

Motivations and Challenges of Women Entrepreneurs: Experiences of Small Businesses in Dhangadhi City of Nepal

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Abstract

Entrepreneurship is recognized as a crucial factor in the economic progress and poverty reduction of the world. It is a formidable engine of business activities that promotes innovation and takes advantage of new opportunities. The purpose of this paper is to investigate the motivations and challenges of women entrepreneurs in small business of Dhangadhi City Nepal. Descriptive research design is used and the data were analyzed using factor analysis and descriptive statistical tool. The study conducted on 50 women entrepreneurs of Dhangadhi city who were purposively selected and used structured questionnaire with the help of survey method. The profile of women entrepreneurs shows information about their age, marital status, cast, religion, education, types of business, sources of capital and types of family they belongs too. The results shows that among the various reasons for starting the business, motivated from friends is most significant factor to start the business to women entrepreneurs. Therefore, the trade exhibition and business meetings in local level should be encouraged. Regarding the motivating factors the self interest of women entrepreneurship is found important inspiring factor. Thus, the family members should encourage. Whereas, regarding the various challenges, the high level of competition in same nature of business is found major problem to them. Therefore, the business should be undertaken in new area with innovative ideas. Moreover, this study could be milestone for future researchers, policy makers, academicians, owners and women entrepreneurs.

Keywords: Entrepreneurship, Women Entrepreneurs, Motivational Factors, Challenges, Dhangadhi City.

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Introduction:

Entrepreneurship is recognized (Isaga, 2018) as a

crucial factor of economic progress and poverty reduction in the world. It is the formidable engine that propels the innovation which is essential for

addressing some of society's most pressing social and economical problems as well as maximizing production, creating jobs, and seizing new possibilities (Mehumad, 2016). Therefore, entrepreneurship has been perceived as a key factor of enhancing productivity, innovation, and a significant aspect of economic dynamism (Teresia & Lucy, 2014). More experiential research examines the economic advancement has been significantly improved (Hisrich, 2005, Isaga, 2018) by entrepreneurial activities. Though, it is true that most of the business houses established by males rather than females (Reynolds et al., 2002, Minniti et. al. 2005, Kariv, 2013, and Isaga, 2018). The main reasons for this are either that women are confronted utilizing unequal access to resources, ongoing social restrictions, gender-based discrimination, and less motivation which in turn hampers their business (Fischer et al., 1993 and Modarresi et al., 2016). Many earlier studies also declared that the women of low-income countries like Nepal are mostly not brave and confident enough to make entrepreneurs in some ways. Regardless of these restrictions, it is revealed that the physical, social, and economic contribution of self-employed women tends to be higher than the male (Minniti et. al., 2010 and Shastri, et al., 2019). The current studies indicate that the contribution of women in business activities is purely one-half of that of men (Singer et al., 2015, Shastri, et al., 2019). According to the finding of the Global Entrepreneurship Monitor 2022, a total of 274 million women are involved in business startups, 139 million women owners/managers of established businesses, and 144 million women informal investors globally (GEM, 2022). The owner rate of women's entrepreneurs is 11 percent representing almost half of all entrepreneurs active around the world (GEM, 2022).

Women entrepreneurs stand as a special focus group for entrepreneurial activities and making significant contributions to the entire economy

(Chaudhary, 2016). The constitution of every country defined that women entrepreneurs are momentous resources and they must be utilized as instruments for the correction of economic environment (Shastri, et al., 2019). Taking into consideration, the influence of women's entrepreneurship on social and economic advancement is imperative to expose the elements of inspiring, motivating, facilitating, and constraining women's activities to improve the system, upgrade female entrepreneurship, reduce the gender inequality and attract foreign investment (Hong, et. al. 2018). Entrepreneurship provides a platform for women's empowerment that is uplift their social status, works against existing gender biases, & contributes to the betterment of society (Hani, 2015). Women attracted upward attention with the actual evidence of the significance of women's entrepreneurial activities for the development of local and global economy (Braches and Elliot 2017; Stead 2017; Tlaiss 2015). Trivedi and Gaur (2015) studied in similarity regarding demographic factors of male and women entrepreneurs where are disparities in the motivations and their challenges which provide convincing reasons to study women's entrepreneurship separately. It has been agreed that women still face more difficulties and pressure to start and run their businesses (Aidis et al., 2008; Jennings and Brush, 2013; Zimmerman and Chu, 2013). Even though, the government has been promoting and facilitating women through various policies and strategies in comparison to male entrepreneurs. Taking into consideration the influence of women's entrepreneurship on economic and social advancement, it is significant to expose the factors motivating and facilitating women's activities to develop better initiatives, promote female entrepreneurship and end the gender disparity (Shastri, et al., 2019).

