



Motivational factors and challenges of women entrepreneurship: insights from rural Uttarakhand

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Abstract. Women entrepreneurs face many obstacles while managing their businesses and developing successful ventures over time. The long-term sustainability of their business reflects their entrepreneurial skills. Specific forces empowered the entrepreneurial drive of women entrepreneurs, keeping them satisfied and engaged in their ventures. *Purpose.* The study aims to examine the issues and challenges women entrepreneurs face in rural areas and the motivational factors that drive a woman to stay on the path of entrepreneurship. *Method.* This study examined the motivational factors and challenges by investigating 20 women entrepreneurs of Uttarakhand. This study has employed a qualitative approach known as Interpretative Phenomenological Analysis (IPA) to analyze the data. A semi-structured questionnaire was prepared, and data is collected through in-depth interview. *Findings.* Four major themes emerged as significant findings of this study, i.e. individual and family-related Challenges; Challenges posed by Society, Challenges due to Location and Motivators for woman entrepreneurs.

Keywords: woman entrepreneurship, motivation, women entrepreneurs, entrepreneurial satisfaction, rural entrepreneurship, Uttarakhand.

Introduction

The steady upsurge of self-identity and self-esteem in women entrepreneurship shows the rise in women entrepreneurs' participation in the workforce (Agarwal, Lenka, 2015). The earlier studies also revealed that women's entrepreneurial activities are an add-on to the overall development of the economy (Castaño, Méndez, Galindo, 2015). Classically, woman entrepreneurs are secondary; previous research has also proved that women are less skillful to run any business and generally exhibit low entrepreneurial intentions (Kristiansen, Indarti, 2004; Obschonka, Silbereisen, Rodermund, 2010). This study fortifies the existing literature on women entrepreneurship by highlighting the motivation that keeps them engaged and their challenges in managing their ventures. Researchers have reasoned that women stand the accountabilities of harmonizing and balancing work life and family, unlike their male counterparts which necessitate lots of grit in reality (Desai et al., 2011; Younger et al., 2015). The existing work on entrepreneurship is substantially rich and explored the entrepreneurial challenges faced by woman entrepreneurs. Thus, this study focuses on the fact that even without fair return, what

keeps them going. Many studies have proved that self-employed people are happy and satisfied with their work compared to people with jobs (Benz, Frey, 2008; Schundeln, 2009). However, a woman entrepreneur doesn't show similar results.

Literature review

The present study evaluated the determinants of women entrepreneurial motivation using motivational theories and their challenges in managing their businesses. The study also tries to explore the entrepreneurial motivation of these woman entrepreneurs in rural areas of Uttarakhand.

Underpinning theories

D. McClelland's theory of achievement

This theory asserts that the need for achievement drives the woman entrepreneurs to achieve and excel in their businesses. Although researchers, researchers put forward a critical finding that women entrepreneurs' initiatives are the worst performers. They discovered that companies started by male entrepreneurs hold various features than companies incorporated by female entrepreneurs (Humbert, Roomi 2017; Lee, Marvel, 2014; Maehr, 1974). K. D. Hughes tries to find motives of woman entrepreneurs to start a social venture, and they came up with the finding that social welfare is the prime motive and less focus is on profit (Hughes, 2006). In the same tone, it was found out that while the financial increase isn't the controlling principle for women entrepreneurs, these entrepreneurs could not discard the importance of these economic advantages altogether (Jennings, Brush, 2013).

Incentive motivation theories

This theory of motivation says that realizing a business goal is an incentive. Social entrepreneurs are driven by the social welfare objective in mind, but the profit motive drives other entrepreneurs (Fayolle, Linan, 2014). Research on women entrepreneurship has grown considerably in recent years, with the main focus being a comparison based on gender. One study has proved that more than one gender behavioral characteristics play a significant role, i.e. independence, diversity, and reaction (Bird, Schjoedt, 2009; Burke, 2002; Lauto et al., 2015). The researchers point out that woman entrepreneurs have more reason to start a business as it enables them to balance work-life (McGowan, Redeker, Cooper, Greenan, 2012). Another reason could be an additional source of income (Jennings, Brush, 2013). Other researchers find that family support and encouragement are the keys to their business success (Powell, Eddleston 2013; Rauch, Hulsink, 2015; Robb, Watson, 2012). Women entrepreneurs experienced higher work-family balance due to the support from the family and other women show that women started by women have the same closure rates as those created by men. Further, they argued that the return rate on assets for enterprises started by women was the same as those formed by men in their sample of new ventures in the United States of America. Similarly, the risk-adjusted performance was the same for both groups.

