



# Women Entrepreneurship: Issues and Problems in Chandigarh & Panchkula

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## ABSTRACT

**Background and objective:** As we are living in an era of modernization and globalization, everyone wants to increase the growth and economic, social development of the country. Women entrepreneurship had been started in the USA where women had started working by themselves. This paper has revealed the issues that are being faced by the women entrepreneurs in Panchkula & Chandigarh, which are the small cities of India.

**Materials and Methods:** Through this paper the author wants to identify the challenges and issues faced by women entrepreneurs. The self-structured questionnaire had been designed by the authors and circulated these questionnaires to the 50 women in both cities; among them, 30 had given their responses. Data and interpretation have been done in percentage form and has shown in the form of a pie chart. Student t-test had been applied to know the difference between the different problems & different lines of activity.

**Result and Conclusion:** This paper identified various financial, social, infrastructural problems being faced by women entrepreneurs. It has been found that there is no difference between the problems faced by women entrepreneurs who have engaged in a different line of activity. The paper concluded that women could be encouraged for entrepreneurship and problems related to the concerned study could be minimized by taking various measures.

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## Introduction

Women are the key part of our society as women constitute 25% of the total world population (Ahmed, 2018; Cardella & Hernández-sánchez, 2020). Women have been contributing to social and economic development in this era (Adeel et al., 2012). Gone were those days when women were only taking an interest in teaching, nurses, and banking as their career but now they are taking interest in entrepreneurship (Raghuvanshi et al., 2017; Strawser et al., 2021). They have started their business individually and are also running successfully. As we are living in a country where society is male-dominated for many years and there is a lack of opportunities for the development of women in these countries like India as compared to developed countries (Goyal & Parkash, 2011; Satpal et al., 2014). Earlier women were not allowed to take education and they were living at home and had done domestic work. There was the pressure of family on them to do domestic work and caretakers of children (Wadhawan, 2017). But these days' women are taking higher education and they are more successful than men in various fields like teaching, banking, doctors, engineering, civil services, and entrepreneurship (Akter et al., 2019). The main factor of the motivation of women to engage in entrepreneurship is financial independence so that they will not depend on anyone to fulfill their financial needs. Women have started their entrepreneurship in teaching institutions, beauty parlors, boutiques, chemist shops, jewelry shops, blogging, etc., and many other works (Akter et al., 2019; Dr.P.Thirumoorthi & N. Saranya, 2011).

This word entrepreneur has been taken from the French verb "entreprendre" which means, "undertake". Merriam-Webster "a person who starts their business, takes the risk to earn money, called an entrepreneur" Robert E Nelson, "entrepreneur refers to that person, who screen the environment and take resources and opportunities from the environment and take actions for the maximization of these opportunities" (Mishra & Chancellor, 2018). Entrepreneur refers to that person who operates his business individually, innovates and generates his ideas individually and wants to take the risk to earn a high profit (Hassannezhad, 2020; Sugaraj & P.S., 2014).

Entrepreneurship is of four types: small business entrepreneurship: these types of entrepreneurs are those, who start their business at a short level and earn money to fulfill the basic needs of the family. Scalable startup entrepreneurship: these types of entrepreneurs are those, who want to earn high profits and want to make their high profile in society. Large company entrepreneurship: these types of entrepreneurs are those, who take big loans from the government, banks and start their business at a large level with huge money. At last social entrepreneurship start with those, who start their business for fulfilling the needs of the society (Chinomona & Maziriri, 2015; Sugaraj & P.S., 2014). Women entrepreneurship, entrepreneurship which is controlled and managed by the women and holds a 51% stake in that organization and sets up the business for earning a profit, take decisions individually, and innovates their idea (Chinomona & Maziriri, 2015; Suzana et al., 2020; Yadav & Unni, 2016). The idea of women's entrepreneurship was started in the US. Women in the US started their business centuries ago. Women set up their names in entrepreneurship from the 1990s (Mishra & Kiran, 2014; Raghuvanshi et al., 2017). Females like Madam Walker and Olive Beech start their businesses successfully and make their brands popular. Women also took part in entrepreneurship from World War II, from 1940 to 1945. Women entered the American workforce and rose the percentage by 10% due to many leaves taken by the male workforce workers (G. Mishra & Kiran, 2014). After World War II, these American women start their businesses and achieve success in their business. Many of them continued their business and achieve success in their own business. The best example of those women is Elizabeth Arden, who was living in America, set her beauty industry in 1910 in America. These days also Elizabeth Arden's brand is most popular in terms of quality and craftsmanship (Talreja, 2017)

Jawaharlal Nehru "if you want to know the condition of a country, you can tell this after looking at the status of the women of that country" (Agarwal, 2018; Ahmed, 2018).

