in terms of limiting their mobility or business participation and market interactions. Further, he asserted in his study that

female entrepreneurs in India have to face both traditional and contemporary environments to run their enterprises. The conventional category includes socio-cultural and religious elements, while the contemporary category is a subcategory of the above-mentioned factors and includes fundamental structure, policy-making, and other institutional procedures.

Objectives of the study

- To study the problems and challenges women undergo in running a business enterprise.
- To know the factors adversely affecting the success of women entrepreneurs.
- To find out the various demographic variables of women entrepreneurs.
- To get an overall view of women entrepreneurs, especially in the Lucknow district.

RESEARCH METHODOLOGY

This research paper is descriptive in nature. The secondary data and various information are collected from the articles published in several journals, published books, conference papers, websites and blogs, different scholars and researchers, etc., for preparing and analyzing this paper thoroughly.

Detailed analysis of obstacles faced by Women Entrepreneurs of Lucknow district

It is observed during the research that the government of India has declared the Nawabs city of Lucknow among the first 20 potential smart cities. The city is the country's most promising entrepreneurial breeding ground, keeping in view its infrastructural development conditions and the government's interest.

She The People TV has recently made an effort to identify the young female entrepreneurs who are not just managing their own business houses but also exploiting their new and creative ideas for their businesses, dealing with the existing problems during the business process. Here are some of those women who would urge and inspire you with their ideas, trouble in up base in a city like Lucknow, and the change they wish to see and be.

- **Pallavi Bishnoi (Real-Time Renewables):** With entrepreneurs like her, there is hope for the world and a piece of evidence that women can make anything possible. Pallavi has helped recycle 2 million liters of water daily and is making money off it. She has done the same

for companies worldwide, including countries like the States, Norway, and Europe. She is now helping individuals, business groups, and institutions recycle the water they waste through structures and solutions with her business's real-time renewables.

Here is how it feels to her about being a women entrepreneur in Lucknow :

Regarding women entrepreneurs in Lucknow, I would like people to appreciate the skill and creative endeavors they bring to the table, not just the face behind them. I'd rather have a "because she's a woman" tag rather than a "spite of being a woman" tag pinned to my success. I'll wear it proudly.

- **Arti Vaid (Buttercup Bungalow):** This woman made her pastime, her passion for business. She found a convenient space to start a bakery at a popular restaurant and cafe lounge and made the best use of this opportunity. Despite being untrained in baking and needing to improve in this field, she can prepare the best pastries, fondant cakes, waffles, and all things English. The continuous effort to innovate and come up with new varieties of items keeps her client loyal to her products. **The biggest challenge she faced was the retention of her staff, especially the chefs.** She said: *I really don't know how we could improve this, but either the chefs I train run away after learning or someone poaches them from me.*
- **Dr. Nidhi Tandon (The Skin Art Clinic) :** She has done her Masters from Mumbai. Before coming back to her roots to render her services to those people who used to travel in the metropolitan cities and even abroad, she had an experience of working in the social sector as well. With so much knowledge and expertise she gained over the years, she has brought about a non-invasive, effective body solution, a first of its kind of skin clinic. **About the entrepreneurial challenges she came across, what she said is:** *Being an entrepreneur is tough, especially for women, as I feel the challenges are much more, as we have to balance our home and work at the same time. Lucknow has good prospects in the future as here, women are very innovative in their thought process, and they are coming forth out of*

their frame of being just a house maker, and they want to make their own impression. We need that our society should admire the fact that women can be good entrepreneurs and encourage them.






- **Shweta and Komal Nag (festivefeel.com) :** The Nag sisters could be the innovators in the newly formed smart city of Lucknow. The sisters realized that there are no venues to purchase traditional and festive jewelry in Lucknow or online, so they started an online store where they have hand-picked pieces of jewelry from across the nation. Along with this start-up, they also run a branding and design studio, which they launched in 2014. **On the establishment of the entrepreneurial window in Lucknow, Komal said :** *We already have a lot of women entrepreneurs in Lucknow who went against the tide to make their dream come true. Now more women are perceiving their dreams. I feel that if the problem of lack of mentors and funds is addressed in Lucknow, it can really help a lot of people.*

