

Identifying Barriers Women perceive in realizing their Entrepreneurial Dreams

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ABSTRACT

Micro, Small and Medium Enterprises are the backbone of Indian Economy, as they contribute richly to the GDP as well as employment opportunities, in addition to export potential. Participating in Enterprises by Women is quite limited in India. Women Entrepreneurs are not equal to Male Entrepreneurs in number. There are a number of studies carried out to identify the challenges faced by Women Entrepreneurs. This study is an attempt to identify the barriers perceived by women as hindrances in realizing their entrepreneurial dreams. Using Focus Group Discussions with eight groups of 50+ members, it identified 23 barriers – which were ranked by the individual members and by the groups. Garrett Ranking technique was applied and Physical Safety problems, Travel-related issues and Balancing Business with Personal Life were identified as bigger challenges to women in business. Future research on this area could use higher tools like Principal Component Analysis and Regression Modelling.

1. Brief Introduction

In various cultures, women have been given status and importance. In Indian Culture, women are respected, protected and hailed. In pre-Bharathi period, women were restricted from furthering their education and taking up careers. They were considered as persons to be 'protected' at home by the men-folk. Father-Husband-Sons were required to take care of women at various stages of their lives. Tamil Poet Subramanya Bharathi and others took initiatives and brought about radical changes in the ways in which women were treated. To start with, girls' education was given impetus – more particularly in Independent India. Slowly women liberation gained momentum. Thanks to the growth of Information Technology, the jobs requiring soft skills have multiplied – which resulted in development of career options for women (who were believed to be unfit for hard tasks because of their biological nature). Freedom from financial dependency is the present driving force behind women in taking up various careers.

1.1 Who is an Entrepreneur?

In the words of Jamie Tardy (at eventuralmillionaire.com): "An entrepreneur is someone that goes out and does the work to create something that didn't exist before". Thus, novelty is at the core of entrepreneurship. Michael Fitzgerald (founder of Submittable.com) focused on 'creativity' when he explained entrepreneur as "someone who makes something useful or pleasurable out of nothing". Perhaps a comprehensive explanation is offered by Matthew Toren (Co-founder of YoungEntrepreneur.com) when he stated that "an entrepreneur is someone who conceives an idea, creates a path to success, does whatever it takes to succeed and tries to dominate their market". Author and Media Consultant ManoushZomorodi puts it quite elaborately thus: "Someone who envisions, creates, and evangelizes an idea that they are absolutely crazy about. That idea (it could be a product, book, consultancy) makes it easier for them to get up in the morning, work ridiculous hours,

and keep their brain buzzing. The entrepreneur can work alone, within a company, or in a group, but he/she gets itchy at the thought of working a 9-5 job and following the orders of anyone who isn't efficient and imaginative".

2. Purpose and Methods of the study

Women are not equally footed like men when it is the matter of starting a new business. It is believed that women face more obstacles than their male counterparts in realizing their entrepreneurial dreams. This paper attempts to look into that particular aspect, and tries to identify the barriers perceived by women in realizing their entrepreneurial dreams, and rank them. It also examines whether there is a significant variation between the ranking of barriers by individual and group. For the purpose of attaining these objectives, the researchers used Focus Group Discussion to identify the perceived barriers. The identified-barriers are then listed and given for ranking by individual members of the focus groups. Further, they are asked to rank the barriers as a group. For ranking the individual and group views, Henry Garrett ranking technique is used, and for examining the variation between the scores of individuals and of groups, the paired t-test is used.

2.1 Focus Group Discussion

According to Baral et al.: "A focus group discussion involves gathering people from similar backgrounds or experiences together to discuss a specific topic of interest". In this research endeavour, eight groups consisting of 7 to 8 members are formed; with the help of researcher-facilitator, the groups are engaged in discussion on the theme "barriers in attaining entrepreneurial dreams among women". Four out of eight groups comprised women who ventured into entrepreneurship at one of time or other; remaining four groups consisted of girls of diverse educational background (such as engineering, commerce, arts, and science) who are desirous in entrepreneurial ventures in the near future. They were allowed to freely discuss on the theme, and points are noted down by

the facilitator. All the views that emerged out of focus group discussions were then listed, and with the help of academic experts, a final list of 23 barriers had been prepared. This list was circulated among the members of focus groups, and were asked to 'rank' the most-threatening 12 barriers in their perceptions. Later, they were asked to reflect as a group – again ranking the groups' most-threatening 12 barriers.