It is generally said that if a man gets educated then he educates himself only, but when a woman gets educated, she doesn't educate herself only but also educates her family and the entire society. Gone are those

days when women were kept under four walls in India and men thought that they can do work at home only (Ahmed, 2018; Chinomona & Maziriri, 2015; Devi, 2012; Noor et al., 2021). These days, women have been participating in every field of life. According to a source women-owned 25% of the total business in the entire world. Asia holds 40% of total ownership and 1/3 is held by Canada, France holds 1/5 ownership and in future also (Charulakshmi & Thaiyalnayaki, 2019; Editor et al., 2014; Satpal et al., 2014). In India, women constitute 10% of entrepreneurship and if the situation will be favorable for them this ratio will increase to 20% in the next five years (Pai, 2018; Satpathy et al., 2019). Women are actively participating in women entrepreneurship in India also and there are many successful women in India like Aditi Gupta, Aditi Balbir, Ankita Gaba, Ashwini Ashokan, Chitra Gurnani Daga, Debodutta Upadhyaya, Falguni Nayar, Garima Satifa (Bulsara et al., 2014; Tigari & Aishwarya, 2020; Verma, 2013). The government of India is also providing many opportunities and different schemes for women entrepreneurship in India (Kumar & Chandwani, 2014). Many organizations that are specially made for encouraging women entrepreneurship: (NRCW) National Resource Centre for women, (WIT) Women's India Trust, etc., Rajiv Gandhi Mahila Pari yojana (RGMVP), Annapurna Scheme (Chinomona & Maziriri, 2015; Kulshreshtha & Jain, 2018; Pai, 2018). Many opportunities are provided by the government for women's entrepreneurship and training institutes have been opened by the government to encourage and provide training to women. However, many challenges are faced by women in India (Thyagaraju, 2017; Verma, 2013). There are still some places in India where women are lacking behind in getting an education and are not getting the proper education; Women have been facing many problems regarding the balance between work and professional life (Bulsara et al., 2014; Thyagaraju, 2017). Due to heavy responsibilities on women, they cannot focus on their career and their family support is not available to them. Today's society also doubts the ability of women in India because India is still a male-dominated society (Bulsara et al., 2014; Suzana et al., 2020).

Through this paper, different problems & issues that are being faced by women entrepreneurs during their entrepreneurship have been found out. The study

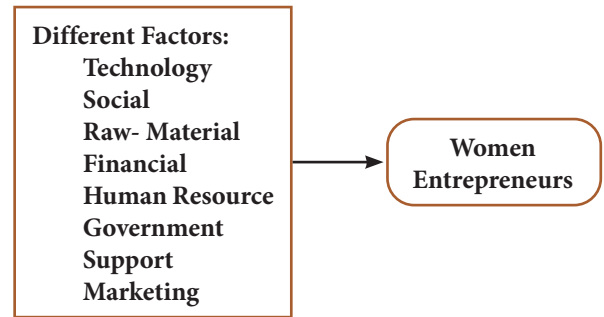
was conducted in Panchkula & Chandigarh via taking a sample of 30 women with the help of a self-structured questionnaire. Challenges regarding financial, raw-material, social, technological, and government support were found out.

## Literature Review

Agarwal, (2018) Gender biases have been prevailing in most countries of the world. Man's nature is dominant in society, due to this, women have a lack of opportunities available and they are facing social, cultural, and economic hurdles for women entrepreneurship. With the help of this paper, the author wants to examine the problems being faced by women entrepreneurs and to find out the strategies which are used by women entrepreneurs. Goyal & Parkash, (2011) India is a male-dominated country, where Indian women have to do a lot of struggles for equal rights and equal opportunities available with men. But in the new era, education status has been increasing day by day in Indian society. Women in India want to take every opportunity for their development. This paper highlights the position of women entrepreneurship in Ludhiana. Kumar, (2015) status of women is very low in Indian society as a comparison to men. But today the situation has changed. Women have been participating in every field of life and contribute a vital role in the economic development of a country, but women face many hurdles during their entrepreneur's skills. The author wants to state the issues and challenges being faced by women entrepreneurs in performing their duties in entrepreneurship. Mishra & Kiran, (2014) this study had been conducted in India. Through this paper, the role of women entrepreneurs has been highlighted in rural areas. The study concluded that there are a lot of issues and challenges regarding women's entrepreneurship in India. Women entrepreneurs face many challenges like lack of self-confidence, financial problems, social problems, limited contacts with others, the limited skill of entrepreneurs, etc. Tejaswani & Sridevi, (2014) this paper defines the role of women entrepreneurs through a case study. In developing countries also, the role of women entrepreneurs is very crucial for the development of a country. This paper defines