Social feminist theory

Social feminist theory explains that males and females have different orientations and approaches to dealing with business problems (Black, 1989; Eisenstein, 1981). Furthermore, female displays lower performance as compared to their male counterparts. Alternatively, this theory also describes that such contrasts don't mean females will always be low performers, but it states the gender-based issues in raising money and money-generating issues. The social women's activist hypothesis describes people as characteristically unique (Black, 1989). The liberal feminist theory sees equality irrespective of gender and further argues that inequality results from females' unequal chances (Ahl, 2006; Greer and Greene, 2003).

Need for the study

Whilst there may be no study to establish to support personality trends, there may be research supporting the connection between achievement motivation and entrepreneurship (Johnson, 1990).

Research design

The objective of the study

The purpose of this paper is to address the following research questions:

1. What are the issues and challenges faced by woman entrepreneurs in rural areas of Uttarakhand?
2. What are those motivational factors that drive an individual to become an entrepreneur even after facing obstacles?

Research methodology

This study has employed a qualitative approach known as Interpretative Phenomenological Analysis (IPA), an essential quantitative research requirement (Harris, 2012). IPA is used to discover and consider the participants' lived experiences (Smith et al., 2009). This technique elucidates personal experiences (Smith, 2010) and attempts to comprehend and explain the participant's world in its proper form rather than portraying generalized inferences by existing theories and notions (Foster, 2002). This study was conducted through in-person interviews using a set of prepared questions for reference. The participant's experiences, intensive and exclusive opinions, convey the deeper informational insights accompanied by descriptive analysis (Smith, Osborn, 2008). J. A. Smith proposed that the IPA approach is preferred over a quantitative study when it is required to inspect a relatively small sample in depth using semi-structured interviews. He further found that IPA helps better understand the more profound insights into the underlying phenomenon than a quantitative method (Smith, 1996). The IPA literature advocates that the sample size may vary from 1–15 or more (Smith, Osborn, 2008), or it could range from 2–25 (Creswell, 2013).

For this study, purposive sampling is employed. The respondents (woman entrepreneurs) involved in at least three years are only considered eligible to participate in this research. Data is collected through an in-depth interview with the rural woman entrepreneurs based on the semi-structured questionnaire. Also, complete attention was given to other essential aspects like selecting respondents, mode of interview conduction, experience, etc. As U. Flick stated, factors like the availability of personnel, time, competencies, and technical support are often undervalued during research design development (Flick, 2018). The interview was based on telephonic and face-to-face; the questionnaire's design was verified and discussed with the expert; the telephonic interview method was taken under extreme circumstances to save travel time and resources as only two samples were from far-flung areas. The questionnaire starts with the demographic details and a few questions asked to the professions to make respondents comfortable. Despite so many challenges, what keeps you motivated? Etc. Few clarifying and investigating questions were used in between wherever there was a need to do so. Interviews were either conducted telephonically or through face-to-face conversations. The average duration of an interview ranged between 30–35 minutes. It was stated that an IPA study must maintain the individuals participating in it; for this study, the researchers have adhered to the ethical guidelines essential to protect research ethics by not compromising on participants' privacy (Alase, 2017). The actual data has been analyzed with the help of ATLAS.ti version 8.

Participants and procedure

The present study included 20 women entrepreneurs from rural areas from two significant divisions of Uttarakhand province. The sample was obtained using the convenience method from the Kumaun and Garhwal division of Uttarakhand; In-depth interviews are used to collect the data from woman entrepreneurs. The primary criteria of inclusion were women managing the business for a minimum of three years. The present study aimed to identify the motivation and challenges behind managing their business entities.

Results and findings

This section discusses the outcomes derived through the analysis of the interviews conducted using the IPA technique. The findings are grouped into four different themes, namely, individual and family-related challenges; challenges posed by society; challenges due to location, and motivators for woman entrepreneurs.

Theme 1. Individual and family related challenges

Women entrepreneurs were asked about the individual challenges, what kind of challenges they face due to their shortcomings? How do they perceive gender roles in this? Elaborative Discussion was done on ethics, poor communication and convincing power, lack of knowledge, lack of respect for women, demanding consumer, etc. The challenges highlighted were the following:

a) **Individual challenges.** Some of the responses are as follows.

"Rigidity in the mindset sometimes affects decision making" (Participant 10)

b) **Poor communication.** They find it challenging to communicate and convince people. They feel people try to dominate them.

"People don't want to communicate; they just want to put forward their point and fight" (Participant 4)

"People have no patience these days; they just want things by hook or crook" (Participant 15)

c) **Lack of knowledge.** Due to less social network, women lack knowledge about government schemes and other incentives.

"It's difficult to understand the financial terminology" (Participant 11)

"We don't get knowledge about government policies, nobody tells us, if we are aware, we can better utilize those resources" (Participant 16)

d) **Less support from family.** Indian families are evolving in terms of women working out and making alternative income sources for the families, but many families still don't back such ventures.