3. Brief Review of Relevant Literature

Sharma (2013), in her study on Women Entrepreneurship Development in India opined (i) patriarchal form of society, (ii) skeptical views of financial institutions on entrepreneurial abilities of women, (iii) inadequate finances, (iv) family obligations, and (v) lack of family support as some of the deterrents in the success of women as entrepreneurs. Tumbunan (2009) of Indonesia examined the constraints of women entrepreneurs in Asian developing countries, and found that low level of education, lack of capital, and cultural and religious constraints were the main reasons for low representation of women in entrepreneurial ventures. The researcher also found that the women entrepreneurs who were studied mostly ventured into businesses for seeking better family incomes. Mahajan (2013), who studied Women

Entrepreneurship in India, found challenges faced by women entrepreneurs to include: conflicts between work and domestic commitments, gender gaps in education, lack of finance, legal constraints in family law, and heavy household responsibilities. Indian Studies by Dhekale (2016) and Mantok (2016) more or less listed the challenges identified by various other studies including those reviewed for this research. Vishvarthani & Selvaraj (2012) used the Garrett Ranking technique to rank the factors influencing the passengers to select train travel. Mohanasundaram (2015) used Garrett ranking technique to rank marketing problems faced by betel leaf cultivators; ranking of e-resources accessed by faculty members is studied by using this technique by Dhanavandan (2016). Not many studies were conducted using Focus Group Discussion to identify the barriers perceived by women in their entrepreneurial dreams. This study is a kind of pioneer attempt in that direction.

4. Results and Discussion

Eight focus group discussions were held in February 2019 to identify various barriers that hinder the women in realizing their entrepreneurial dreams. The following issues were identified in that process:

Table 1: Summary of Barriers perceived to be hindrances to Women Entrepreneurs

Sl.	Barrier identified	Detailed Description of the Barrier
1	Lack of Family Support	Support from various members of the large family a female belongs to matter so much in adding to the confidence level of women in taking up entrepreneurial ventures. The lack of such support is regarded as a big barrier.
2	Lack of Spouse Support	Adding to family support, understanding and support from the spouse (husband of the woman entrepreneur) plays a major role in handling various crises. Lack of it is a big deterrent.
3	Business – Personal Life Balance	Balancing the business expectations and family commitments is a tough task for the women.
4	Household Burdens	Bearing most of the physical household chores is a kind of norm in Indian Society. This is considered to weaken the women in terms of health and time.
5	Financial Challenges	Patriarchal (male-dominant) society in Indian Community indicates that financial powers rest with the men-folk most of the occasions. This results in females not having enough financial freedom to make risky decisions.
6	Lack of knowledge on business ventures	Inadequate exposure to the society leads to lack of knowledge on various aspects of business.
7	Fear of Loss	Inherent fear of facing loss is a major obstacle.
8	Less Technology Awareness	Compared to men, women are having less exposure to technology and its advancements.
9	Male dominance	There is a dominance by males in the business arena.
10	Physical Safety problems	Women face a lot of safety issues with respect to their person. Crimes against women are heavily reported in many parts of the country.
11	Travel-related issues	Unlike men, women cannot travel just like that. They have restrictions on modes of travel as well as hours of travel.
12	Communication Issues	Women with less educational background have serious issues in communication. Language proficiency is limited in them.
13	Obstacles from Husband's Relatives	In Indian Society, females are required to live with and take care of husband's relatives after marriage. Their involvement in the decision-making is also observed. These pose number of hindrances in the desire of women interested in taking up entrepreneurial ventures.
14	Lack of awareness on Government Schemes	On account of hectic household chores, and little time to know the outside world, the awareness of women on various schemes and subsidies available from Government and other Agencies is quite less.
15	Lacks Decision-making ability	It is believed that most of the women are risk-averse in nature, due to which they are hesitant in making bold decisions like their male counterparts.
16	General Social Stigma	There is a general social feeling that women are sub-servient to men in Indian Society – which is seen from Mythological days. This stigma works against the will and confidence of women in doing anything different and untested.

17	Health-related hindrances	Women are subjected to various health risks on account of their biological makeup. Moreover, natural things like pregnancy, child upbringing, etc. have a bearing on their health hygiene.
18	Inadequate Training	Women are less exposed to training and development programs in general, when compared to men.
19	Gender-biasedness issues	There is a biasedness towards feminine gender – especially among bureaucrats and government officials, which may be regarded as an extension of social stigma against women.
20	Difficulties in expansion	Even the women who make a head-start into a business venture find it difficult to expand at a later point of time, on account of various factors.
21	Inadequate managerial skills	On account of restricted exposure to higher levels of education, their managerial skills are limited when compared to men.
22	Lack of confidence	In the matter of commencing a new business, there is a general lack of confidence among women.
23	No equal recognition	Female entrepreneurs fail to get the amount of recognition what male entrepreneurs get.