the successful role of Chanda Kochhar in the banking sector for their best skills in the banking sector. The government of India gave her the highest award Padma Bhushan for contributing a vital role in the banking sector. Raghuvanshi et al, (2017) it has found from the previous study, there are various barriers to women entrepreneurship being faced by women entrepreneurs. 14 barriers have been found out from these studies, some barriers are: lack of experience and training opportunities availability, lack of family support, low level of education, lack of financial availability, etc. Sharma et al., (2012) Authors find the great role of women entrepreneurship in local economies of developing countries. The position of women entrepreneurs is not good in developing countries. This paper states the role of women entrepreneurship in rural India and the opportunities and challenges being faced by women entrepreneurship. The main purpose of this study is to find out the impact of women's entrepreneurship on women's empowerment via micro-entrepreneurship development and Self-Help Groups (SHGs). Singh & Raina, (2013) various women in India do great work related to women entrepreneurship and who are equally independent as men, like, Indra Nooyi, Ekta Kapoor, etc. in India, generally, it is presumed, that, Indian women are homemakers, can't contribute in the economy of the country, but women started their role in entrepreneurship and choose to work with men, equally, but in their journey of entrepreneurship, they face various issues & challenges. The main purpose of this paper is to find out the problems and challenges being faced by women and to examine the role & policies of the Indian government regarding women entrepreneurship. Yadav & Unni, (2016) the study had been conducted in Gujarat, India. As per this study, women play an important role in entrepreneurship for 30 years. Authors want to find out how many journals, articles, literature reviews, and books have been published related to women entrepreneurship. This study has two main objectives, first is to examine the published journal on women entrepreneurship from 1900 to 2016 in 12 established journals and the second is to assess the growth of published articles on women entrepreneurship from 1980 to 2016. Suggestions for future research will be given at last.

## Research Model



## Research Objectives

1. To gain knowledge about today's position and issues that are being faced by women entrepreneurs in Chandigarh & Panchkula.
2. To investigate the difference between lines of activity and problems faced by women entrepreneurs in Chandigarh & Panchkula.

## Research Hypothesis

$H_{01}$ : There is no significant difference between the different lines of activity and various social problems faced by women entrepreneurs.

$H_{02}$ : There is no significant difference between the different lines of activity and various financial problems faced by women entrepreneurs.

## Research Methodology

**Data Used:** Data was Primary. Self-structured Questionnaires and personal interviews were conducted with the women who had been engaged in entrepreneurship.

**Method of Sampling:** - Quantitative & Qualitative method was used.

**Sampling technique:** - Convenience sampling technique.

**Analyzing tool:** - A T-test will be used to define the relationship between the different lines of activity and social and financial problems being faced by the women entrepreneurs.

**Selection Area:** - Chandigarh (U.T) and Panchkula (Haryana), were taken for the study.

**Selection Size:** - Fifty women were approached in these cities and among fifty, 30 women gave their responses.

The survey was conducted through personal interviews and direct mail to women. Women who had been running businesses like a beauty parlor, boutique, training institutes, ladies' accessories, jewelry shops, clothes, and garments, etc. were approached. Questions regarding their business and the problems which are being faced by them were asked during their business. Some of these issues were related to society, human resource problems, marketing-related problems, infrastructure problems, and government support problems. Various problems and subproblems are categorized and calculated in percentage form. The relationship between the line of activity and social problems and financial problems will be analyzed with the help of a t-test.

## Data Interpretation and Result

After the collection of data regarding women's entrepreneurship, data had been categorized into different problems being faced by women entrepreneurs. Demographic profiles of women entrepreneurs have been shown in, percentage form, and their frequency is also, represented in tabulation form. Different problems have been categorized into different factors that affect women's entrepreneurship. Graphical representation of all problems has been done with the help of a pie chart.

Table1 shows the age of the responded women, most responded women are between 15-29, 11 women are under 30-44 of age, 6 women are aged between 45-59 and only 1 woman is above 60. Table 1 also shows the education level of women, the most occurring frequency of education is in postgraduate with 13 respondents. After that the intermediate comes with 8 responses, the graduate with 7 frequency comes in third place, and at last 2 women who were matriculated responded. As shown in table1, most women are married with 76.66% and 23.3 % of women were single who gave their response.

**Table 1** Demographic Profile of Women Entrepreneurs

Age	Frequency	%	Valid %	Cumulative %
15-29	12	40.0	40.0	40.0
30-44	11	36.7	36.7	76.7
45-59	6	20.0	20.0	96.7
60+	1	3.3	3.3	100.00
<b>Total</b>	<b>30</b>	<b>100.00</b>	<b>100.00</b>	
Education	Frequency	%	Valid %	Cumulative%
Matriculation	2	6.7	6.7	6.7
Intermediate	8	26.7	26.7	33.3
Graduate	7	23.3	23.3	56.7
Post Graduate	13	43.3	43.3	100.00
<b>Total</b>	<b>30</b>	<b>100.00</b>	<b>100.00</b>	
Marital Status	Frequency	%	Valid %	Cumulative %
Single Women	7	23.3	23.3	23.3
Married Women	23	76.7	76.7	100.00
<b>Total Women</b>	<b>30</b>	<b>100.00</b>	<b>100.00</b>	