Women entrepreneurship is a relatively new visible phenomenon in Nepal (Chaudhary, 2016). It might

be observed that apart from the initiatives of the government, several women-based non-governmental organizations have brought out various policies for the economic and social empowerment of women in Nepal but when the researcher realizes the real scenario of female status in business, they just involved in some small nature of business such as beauty parlors and training centers, tailoring, boutique, fancy houses, cosmetic, hotel and restaurant, milk dairy, child care houses and agro-based, etc. They mostly show interest to be economically independent and increasingly taking up entrepreneurial activities in small-scale enterprises (Shastri, et al., 2019). It is clear that women in Dhangadhi City are not able to start large-scale business ventures due to the less income status with adequate disadvantage in entrepreneurial activities and underrepresented as business leaders and are less likely to actively participate in formal entrepreneurial activities (Chaudhary, 2016).

This study examines the inspirational factors and challenges of women entrepreneurs in small businesses of Dhangadhi City, Nepal. This place is purposively selected due to the researcher's familiarity with the multicultural values and norms of the city. The cultural peculiarity of the city indicates the opportunities for the contribution of institutions in shaping women's business activities. This study provides a new viewpoint to personal development of women and encouraged them to become entrepreneurs (Rodriguez and Santos 2009). Hence, this study set forth to explore the both motivational factors and challenges that give rise to women entrepreneurship towards a successful venture. Nevertheless, this study has been taken fulfill the existing research gap and aims at exploring significant factors to employ women into the mainstream of entrepreneurship in Nepal.

Literature Review:

In the 17th century the word 'entrepreneur' was originated from the French word "Entreprendre" which means to 'undertake' or 'advanture'. In 18th century the word entrepreneur has been implemented to describe a businessman in English language. It was applied by the Royal of Prussia to translate orders for his generals. In the period of 19th century, the word entrepreneur had used as a 'go-getter' who undertakes any kind of activity. By the early 20th century entrepreneur become visible to have taken on the suggestion of go-getter when applied to an independent business owner, a quality that may also be found in the phrase entrepreneurial spirit, which began being used at about the same time. Holt (2000) defined the term entrepreneur as properly employed by those who create novel concept, start enterprises on the basis of available ideas, and pick up additional value to social groups based on their personal initiative.

Usually, women entrepreneur is a manager of the business institution and takes the initiation for launching a new firm with full responsibilities (Lavoie, 1985 and Agustina, 2020). In the USA, women entrepreneur defined as a woman who began a small unit of business and holding of the enterprise exceeds 50 percent, at least 51 percent, managed and operated by one or more women (Okonu & Tafamel, 2011 and Muhumad, 2016). Many other studies stated that women entrepreneurs are the head of the firms who may hold business ownership through their own creativity, innovation, inheritance with family and friends, being directors and actively participated in business (Agustina et.al., 2020). Nevertheless, woman entrepreneur plays a momentous role in adjusting herself with the wider socio-economic, and support spheres of the community (Muhumad, 2016). The reason behind that taking imitative in women's entrepreneurship is their willingness to elevate their standard of living, desire to be independent, interest to do something different, need to make their own identity, and desire to

financial support to family (Shane et. al., 1991).

The existing literature has discussed women's entrepreneurial motivations in terms of the 'pull' and 'push' factors (Shastri, et al., 2019). 'Push' factors are the outcomes of the external environment that increase force people toward entrepreneurship and include the need for greater income, dissatisfaction with the existing job, and desire for a better life (Nchimbi, 2002, Isaga, 2018), extinction of employment, less business opportunities, boredom in the workplace, as well as more challenges (Alstete, 2003; Hughes, 2003; Pardo, 2010, Fosic, et. al. 2017). In addition, 'Pull' factors are intrinsic (Okafor and Amalu, 2010) and inspirational elements that induce people to become entrepreneurs such as the desire for autonomy and independence, a sense of achievement, execution for innovation, a desire for personal satisfaction and achievement, a search for challenges, etc. (Kirkwood, 2009, Isaga, 2018).