Source: Focus Group Discussions, Feb.2019

4.1 Ranking of the Barriers using Garrett Ranking Technique

The members of the focus groups were asked to rank the top-12 barriers. The ranks given by them are analysed using the Henry Garrett Ranking technique. The rank-counts for each position (1 to 12) for each of the identified-barriers, the Garrett Percent Score for each rank position, and the total score for each category is given in Table 2.

Table 2: Barriers perceived to be hindering Women Entrepreneurs

Barriers	Ranks given by the members of Focus Groups												Total	Aver.	Rank
	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th			
Garrett % Score	83	72	66	61	56	52	48	44	39	34	27	17			
1	12	3	3	1	2	1	2	3	0	3	0	2			
	996	216	198	61	112	52	96	132	0	102	0	34	1999	39.98	4
2	2	5	3	2	3	3	5	3	1	1	3	0			
	166	360	198	122	168	156	240	132	39	34	81	0	1696	33.92	6
3	5	5	3	3	3	2	4	3	2	3	3	2			
	415	360	198	183	168	104	192	132	78	102	81	34	2047	40.94	3
4	2	1	2	5	0	2	0	1	2	2	3	3			
	166	72	132	305	0	104	0	44	78	68	81	51	1101	22.02	15
5	3	2	4	2	1	4	3	2	2	3	1	5			
	249	144	264	122	56	208	144	88	78	102	27	85	1567	31.34	9
6	1	2	1	1	2	2	2	1	1	2	1	2			
	83	144	66	61	112	104	96	44	39	68	27	34	878	17.56	17
7	0	1	2	4	3	5	1	3	2	4	2	4			
	0	72	132	244	168	260	48	132	78	136	54	68	1392	27.84	11
8	0	0	1	0	2	1	1	0	0	0	2	2			
	0	0	66	0	112	52	48	0	0	0	54	34	366	7.32	22
9	0	4	6	3	0	2	3	5	2	2	2	2			
	0	288	396	183	0	104	144	220	78	68	54	34	1569	31.38	8
10	10	8	8	5	8	2	3	1	0	0	0	1			
	830	576	528	305	448	104	144	44	0	0	0	17	2996	59.92	1
11	7	2	5	1	2	4	3	2	3	4	4	2			
	581	144	330	61	112	208	144	88	117	136	108	34	2063	41.26	2
12	0	1	0	2	2	4	1	3	7	4	5	2			
	0	72	0	122	112	208	48	132	273	136	135	34	1272	25.44	12
13	2	3	1	4	5	4	4	3	2	1	1	3			
	166	216	66	244	280	208	192	132	78	34	27	51	1694	33.88	7
14	0	1	0	2	0	2	2	3	5	0	3	0			

	0	72	0	122	0	104	96	132	195	0	81	0	802	16.04	18
15	0	1	1	1	0	0	1	1	0	1	3	4			
	0	72	66	61	0	0	48	44	0	34	81	68	474	9.48	20
16	1	0	1	3	3	2	4	2	3	3	4	2			
	83	0	66	183	168	104	192	88	117	102	108	34	1245	24.9	13
17	1	0	3	3	2	0	0	5	3	3	5	4			
	83	0	198	183	112	0	0	220	117	102	135	68	1218	24.36	14
18	0	0	0	1	1	0	1	0	1	2	2	3			
	0	0	0	61	56	0	48	0	39	68	54	51	377	7.54	21
19	1	1	3	2	3	4	0	5	6	2	1	1			
	83	72	198	122	168	208	0	220	234	68	27	17	1417	28.34	10
20	0	1	0	0	1	0	3	2	3	2	1	2			
	0	72	0	0	56	0	144	88	117	68	27	34	606	12.12	19
21	0	0	0	1	0	1	0	0	2	1	0	1			
	0	0	0	61	0	52	0	0	78	34	0	17	242	4.84	23
22	2	3	3	1	1	1	0	1	2	3	2	2			
	166	216	198	61	56	52	0	44	78	102	54	34	1061	21.22	16
23	1	6	0	3	6	4	7	1	1	4	2	1			
	83	432	0	183	336	208	336	44	39	136	54	17	1868	37.36	5

As can be observed from Table 2, Barrier 10 (Physical Safety problems) is the biggest barrier with rank 1, followed by Barrier 11 (travel-related issues), and Barrier 3 (Business-Personal Life Balance). Table 3 below presents the summary

results of Garrett ranking on identified-barriers as ranked individually (by each member of the focus groups) and the groups collectively.