Source: Primary Data

**Table 2:** Some Factors regarding Women Entrepreneurship

<b>How did you start your Business?</b>	<b>Frequency</b>	<b>%</b>	<b>Valid %</b>	<b>Cumulative %</b>
I have started my business on my own	22	73.3	73.3	73.3
I have inherited it from my family	6	20.0	20.0	93.3
I have inherited it from my in-laws	2	6.7	6.7	<b>100.0</b>
<b>Total</b>	<b>30</b>	<b>100.0</b>	<b>100.0</b>	
<b>Capital Invested Rs. In Lakh</b>	<b>Frequency</b>	<b>%</b>	<b>Valid %</b>	<b>Cumulative %</b>
Up to 1	18	60.0	60.0	60.0
1-2	5	16.7	16.7	76.7
2-3	2	6.7	6.7	83.3
3-5	1	3.3	3.3	86.7
5 and above	4	13.3	13.3	<b>100.0</b>
<b>Total</b>	<b>30</b>	<b>100.0</b>	<b>100.0</b>	
<b>Line of Activity</b>	<b>Frequency</b>	<b>%</b>	<b>Valid %</b>	<b>Cumulative %</b>
Trading	15	50.0	50.0	50.0
Manufacturing	1	3.3	3.3	53.3
Services	14	46.7	46.7	<b>100.0</b>
<b>Total</b>	<b>30</b>	<b>100</b>	<b>100</b>	

**Source:** Primary Data

Table2 represents some factors regarding women's entrepreneurship like how women entrepreneurs start their business, how much capital they have invested, and what is their line of activity. It has been revealed from table2 that most women with 73.3% started their business on their own, 20% inherited it from their families, 6.7% inherited it from their in-laws. It identified from the table that, 60% invest 1 lakh in their business, 16.7% invest up to 2 lakh rupees, 13.3% invest

more than 5 lakhs in their business, 6.7% invest more than 3 lakhs, 3.3% invest 3-5 lakh, to start their business. Women invest in a different line of activity, it has been revealed from the study that, 50% of women had invested in the trading business, 46.7% of women had been involved in giving services to customers, 3.3% of women were involved in manufacturing activities.

**Different problems of women entrepreneurs have shown in tabulation form:**

**Table 3.** Different problems faced by women entrepreneurs

<b>Problems</b>	<b>Different factors of problems</b>
<b>Social Problems</b>	Lack of Social Contact, Low confidence in Women ability, Lack of appreciation in the family, Dual role in home & Business, Non- cooperative attitude of family
<b>Financial Problems</b>	Poor Knowledge of Financial Management, Lack of collateral Security, Delayed payment of bills, Limited Working Capital, The negative attitude of banks towards women, Ignorance about banking procedure & formalities.
<b>Marketing Problems</b>	lack of sufficient stock of products, marketing management knowledge is poor, Inadequate advertising & publicity, traveling capacity is low, Cutthroat competition, Delayed collection of bills.

Problems	Different factors of problems
<b>Raw Material Problems</b>	Poor knowledge of material management, Limited working capital, the supply of raw materials is not continuous, raw material prices are not constant, Time-consuming procedures of getting raw materials.
<b>Human Resource Problems</b>	Turnover of Skilled employees, Non-availability of skilled employees, Non-cooperative attitude of employees, human resource management knowledge is poor, the hesitation of male employees to work under women entrepreneurs.
<b>Technological Problems</b>	Don't use any technology, technological skills are poor, the technology acquisition cost is too high.
<b>Government Support Problems</b>	Poor knowledge of government support problem, Non-cooperative attitude of government employees, Lack of coordination among different government departments, Corruption in sanction of subsidy, incentive & loans, Discrimination against women entrepreneurs.

Source: Primary Data

All problems and their factors, that have been revealed from the study, are shown in table3. It has been identified from the study that social, financial, marketing, raw-material, human resource, technological, and government support problems have affected women's entrepreneurship in these cities. These problems have been represented through a pie chart in the following figures:

**Social Problems:** Social problems are calculated in the form of a percentage and represented in the

form of a pie chart in fig1. This chart has shown that 24% of women face the problem regarding society has a lack of confidence in women ability,23% of women have no support of their families,20% of women have a lack of social contacts, therefore, they cannot grow their business,17% of women are not able to make a balance between their professional & personal life,3% of women entrepreneur's families attitude are not supportive, however,10% of women entrepreneurs don't face any problem in their business.