A literature analysis argued that the more numbers of women are motivated by push factors (Brush et al., 2006, Fatoki, 2014, Rey-Marti et al., 2015, Isaga, 2018). This fact is attributed that women entrepreneurs more emphasis to balance their families and business and they expect less from their enterprise. Even though, other studies have identified that both males and females are similarly motivated by pull factors ((Minniti, 2009, Dawson and Henley, 2012, Isaga, 2018). According to Fatoki (2014) woman entrepreneurs in South Africa are motivated by both push and pull factors, even though push factors are more noteworthy. Further, Landsberg (2015) argued that the majority of female entrepreneurs in South Africa standing by to start a business to be independent, to get freedom, and to work for social groups. Kuiper (1993) stated that the major motivating factors of African women entrepreneurs are family problems, economic crises, life path change, and an urge to improve their economic status.

This literature review remains does not clearly confine the major motivational and challenging factors for not-so-satisfactory. However, a researcher exploring this link has still not placed attention on the above factors study plugs this gap by the study is therefore, aiming to identify motivational factors and challenges that impact the entrepreneurial career of women entrepreneurs in the context of Dhangadhi City.

Research Gap:

After reviewing the concerned literature, it has found that a few numbers of researches have been carried out regarding women entrepreneurship in Nepal and there has no empirical based study in Dhangadhi City regarding motivational factors and challenges of women entrepreneurs in small businesses. Therefore, it has made an attempt to fill the existing gap by conducting this study in titled Motivations and challenges of women entrepreneurs: Experiences of small businesses in Dhangadhi City of Nepal.

Research Objectives

The key objective of this study is to explore the inspirational and challenges of women entrepreneurs in Dhangadhi City Nepal during of starting and operating their business. The secondary objectives are presented as below:

- To explore the socio-economic characteristics of women entrepreneurs in Dhangadhi City.
- To highlight the motivational factors of women for being an entrepreneur.
- To present the challenges that confronted by women entrepreneurs in running their businesses.

Research Methodology:

This study has employed primary and secondary sources. Primary data were gathered from a field

survey through a questionnaire. The initial part of the questionnaire emphasized to fulfillment of the first objective of the paper to prepare a profile of the socio-economic characteristics of women entrepreneurs in Dhangadhi city. This section especially holds information about their age group, marital status, education, ethnicity, religion, type of family they belong to, and, types of business, forms of business, amount of investment, and sources of capital to start a business. The subsequent part of the questionnaire attempts to achieve the second objective of the study to highlight the motivational factors behind their entrepreneurial activities. A list of motivating factors was assembled and the respondents were requested to identify the most compelling one.

They also provided the option to mention any unspecified reason on the list. The results of the first and second sections were analyzed using descriptive statistical tools. The last section aims to achieve the third objective to examine the challenges faced by women entrepreneurs in managing their businesses. In the questions, 5 point Likert scale was used to point out the hurdles faced by them. For analyzing this part summated mean is used. For the convenience of the researcher, the purposive sampling method is used. The respondents were selected who are easily available in Dhanagadhi City the questionnaire survey was conducted among 50 women entrepreneurs from different small business areas.

Analysis and Discussion:

Table 1: Socio-economic characteristic of women entrepreneurs in Dhangadhi City

Basic Information		No. of Respondents	Percentage
1. Age	20-30 years	21	42
	31-40 years	25	50
	41-50 years	4	8
	Above 50 years	0	0
Total		50	100
2. Marital Status	Married	42	84
	Unmarried	7	14
	Single	1	2
Total		50	100
3. Cast	Adivasi/Janjati	27	54
	Dalit	1	2
	Madeshi	1	2
	Others	21	42
Total		50	100
4. Religion	Hindu	49	98
	Islam	1	2
	Buddhist	0	0
	Christian	0	0
Total		50	100

5. Education	Literate	16	32
	School level	18	36
	Bachelor level	16	32
	Masters level	0	0
Total		50	100
6. Forms of Business	Sole Trading	50	100
	Partnership	0	0
Total		50	100
7. Types of Family	Joint Family	20	40
	Nuclear	30	60
Total		50	100
8. Amount of Investment	Below 1,00,000	16	32
	100,001- 3,00,000	12	24
	300,001- 5,00,000	9	18
	Above 5,00,000	13	26
Total		50	100
9. No. of Employees	None	29	58
	Below 5	15	30
	6- 10	6	12
	11- 15	0	0
	Above 15	0	0
Total		50	100