Some other major problems faced by women entrepreneurs

1. **Lack of finance:** It is said that finance is the lifeblood of any business enterprise. The availability of proper funds is the major issue faced by female entrepreneurs. To meet our day to day expenses, fund is required in liquid form.
2. **Inadequate raw material:** The acquisition of raw material is one of the major problems faced by the women entrepreneurs, which results in the failure of their business units.
3. **Illiteracy:** About 60% of the female population is still illiterate in India. They are not aware of the business, market, and technical know-how due to lack of education.
4. **Low level of confidence:** The attitude of our society towards women and the disparity in opportunities for women is the reason for the lack of confidence in them.
5. **Lack of technical skill:** Proper technological skill is required for running a successful business. Due to lack of technological knowledge, a woman entrepreneur faces problems in upgrading and setting up modern techniques for their business units.
6. **Imbalance in family and work life:** Women are an emotional creatures who is very much attached



Table 2: Ventures owned by women entrepreneurs in India (2021)

Brand	Founder/co-founder	Date of establishment	Total funds raised	Market valuation
 BYJU'S The Learning App	Divya Gokulnath	2011	US\$ 8.5 billion	US\$ 18 billion
 NYKAA	Falguni Nayar	2012	US\$ 148.5 million	US\$ 12.5 billion
 Mobikwik	Upasana Taku	2009	US\$ 380 million	US\$ 750 million
 zolo	Isha Choudhry	2015	US\$ 90 million	US\$ 100 million
 thrillophilia	Chitra Gurnani Daga	2009	US\$ 1.24 million	US\$ 4.48 million

Source: <https://www.ibef.org> (2022)

to their family and friends. Along with managing their household work, the members of the family and their children, try to manage their work also. This becomes the reason for the imbalance in their work and family and in running their business as an entrepreneur.

7. Problem in marketing: Another major problem faced by women entrepreneurs is marketing their products and services in a male-dominated society. The middlemen or the agents demand a higher commission for rendering their services.

Entrepreneurial opportunities for women in Lucknow

Lucknow is an eminent tourist place for India as well as other countries. It is a city that is identical to the Ganga-Jamuni Tehzeeb related to the ancient history, civilization, culture, and religion. It is one of the most sophisticated, pioneering, and progressive cities in India. With the technological advancements and industries, along with the adequate resources, the city has become a seedbed for entrepreneurs.

The government of Uttar Pradesh has taken an initiative to motivate women entrepreneurs and launched many schemes. The latest one was the launch of 'Banking Correspondent Sakhi.' Under this scheme, the government-appointed female banking agents who will link local women and self-help groups.

Also, women can opt for the Bharatiya Mahila Bank scheme launched by the central government. This

scheme offers financial support to women who want to start a new business. The other governmental schemes that assist female entrepreneurs include the Mudra Yojana scheme and the Annapurna scheme. A woman can start her business in Lucknow very comfortably by opting for any of these schemes. Women entrepreneurs can choose any of the following ventures to start in the city of Nawaabs and can make the most profitable & successful business out of it:

- Fitness Trainer
- Interior Designing
- Tailoring
- E-commerce Business
- Pet-Sitter
- Home-cooked food delivery
- Nutrition Expert
- Logo Designer
- Wedding Card Designer
- Tuition Classes

Eminent enterprises operated and managed by Indian Women

Around 45% of the new ventures are owned by women in India, out of which 50,000 are acknowledged by the government. The nation has observed that in the year 2021, ventures established by women entrepreneurs have emerged fantastically very well. Significant new organizations operated by women in India are given in Table 2.

CONCLUSION

From the various research papers, articles, and information analyzed and studied, it is found that several problems are faced by female entrepreneurs of Lucknow. The imbalance between career and family, male-dominance society, social and cultural hindrances, illiteracy, lack of marketing and entrepreneurial skills, lack of financial support, dearth of technical know-how, lack of self-confidence as well as mobility restraints are some of the major factors.

Today, the time has been changed. Women are coming in front and doing business, owning their business houses and flourishing as successful entrepreneurs. Government policies, schemes, incentives, and subsidies have motivated and supported women entrepreneurs. It has given an impetus that encouraged women entrepreneurs. Today women are showing interest in coming forward to showcase their talent in entrepreneurial business.

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