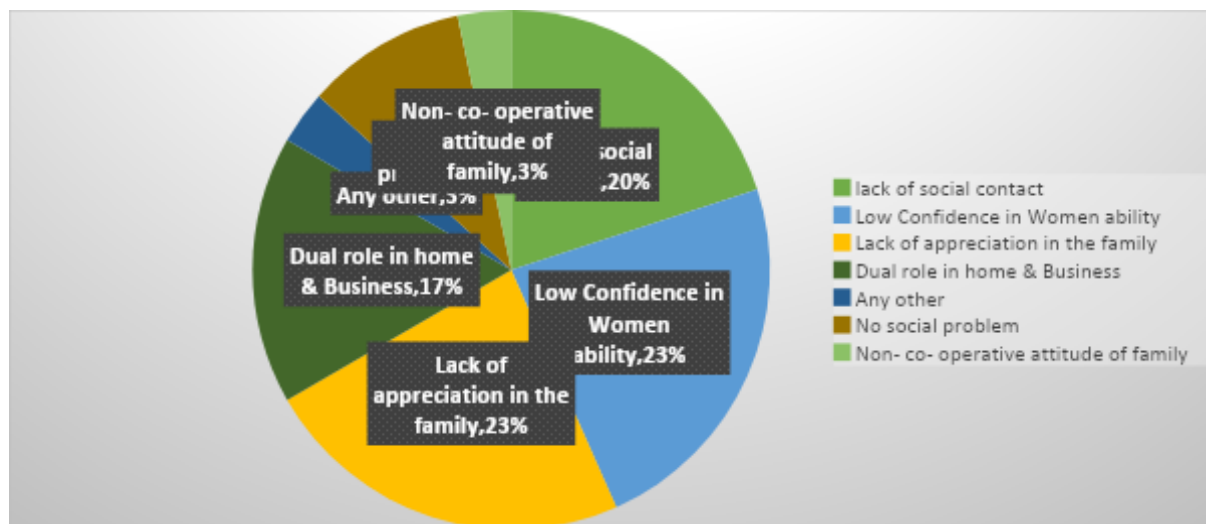


Fig1  
Source: Primary Data

**Financial Problems:** Financial problems have been represented in fig2 through data from table3. Women have been facing problems regarding finance,24%-women have limited working capital,20%women entrepreneurs' customers don't pay their bills on time,17% have a lack of collateral security, therefore, they can't afford big loans from banks however 17% of women entrepreneurs don't face any financial problems,7% of women feel that Indian banks attitude toward giving loans to them is negative however 4% of women don't want to involve in the banking procedure and 4% women have lack of knowledge about financial management.

**Marketing Problems:** Women also face problems regarding marketing that hinder the growth of their business. All problems related to marketing have been shown in fig3. As shown in this chart, 20% of women have a lack of advertising & publicity, however, 20% of women entrepreneurs don't face any problem during their business,17% of women entrepreneurs face cut-throat competition in the market,10% of women entrepreneurs have a lack of travelling capacity; therefore, they can't go far places,3% of women have a lack of sufficient stock availability.

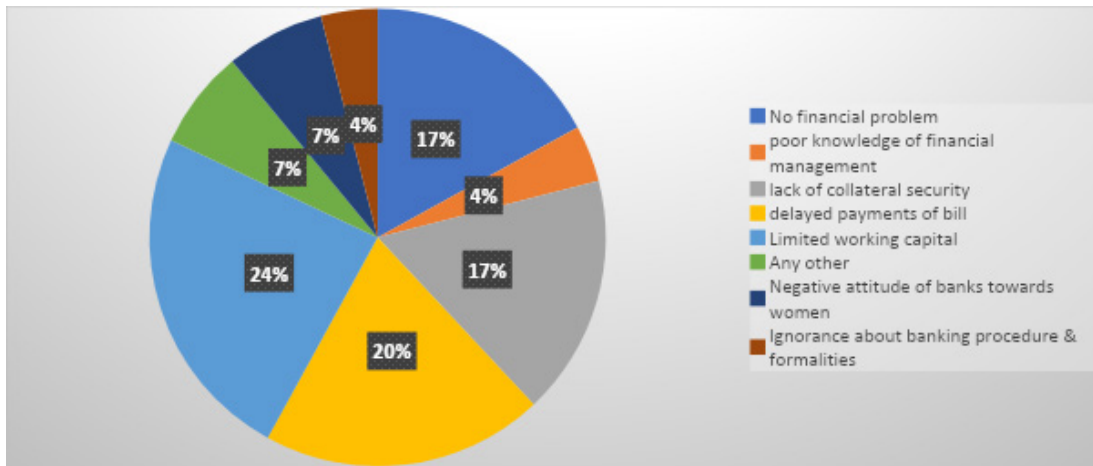


Fig. 2. Source: Primary Data

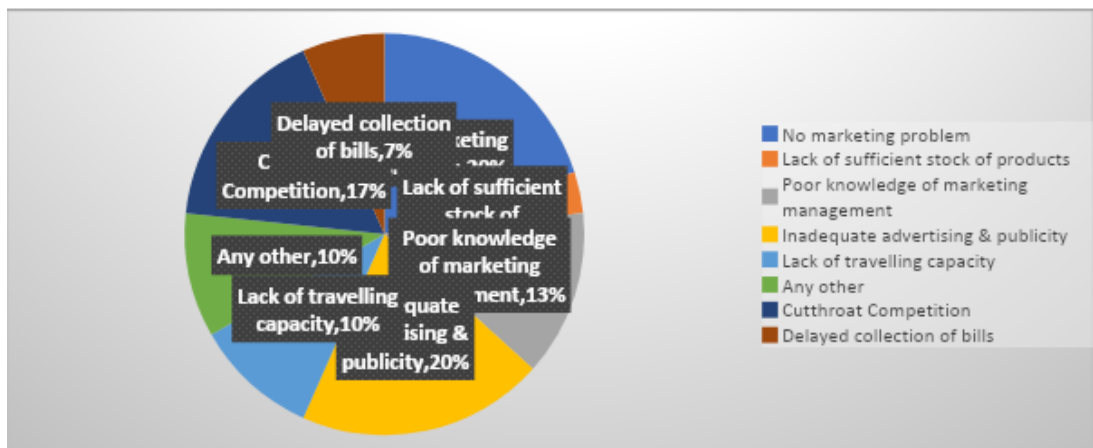


Fig. 3. Source: Primary Data



**Raw- Material Problems:** Fig4 represents the issues related to raw material which is being faced by the women entrepreneurs. It has been revealed from the study, 23% of women entrepreneurs don't use any raw- material for their business,20% of women entrepreneur's face problems related to lack of continuous supply of raw- material,13% of women don't have any knowledge about material management,10% of women entrepreneurs face the problem of variation in raw-material prices,6% of women entrepreneurs have limited working capital, therefore, they can't avail the

opportunity of low raw material prices,3% women entrepreneurs find that the procedures of getting raw- the material is highly time-consuming and 3% however, 22% women entrepreneurs don't have any problem related to raw- material.