Sources: Field survey of 2022

Table-1 presents the socio economic characteristic of women entrepreneurs in Dhangahi City. More than 90 percent of the respondents are less than 40 years. This percentage indicates that most of the young age women entrepreneurs are participated in business for their career development. The field survey shows that 32 percent women are just literate and 36 percent respondents have school level education and remaining have bachelor level

education. The table shows that, 84 percent women are married, 14 percent are unmarried and 2 percent are single respectively. The result presents that the 54 percent women are involved from *Aadiwasi/Janajati* (Indigenous Nationalities) and rests are from other groups. Moreover, the survey result revealed that almost all women are involved from Hindu religion and majorities are from nuclear family.

Table 2: Types of business run by women entrepreneurs in Dhangadhi City

Types of business	No. of Respondents	Percentage
1. Tailoring	6	12
2. Beauty Parlor	6	12
3. Boutique Shop	4	8
4. Cosmetic Shop	8	16
5. Grocery Shop	4	8
6. Fancy House	12	24
7. Hotel and Restaurant	5	10
8. Agro. Based/Livestock	3	6
9. Milk Dairy	2	4
Total	50	100

Sources: Field survey of 2022

This table presents the types of businesses that are running by women entrepreneurs. The survey shows that highest (24 percent) women entrepreneurs are involved in fancy shops and lowest (4 percent) women are participated in milk dairy. The analysis presented that more number of

woman entrepreneurs occupied traditional business due to the lack of education, training and technical skills. However the women entrepreneurs are ready to learn technical knowledge and want to cross the traditional boundary for the business career.

Table:3 Reasons of Starting Business

Reasons of starting business	Number of businessmen								Ranked value	Preferences
Be self-dependent	0	0	0	0	0	2	7	41	50	8th
Upgrading income level	1	1	2	2	8	16	18	2	155	7th
Gaining economic freedom	0	1	2	4	13	14	13	3	162	6th
Support to family members	3	1	6	13	10	10	5	2	214	5th
Creating job opportunity	4	3	17	15	6	3	1	1	266	3rd
To upgrade social status	7	26	11	5	1	0	0	0	333	2nd
To use skills and ability	4	9	9	7	9	4	7	1	247	4th
Motivated from friends	31	9	3	4	3	0	0	0	361	1st