Table 3: Summary Results of Garrett Ranking on "Identified Barriers"

Sl.	Barrier identified (through Focus Group Discussions)	INDIVIDUAL RANKING			GROUP RANKING		
		TOTAL	Aver.	RANK	TOTAL	Aver.	RANK
1	Lack of Family Support	1999	39.98	4	444	55.50	1
2	Lack of Spouse Support	1696	33.92	6	261	32.63	9
3	Business – Personal Life Balance	2047	40.94	3	288	36.00	6
4	Household Burdens	1101	22.02	15	120	15.00	17
5	Financial Challenges	1567	31.34	9	370	46.25	3
6	Lack of knowledge on business ventures	878	17.56	17	0	-	22
7	Fear of Loss	1392	27.84	11	357	44.63	4
8	Inadequate Technology Awareness	366	7.32	22	123	15.38	16
9	Male dominance	1569	31.38	8	196	24.50	13
10	Physical Safety problems	2996	59.92	1	432	54.00	2
11	Travel-related issues	2063	41.26	2	299	37.38	5
12	Communication Issues	1272	25.44	12	260	32.50	10
13	Obstacles from Husband's Relatives	1694	33.88	7	73	9.13	19
14	Lack of awareness on Government Schemes	802	16.04	18	230	28.75	11
15	Lacks Decision-making ability	474	9.48	20	0	-	23
16	General Social Stigma	1245	24.90	13	192	24.00	14
17	Health-related hindrances	1218	24.36	14	222	27.75	12
18	Inadequate Training	377	7.54	21	117	14.63	18
19	Gender-biasedness issues	1417	28.34	10	48	6.00	20
20	Difficulties in expansion	606	12.12	19	165	20.63	15
21	Inadequate managerial skills	242	4.84	23	44	5.50	21
22	Lack of confidence	1061	21.22	16	277	34.63	7

23	No equal recognition	1868	37.36	5	270	33.75	8
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As can be observed from Table 3, the barrier 1 (Lack of Family Support) is ranked First by the Groups, while it is ranked 4th by the individuals. Barrier 10 (Physical safety problems) is ranked 2nd by the groups, which is No.1 ranked by the individuals. Barrier 5 (Financial Challenges) is ranked 3rd by the groups, while it is ranked 9th individually. Barrier 7 (Fear of Loss) is ranked 4th in groups, while it is ranked 11th by

individuals. Barrier 11 (Travel-related issues) is ranked 5th by groups, while it carries the 2nd rank by individuals. Table 4 presents the results of Paired t-test which tests the hypothesis:

H₀: There is no significant variation in average score of identified barrier (in Garrett Ranking technique) between the individuals and the groups.

Table 4: Results of Paired T-Test between Individual Average and Group Average

	Individual Average	Group Average
Mean	26.0435	26.0217
Variance	179.0267	260.3291
Observations	23	23
Pearson Correlation	0.6984	
Hypothesized Mean Difference	0	
df	22	
t Stat	0.0089	
P(T<=t) one-tail	0.4965	
t Critical one-tail	1.7171	
P(T<=t) two-tail	0.9930	
t Critical two-tail	2.0739	

As seen in Table 4, there is no significant variation between the average scores of individuals and of groups (which is evidenced by the p-values that is much greater than threshold value of 0.05, at 95% level of significance).

5. Major Findings of the study

Following can be summarized as major findings of the study:

- Eight Focus groups discussed and identified as many as 23 barriers perceived to be hindrances to women entrepreneurs.
- The ranking by individual members of the focus groups and the Garrett Ranking applied on it found the following as the top-5 challenges: (i) Physical Safety problems, (ii) Travel-related issues, (iii) Business – Personal Life Balance, (iv) Lack of Family Support, and (v) No equal recognition. In ranking by the groups as groups, the top-5 challenges identified were: (i) Lack of Family Support, (ii) Physical Safety problems, (iii) Financial Challenges, (iv) Fear of Loss, and (v) Travel-related issues.
- The Paired t-test run on average score by individuals and by groups indicated that there is no statistically significant variation among them on the ranking of perceived barriers.

5.1 Recommendations based on the Findings

Based on findings, the following recommendations are forwarded:

- Efforts must be taken to create awareness on measures of personal safety among women.
- Training programs may be conducted to help women learn how to balance personal life and business-related challenges.
- Programs to inculcate confidence among women, and Awareness Camps to disseminate information on Support Schemes for Women Entrepreneurs announced by various Government Agencies, and the procedure to avail those facilities.

5.2 Limitations and Future Research

The study suffered from certain limitations. It adopted a Qual-Quan Approach (by using Focus Group Discussion for identifying the perceived barriers, and Garrett Ranking technique to rank them). It gathered data from eight focus groups with a total of 50+ members. Future research is possible with a larger participation, and a full survey could be conducted. Moreover, tools like Principal Component Analysis and Regression modelling could be used to pinpoint the challenge-groups that obstacle women entrepreneurs.

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