**Human Resource Problems:** Problems related to the human resource which are being faced by the women entrepreneurs has shown in fig4. 23% of women entrepreneurs revealed that their key employees left their job after getting enough experience,17% of women

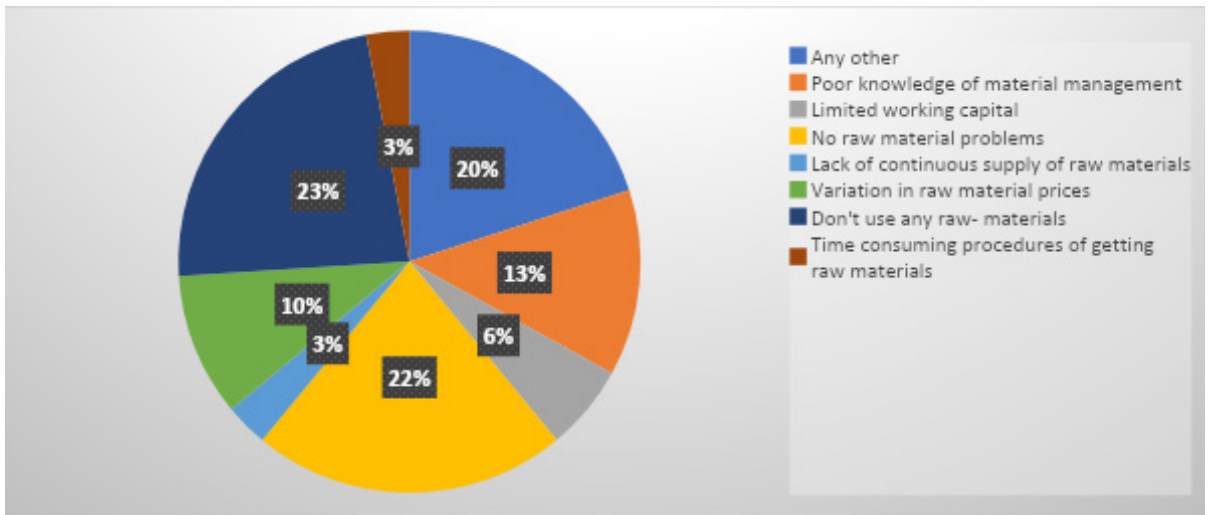


Fig. 3.  
Source: Primary Data

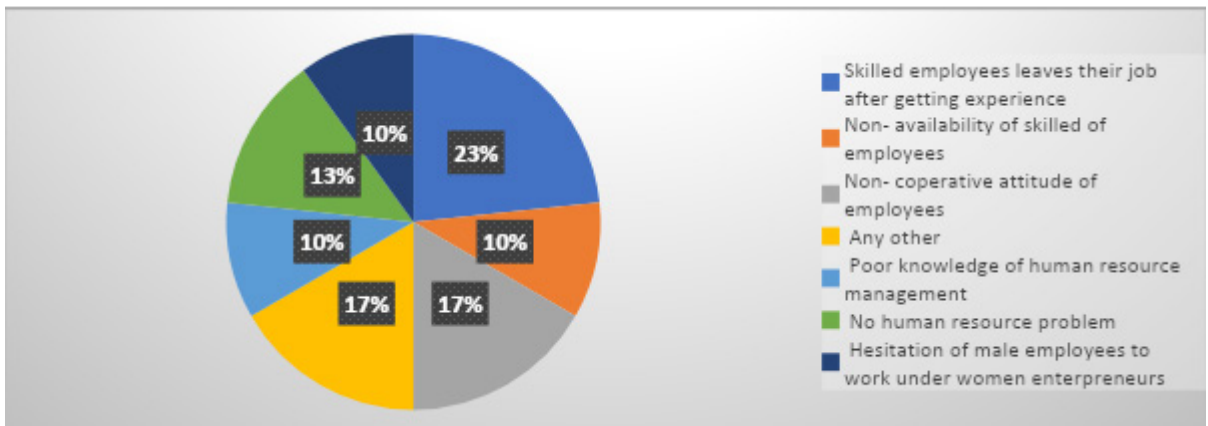


Fig. 4.  
Source: Primary Data

entrepreneurs' employees are not cooperative,10% of women entrepreneurs face the problem regarding not working of male employees under female employers and 10% don't have any knowledge of management of human resource management, however, 13% of women entrepreneurs don't face any problem regarding human resources and they find the cooperative attitude of their employees regarding their business.