"It's difficult to manage both families and businesses" (Participant 4)

"I am running my business for the last 20 years. My children are grown up now; I did manage everything single-handedly. It was stressful, but I took my responsibility with best of my efforts" (Participant 10)

"It is expected from us to handle both work and home" (Participant 9)

"I had to shut down my business for five years to take care of my kids; there was no support from the family. Although, I was running, and successful venture and earnings were excellent" (Participant 13)

e) **Low work-life balance.** Women have a dual responsibility, and running businesses are no excuse for them not to fulfill family responsibilities. So, maintaining a work-life balance is a daunting task for them. As per one study, businesswomen are mostly under stress because of low work-life balance.

"We work under tremendous pressure, not thinking about Sunday, Monday, or any other day. Most of the time, it is daunting not to be able to give time to the family" (Participant 12)

Theme 2. Challenges posed by the society

a) **Discrimination in accessing funding.** The review shows that women entrepreneurs face a lot of discrimination in accessing funds due to stereotyping prevalent in society, and banks deliberately neglect them in providing funds. Although many government schemes are available to encourage women still such discrimination is commonplace in the community. Another significant challenge is that women usually don't have property in their names to be kept as collateral for getting credit from the bank, as patriarchal systems are prevalent in society. Even banks consider women less creditworthy. One respondent opined:

"It's true that women can do business equally well, but bank people don't agree with it most of the time" (Participant 10)

"Yes! Males get preference due to the perception and mentality" (Participant 12)

"Society is like this only" (Participants 13)

"Banking related work is being done by my husband" (Participant 2)

"If you are well aware of the schemes and procedures, then it's a winning situation for you; otherwise, it's a tough task to get funds from the bank" (Participant 5)

"We don't have any property to get a loan from the bank; why would they give us credit" (Participant 4)

b) **Demanding consumer.** Customer expectations are growing day by day, and matching up to expectations all the time is a little tricky. Also, they do a lot of bargaining for unbranded products, and their perception is changed when it comes to locally grown products.

"I often heard people saying, "We have paid money here; you will have to do it. They often threaten" (Participant 20)

"They expect a lot of discounts when they buy it from rural market" (Participants 15)

c) **Lack of acceptance.** In Indian society, it is believed that entrepreneurship is an arduous task made for men only. Women have no place there as they are supposed to take care of their home, Children, kitchen. A woman is given less freedom from their family side to bear such risk like other men entrepreneurs. But as women are now getting bolder and having more exposure, they are not trying their hand in fields like education, health and fitness assistance, entertainment, and recreation fields.

Theme 3. Challenges due to location

a) **Less exposure to training programs.** many government programs are going on, but far-flung areas are not benefiting from those programs; rural areas are still untouched. Even if some training is given, no follow-up is being done with further training and help. So, the previous learning is getting wasted.

"One-time training is not enough; no one sees us again" (Participants 1, 2 and 5)

b) **Safety and security.** In hill areas of Uttarakhand, population density is very low. Consequently, safety and security issues emerge as they need to travel alone in those less populated areas.

"When you are working alone and have to handle everything, being woman safety and security is a significant concern. We get dependent on our husbands for outstation work" (Participants 2)

c) **Cultural barriers.** In Indian society, it is believed that entrepreneurship is a rough battlefield made for men only. Women have no place there as they are supposed to take care of their home, children, kitchen. A woman is given less freedom from their family side to bear such risk like other men entrepreneurs. But as women are now getting bolder and having more exposure, they are not trying their hand in fields like education, health and fitness assistance, entertainment, and recreation fields.

d) **Infrastructure-related issue.** Uttarakhand hills' life in some villages even lack essential transport, electricity, and water facilities.

"We need to walk up a minimum of 10 kilometers to reach the market to procure raw material and required things" (Participants 20)

e) **Limited mobility.** Life in the hilly areas of Uttarakhand is complicated. Despite the adverse conditions, the area's rural women portrayed immense potential and prominence in society. Almost all the women in society are employed in one way or another. In some cases, their status was better off than any woman living in metro cities.

f) **Climate-related Issues.** Uttarakhand's climate differs significantly as most of the area falls in the Shivalik range, affecting the working and making it tough to sustain.

Theme 4. Motivators for rural woman entrepreneurs

a) **The utilization of local resources.** Uttarakhand is blessed with local and valuable resources that can be efficiently utilized to bring sustainable livelihood to rural Uttarakhand people. Availability of local resources motivates women in significant ways.

"We have so many unutilized resources that can bring us a lot of money" (Participants 11 and 12)

b) **Extra income generation for the family.** Women take pride in supporting their families, which is the biggest motivator. They extend support to their families in making additional ways of income generation.

c) **Increasing awareness about schemes.** With the strong government support and growing schemes for entrepreneurship development in India, things are now coming under bright light.