Sources: Field survey of 2022

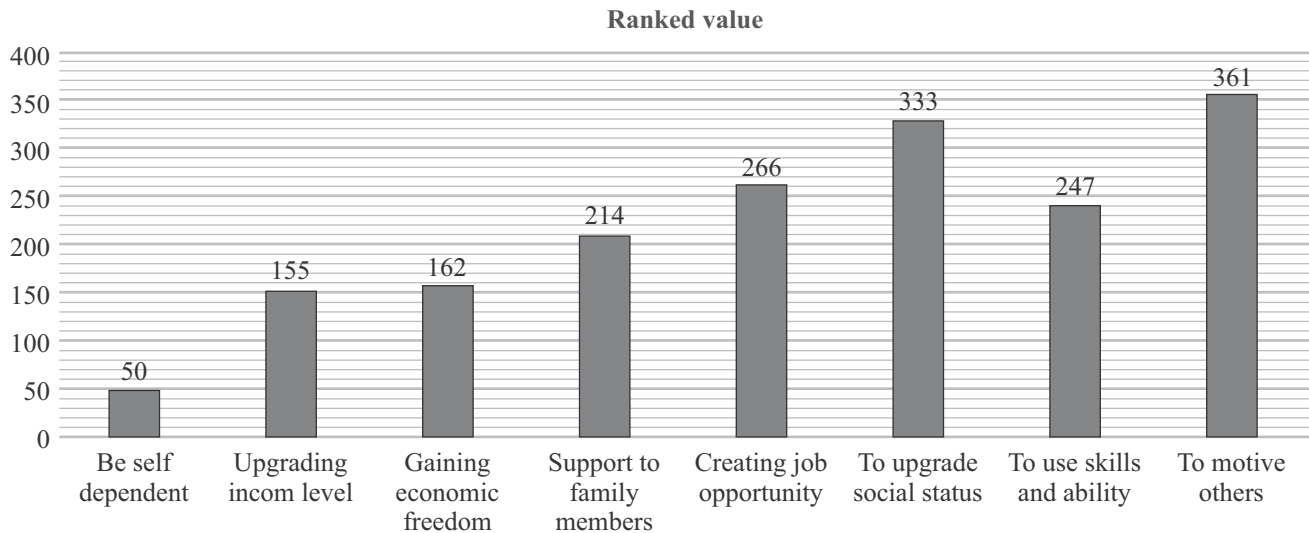


Figure 1: Reasons of Starting Business

Among the eight motivating factors (being self dependent, upgrading income level, gaining economic freedom, support to family members, creating job opportunity, upgrading social status, use of skills and ability and motivated from friends), motivated from friends is found influential factor. More than 60 percent respondents are inspired with this reason and followed by upgrading income level, creating job opportunity. The reasons behind that women entrepreneur are inspired with their friend circle. Therefore, the suggestions of colleagues and

relatives has been found a crucial factor for their business start up. Similarly, the support to family members and use of skill and ability are found satisfactory factors to influence the women entrepreneurship. Whereas being self dependent is least important factor to influence women entrepreneurs followed by upgrading income level and gaining economic freedom. The reason behind that, women are not interested to be separated from their family. This factor is not influence women entrepreneurs perfectly.

Table 4: Motivating Factors for Starting Business

Motivational Factors	Total Likert Scale Value	Summated Mean Value
Self Interest	235	4.7
Encouragement of family members	171	3.42
Economic necessity	199	3.98
Family background	103	2.06
Improve living standard	205	4.1
Entrepreneurial experience	171	3.42
Governmental subsidies	70	1.4
Upgrading income level	201	4.02
Success stories of other entrepreneurs	149	2.98
Seeking challenge in the entrepreneurship	190	3.8

Sources: Field survey of 2022

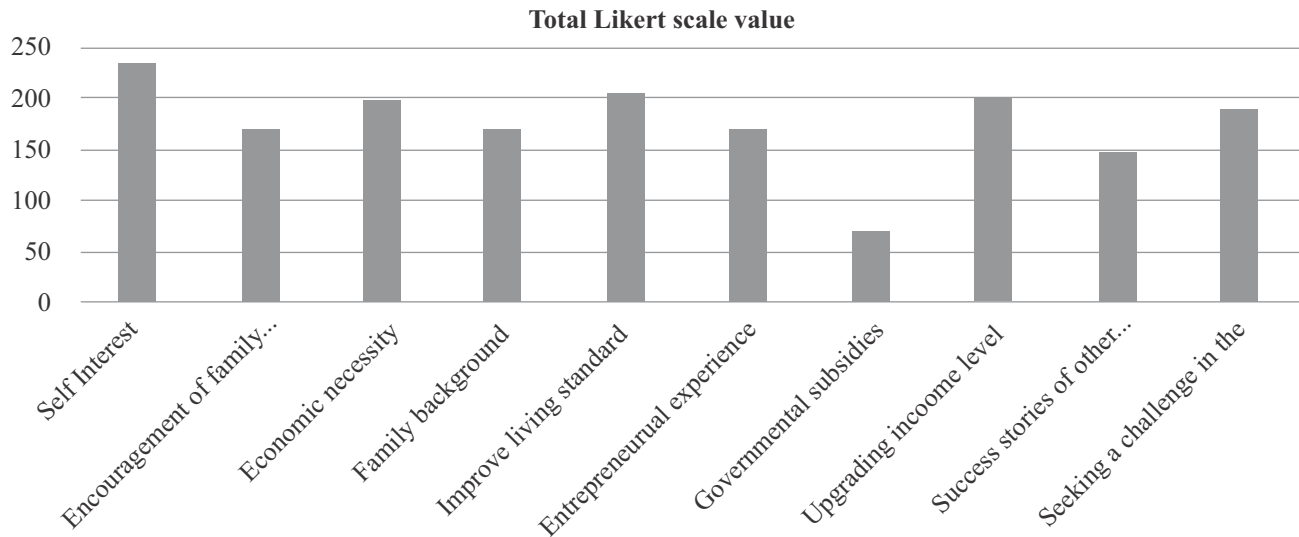


Figure 3: Motivating Factors for Starting Business

Among the ten motivational factors (self interest, encouragement of family members, economic necessity, family background, improve living standard, entrepreneurial experience, government subsidies, upgrading income level, success stories to other entrepreneurs and seeking challenges in the entrepreneurship) are found influencing motivating factors because these factors have more than three summated mean value. Among them self interest is most influence factor which has 4.7 summated mean that is followed by upgrading

level which has 4.02 summated mean value. The reason behind that economic crisis, unemployment, lack of cash amount, lack of property, fashion, level of expenditure etc are the causes they stimulate to the women for business activities. Whereas government subsidy, family background and success stories of other entrepreneurs are found less influencing factors to the women entrepreneurs in the context of Dhangadhi city of Nepal.