**Technological Problems:** Fig5 represents the problem regarding technology,24% of women entrepreneurs stated that they have a lack of technological skills, 23% have the high cost of technology acquisition,13% don't use any technology for their business, however,27% of women entrepreneurs don't face any technological problem.

**Government Support Problems:** Problems related to government support have shown in fig6. As shown in fig6, 30% of women entrepreneurs don't face any problem regarding government support, however, 20% also face the problem of non-cooperative attitude of government employees and 20% have poor knowledge of government schemes and subsidies, 7% found a lack of coordination among different government employees,3% found that many government employees are corrupt they help only those people who give them bribe and corruption in sanction of subsidy, incentive & loans and 3% also found discriminated with a male candidate, 17% women entrepreneurs face problem other than these problems.

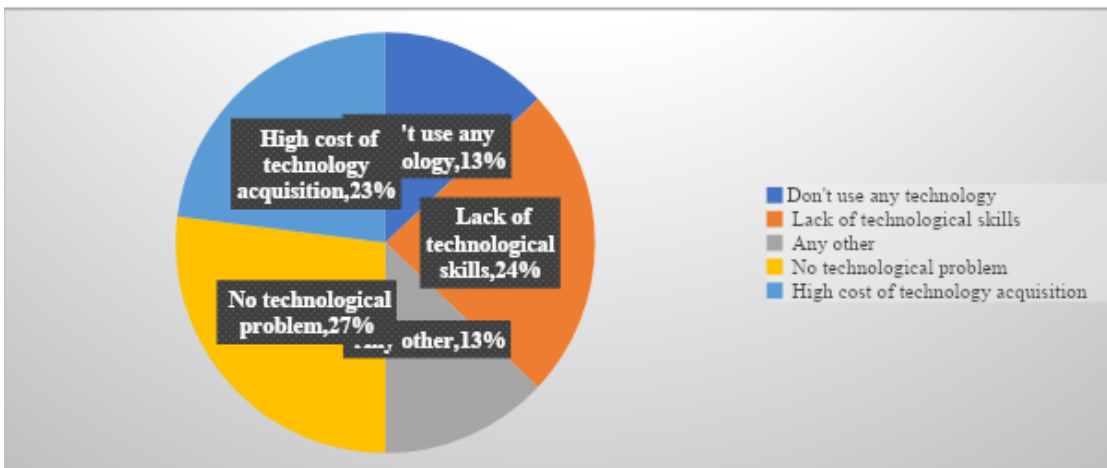


Fig. 5. Source: Primary Data

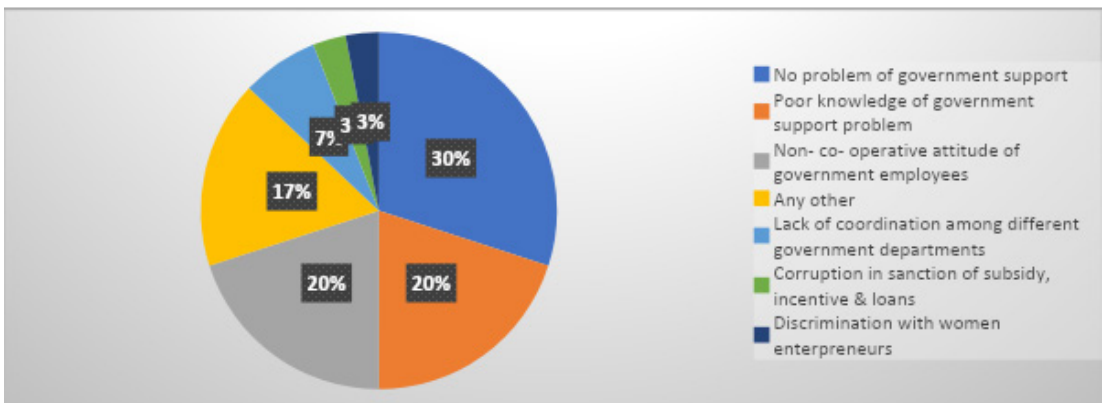


Fig. 6. Source: Primary Data

$H_{01}$ : It is tested with the help of the t-test in Table 4 and Table 5.

Table 4

Group Statistics					
	line of activity	N	Mean	Std. Deviation	Std. Error Mean
social problem	trading	15	3.33	2.469	.637
	services	14	3.43	1.950	.521

Table 5

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
social problem	Equal variances assumed	.710	.407	-.115	27	.910	-.095	.830	-1.799	1.608
	Equal variances not assumed			-.116	26.311	.909	-.095	.823	-1.787	1.596

As shown in table4, the mean of social problems faced by women entrepreneurs that have been engaged in trading activities is 3.33, the standard deviation is 2.469, the standard error mean is .637 and the mean of problems faced by women entrepreneurs that have been engaged in services activities is 3.43, the standard error is 1.950, standard error of mean is .521.

Table5 shows the independent t-test to show whether there is any difference between the social problems faced by women entrepreneurs that have been engaged in a different line of activity or not. Here, Levene's test is conducted for equality of variance. Here

the significance value is 0.407 which is much higher than 0.05, which means to test the difference between the two samples we will take the upper row. Here the degree of freedom is 27, mean difference is -.095 and standard error difference is 0.830,  $t(27) = -0.115, p > 0.05$ .