"People are now coming to meet us and share details of various schemes related to business, but they don't come very often" (Participants 12)

d) Self-esteem and self-identity.

"After the inception of Business, my confidence has gone up, and I feel very confident now" (Participants 1)

"People give respect to me now" (Participants 11)

"I am more motivated to expand my business" (Participants 7)

e) **Poverty alleviation.** Source of income from agriculture is significantly less in Uttarakhand's rural areas, through woman entrepreneurs generate an extra source of income, paving the way in poverty reduction.

"Our business has helped us in comping out of the poverty" (Participants 6)

Discussion

This research study explores the entrepreneurial challenges and motivators of women entrepreneurs in Uttarakhand's rural areas. The study has found that social and family factors are the significant constraints of rural women in entrepreneurship. Besides, this research paper provides supportive evidence to theories that prove the difference based on gender and various entrepreneurial attributes.

Based on early research studies and contributing theories it can be found that woman entrepreneurs look for an individual lifestyle, and the work-life balance and happiness of people around keeps them moving. Woman entrepreneur must face various challenges when ventures are not profitable affirm that less interest and low enthusiasm lead to dissatisfaction (Maden, 2015; Peters, Schuckert, 2014). It has been found that when the women entrepreneurs know that their skill, inventiveness, and inspiration are realized in terms of their business, they derive motivation (Moses, Amalu, 2010).

To conclude, the paper contributes to understanding women's entrepreneurial disposition in rural areas of Uttarakhand. It proposes that innovation, recognition, family trust, support, and achieved freedom are significant predictors of entrepreneurial satisfaction (Maden, 2015; Moses, Amalu, 2010; Zeidan, Bahrami, 2011).

Limitations and future directions of the study

This study identifies the main extracted factors of entrepreneurial motivation and challenges women entrepreneurs face in Uttarakhand's rural areas. We must point out our research limitation based on a limited sample and geographical focus. This means that results can't be generalized to the whole world and may require further examination of similar variables to elucidate entrepreneurial motivation and satisfaction. India may also not be representative of conditions in general as far as the entrepreneurial environment is concerned. Further, there could be some cognitive dissonance and confirmation bias, and other psychological factors during interviews. To sum up the Discussion, the study has objectively identified the factors contributing to women entrepreneurs' motivators and satisfiers. Therefore, this study will contribute to entrepreneurship research, initiate discussions among scholars, and further research the connection between psychological and entrepreneurial satisfaction.

Implications of the study

This study presents some significant findings and adds a considerable proportion to entrepreneurship literature. At first, the study provides a list of motivators for women entrepreneurs in rural areas of Uttarakhand. Furthermore, it shares the numerous obstacles faced by the woman entrepreneurs in this region. Future researchers can emphasize these critical challenges to elaborate further on the causes and effects of these challenges on the life of women entrepreneurs in rural areas. Secondly, this research study bridges the gap of entrepreneurship literature by highlighting women entrepreneurs' distinctive motivators in the rural context. This delivers another theoretical implication for future investigators to assess other characteristics of gender-based distinction among the entrepreneurs, such as market leadership competencies, etc. The third and essential insightful implication of the present study is the established linkage of these motivators and challenges to women entrepreneurs' entrepreneurial satisfaction. This implication is quite fuming since the current global slowdown scenario requires building such motivational drivers to achieve entrepreneurial achievements and support sustainable growth and development.

Conflict of interest statement

On behalf of all authors, the corresponding author states that there is no conflict of interest.

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Женское предпринимательство в сельской местности: мотивация и проблемы

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Аннотация. Женщины-предприниматели сталкиваются со многими препятствиями, управляя своим бизнесом и постепенно развивая успешные предприятия. Долгосрочная устойчивость их бизнеса отражает их предпринимательские способности. Особые факторы усилили предпринимательский порыв женщин-предпринимателей, способствуя их удовлетворённости и вовлечённости в свои начинания. *Цель.* Исследование направлено на изучение проблем, с которыми сталкиваются женщины-предприниматели в сельской местности, а также мотивационных факторов, побуждающих женщин оставаться на пути предпринимательства. *Метод.* В этом исследовании были изучены мотивационные факторы и проблемы на выборке из 20 женщин-предпринимателей штата Уттаракханд (Индия). В этом исследовании для анализа данных использовался качественный подход, известный как интерпретативный феноменологический анализ (ИФА). Был разработан полуструктурированный опросник, данные были собраны посредством глубинного интервью. *Результаты.* Важными выводами этого исследования стали четыре основные темы: индивидуальные и семейные проблемы; проблемы, создаваемые обществом; проблемы, связанные с местоположением; и мотиваторы для женщин-предпринимателей.

Ключевые слова: женское предпринимательство; мотивация; женщины-предприниматели; предпринимательская удовлетворённость; сельское предпринимательство; Уттаракханд.