Table 5: Challenges of the Women Entrepreneurs

Challenges of Women Entrepreneurship	Total Likert scale value	Summitted Mean Values
Hard to assure family members to be an entrepreneur	125	2.5
Unable to manage initial capital easily to start the enterprise	208	4.16
Hard to manage working capital	200	4
Lack of perfect training and skills to start the business	191	3.82
Lack of managerial and technological knowledge to run the business	189	3.78
Lack of proper knowledge of governmental policies, subsidies and incentives to registration and run the business	179	3.58
Suppliers are not very cooperative/supportive	139	2.78
Infrastructural problems to run the business	145	2.9
Dynamism in women choice, fashion and design	218	4.36
Traditional social attitude	140	2.8
Huge competition towards same nature of business	230	4.6
Gender discrimination	165	3.3

Sources: Field survey of 2022

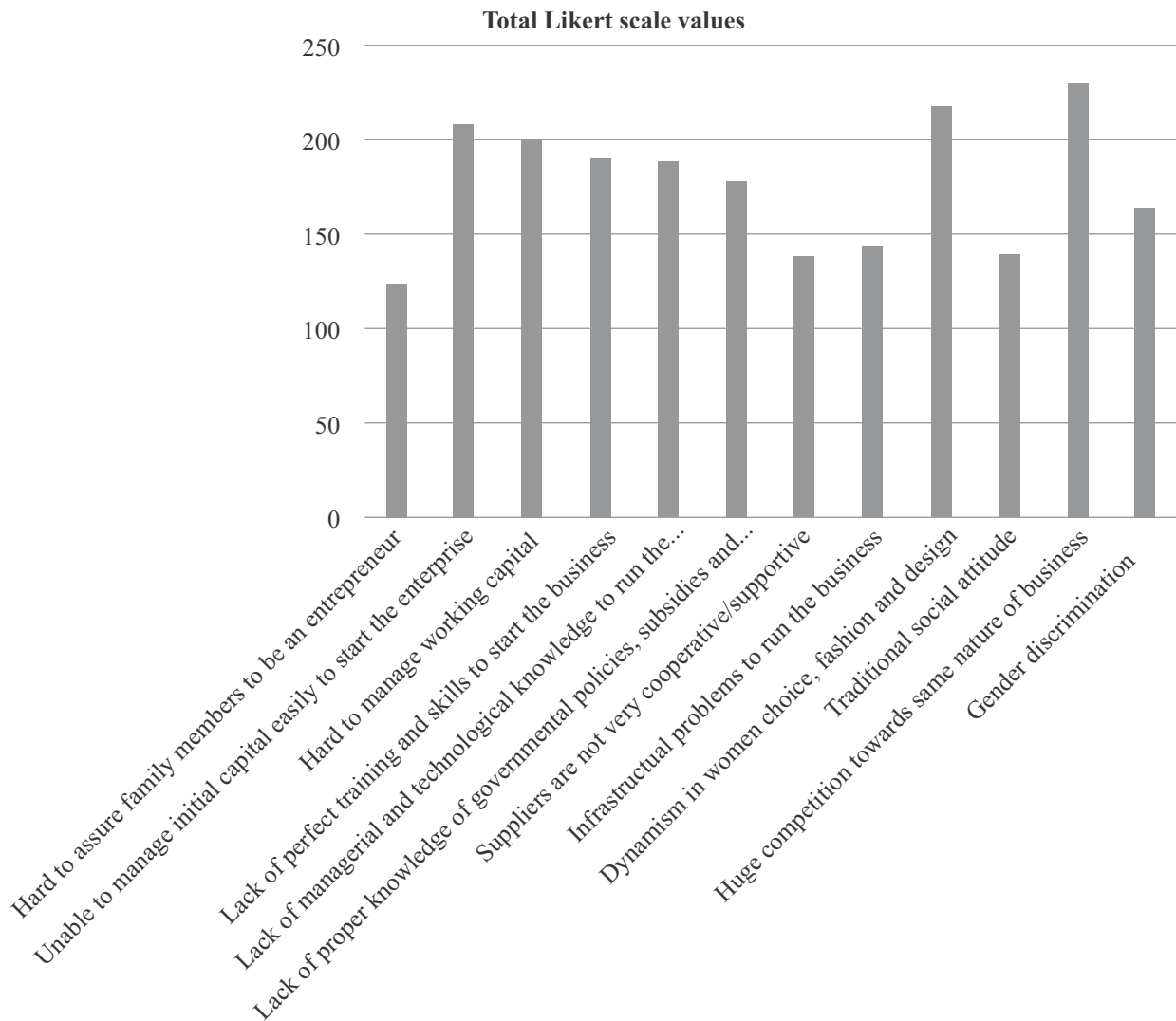


Figure 4: Challenges of the Women Entrepreneurs

The summated mean value of huge competition towards same nature of business is found 4.6. This implies that the competition of same nature of business is major challenge to women entrepreneurs. Due to the limited skills and lack of expertise women entrepreneurs started same nature of business the result is huge competition. Similarly, dynamism is women choice, fashion and design is also found problematic factor followed by challenge for manage capital for women entrepreneurship. Furthermore, lack of training and skill, managerial and technological knowledge, gender discrimination and lack of proper knowledge of government policy are

significant challenges. Among the various challenges traditional social attitude, friendliness of suppliers and infrastructure development are less influential challenges.

Major Findings:

Among the reason of starting business motivated from friends is found influential factor followed by upgrading income level, creating job opportunity. Whereas being self dependent is least important factor to influence women entrepreneurs followed by upgrading income level and gaining economic freedom. Among the motivational factors the self

interest, encouragement of family members, economic necessity, upgrading income level and seeking challenges are found influencing motivating factors. Whereas government subsidy, family background and success stories of other entrepreneurs are found less influencing factors to the women entrepreneurs in the context of Dhangadhi city of Nepal. The huge competition among similar nature of business has found most significant challenges followed by dynamism in women choice. However, among the various challenges traditional social attitude, friendliness of suppliers and infrastructure development are less influential challenges.

Conclusion