So here, we are accepting the null hypothesis and we can say that there is no significant difference between social problems faced by women entrepreneurs engaged in trading and services activities.

$H_{02}$ : It is tested with the help of the t-test in Table 6 and Table 7.

Table 6

Group Statistics					
	line of activity	N	Mean	Std. Deviation	Std. Error Mean
financial problem	trading	15	4.00	2.268	.586
	services	14	3.79	2.914	.779

Table 7

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
financial problem	Equal variances assumed	3.145	.087	.222	27	.826	.214	.966	-1.767	2.196
	Equal variances not assumed			.220	24.565	.828	.214	.974	-1.794	2.223

As shown in table 6, the mean of financial problems faced by women entrepreneurs that have been engaged in trading activities is 4.00 and the mean of financial problems faced by women entrepreneurs that have been engaged in service activities is 3.79, the standard deviation is 2.268, and 2.914, standard error mean is .586 and .779.

Table 7, shows the independent t-test to show whether there is any difference between the financial problems faced by women entrepreneurs that have been engaged in a different line of activity or not. Here, Levene's test is conducted for equality of variance. Here the significance value is 0.87 which is much higher than 0.05, which means to test the difference between the two samples we will take the upper row. Here the degree of freedom is 27, mean difference is .214 and standard error difference is 0.966,  $t(27) = 0.222$ ,  $p > 0.05$ .

So here, we are accepting the null hypothesis and we can say that there is no significant difference between financial problems faced by women entrepreneurs engaged in trading and services activities.

## Findings

- **Social Problems:** - Women entrepreneurs face many social problems regarding their entrepreneurship, 24 % of women say that social thinking is very much narrow and they have no confidence in women's ability, their families do not support these women entrepreneurs regarding their business.
- **Financial Problems:** - 24% of women entrepreneurs don't have or have limited working capital so if they want to take the opportunity of purchasing raw material at a low price, they can't take this opportunity because of having limited working capital.
- **Marketing Problems:** - Women entrepreneurs face many marketing problems regarding their entrepreneurship, 20% of women entrepreneurs say that they have limited advertising and publicity for their product and due to lack of traveling capacity they can't go to other places for the promotion of their product.
- **Raw- Material Problems:** - 13 % of women entrepreneurs say that they have limited knowledge of raw- material management and they face the variation in prices of raw- material, in fact, some women also say that they have limited problems regarding raw- material and rarely use raw- material in their business.
- **Human Resource Problems:** - 23% of women entrepreneurs say that skilled employees leave their job after getting experience from their business and it is found from the study that male employees don't want to work with female employers.
- **Technological Problems:** - 24% of women entrepreneurs have a lack of technological skills due to a lack of proper training and a lack of proper education.
- **Government Support Problems:** - Women entrepreneurs face problems from the government also. 20% of women entrepreneurs say that the attitude of government employees is not positive regarding their entrepreneurship and women entrepreneurs reveal, they have limited knowledge of government schemes.
- It is also found that there is no significant difference between the problems faced by women entrepreneurs, engaged in a different line of activity, which means that whether women entrepreneurs are engaged in trading and services activities, problems faced by all of them are almost equal.

## Recommendations

- Proper training should be provided for women's entrepreneurship.
- Subjects regarding women entrepreneurship must be started in the colleges & university so that they can make their career in entrepreneurship after their study.
- Seminars and workshops regarding women's entrepreneurship should be organized.
- Banks employees' attitudes should be positive regarding women's entrepreneurship, and loans should be provided at a low-interest rate.
- Competition in the market should be favorable so these women entrepreneurs can sell their products in the market and the government should come forward for their support.
- Male employees should be encouraged to do work with the female boss.
- There should be proper training sessions that will be organized by the government for giving knowledge regarding the high level of technology.

## Limitation

Women are a vital part of our society and this study is based on the problems and challenges being faced by women entrepreneurs. Through this paper, it has been found that women are facing many challenges in their entrepreneurship regarding social, financial, and many other things. This study is mainly based on the challenges and problems faced by the women entrepreneurs of Chandigarh and Panchkula only, to find the problems being faced by the women entrepreneurs the study should cover a wide area. Only 30 women had been taken as a sample for this study, the sample size should be increased to find out the better result.

## Conclusion

As India is still a developing country, the economic development of the country is necessary for the growth of the country. Women are an important part of our society and in India, women constitute a large part of the population so their role in the economic and social development of the country is necessary. In earlier times, women lived only at home and did only domestic

work and they were not allowed to come out from home and make their career but now the situation has changed. These days, women are getting an education and they have started their careers in some ways. They are making their career in civil services, engineering, doctor, teaching, and these days they have engaged in women entrepreneurship also. Women are running their business successfully in India by themselves. But these days also they are facing some problems and challenges regarding society, financial problems, raw-material problems. For their successful entrepreneurship, their families should be supportive and the government should come forward and organize training and seminars for the betterment of women entrepreneurs, loan facilities should be given to these entrepreneurs for starting and growing their business.

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