This study highlights the main reason to start a business that is motivated by friends among the several reasons is found significant reason to start the business. Similarly, among the motivational factors motivated from friends is found significant factor to start and operate the business. Among the various challenges of women entrepreneurs' huge competition is found major challenge. However, among the various reasons to start businesses being self independent is found tiniest preferred reason. Similarly, among the various motivating factors government subsidy is found slightest motivating factor and among the various challenges family support is found least challenges factor for women entrepreneurs in the context of Dhangadhi city of Nepal.

Recommendations

Among the various reasons to start business, influencing from friends is found most significant factor of women entrepreneurs that is followed by upgrading income level and crating job opportunity. Therefore, it is recommended that the government, FNCCI, Chamber of Commerce and other business institutions should enhance

meeting, workshop and exhibition programme for influencing women towards business. Similarly, the government should provide different subsidies and rebates in specific business income for enhancing income level. The government should join hands with private sectors in the activities of creating job opportunity because it is the responsibility of government too. Among the motivational factors self interest has been found most imperative factor pursued by encouragement of family and economic necessity. The self interest of women entrepreneurs can be enhanced by economically empowering them and creating business platform by government and supportive business organizations. Considering of business challenges huge competition among similar nature and size of business is found most vital that is followed by dynamism in fashion. Therefore, the government can inspire the women entrepreneur by providing new ideas, concepts and approach of businesses which may reduce competition.

Scope for Future Research:

This study has collected data using structured questionnaire. However, while collecting information respondents suggested that focus group discussion and case study analysis could be better instrument for data collection. Therefore, future researchers can use group discussion and case study analysis to collect data. This study has considered women entrepreneurs involved in variety of business as a sample. Therefore the findings may not be truly applicable to all type of women entrepreneurs. So, the future researchers have considered specific group of women entrepreneur for instance as group, marital status, ethnicity, and economic level and so on could be better. This study has concluded the finding using descriptive statistics. The inferential statistics would produce more meaningful findings.

Limitations:

The study has made number of contributions even though there are several limitations that should be considered when interpreting the results. The study has incorporated respondents from Dhangadhi only. Therefore, the findings may not be truly implacable in other places. Furthermore, all the women entrepreneurs are considered as a sample thus the findings may not be truly implacable in different types of women entrepreneurs. Similarly, the study has only used the distractive statistics but inferential analysis could produce better result.

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