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Women Entrepreneurship in Vidarbha: Challenges, Opportunities and Its Contribution to Regional Economic Development

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Abstract

Women entrepreneurship plays an important role in inclusive economic development, employment generation, income creation and social empowerment. Vidarbha has considerable scope for women-led enterprises in retail trade, food processing, agriculture-related activities, handicrafts, services, small manufacturing and digital commerce. However, women entrepreneurs continue to face challenges related to finance, marketing, technology, business skills, family responsibilities and access to institutional support. This study focus mainly on the major challenges and opportunities faced by women entrepreneurs in Vidarbha and their contribution to regional economic development. The study follows a descriptive and analytical research design. Primary data from 100 women entrepreneurs are used. Frequency, percentage and Pearson's Chi-square test of independence are applied. The chi-square analysis result shows a significant association between demographic characteristics, perception of entrepreneurial opportunities, challenges faced by them.

Keywords : Women Entrepreneurship, Vidarbha, Women Entrepreneurs, Challenges, Opportunities, Financial Access, Digital Entrepreneurship, Regional Economic Development

Introduction

Entrepreneurship is an important driver of economic development because it promotes employment, innovation, income generation and efficient use of resources. Women's participation in entrepreneurship is particularly significant because women-owned enterprises can contribute to household income, local employment and inclusive regional growth.

In Vidarbha, women participate in retail, food processing, agriculture and allied activities, handicrafts, services, small manufacturing, self-help group enterprises and digital businesses. The region also offers opportunities arising from local agricultural products, agro-processing, e-commerce, tourism, digital payments and government-supported entrepreneurship programmes.

Despite these opportunities, women entrepreneurs face difficulties in obtaining finance, accessing markets, adopting technology, acquiring managerial skills and balancing enterprise responsibilities with family responsibilities. From a Commerce perspective, financial management, accounting knowledge, marketing, digital commerce and access to institutional credit are important determinants of enterprise development.

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Objectives

1. To study the socio-economic and profile of women entrepreneurs in Vidarbha.
2. To identify the major difficulties faced by women entrepreneurs in their businesses.
3. To examine opportunities associated from finance, digitalisation, government schemes and market expansion.
4. To consider the reported contribution of women-owned enterprises to employment generation and regional economic development.
5. To suggest practical implications for strengthening women entrepreneurship in Vidarbha.

Hypothesis

H_{01}: There is no significant association between age group and perception of entrepreneurial opportunities.

H_{11}: There is a significant association between age group and perception of entrepreneurial opportunities

H_{02}: There is no significant association between educational qualification and the level of challenges reported.

H_{12}: There is a significant association between educational qualification and the level of challenges reported.

H_{03}: There is no significant association between the enterprise-development category and the reported regional-development category.

H_{13}: There is a significant association between the enterprise-development category and the reported regional-development category.

H_{04}: There is no significant association between perceived support and business-development category.

H_{14}: There is a significant association between perceived support and business-development category.

Research Methodology

Research design: Descriptive and analytical.

Study area: Selected areas of the Vidarbha region of Maharashtra.

Sample size: 100 women entrepreneurs.

Sampling method: Purposive/stratified sampling .

Primary data: Structured questionnaire covering demographic profile, business characteristics, finance, marketing, digital competence, government schemes, challenges, opportunities, employment generation and business growth.

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Secondary data: Government reports, MSME publications, Maharashtra Government reports, NABARD/RBI material, research journals and books.

Statistical tools: Frequency, percentage, mean, standard deviation and Pearson's Chi-square test

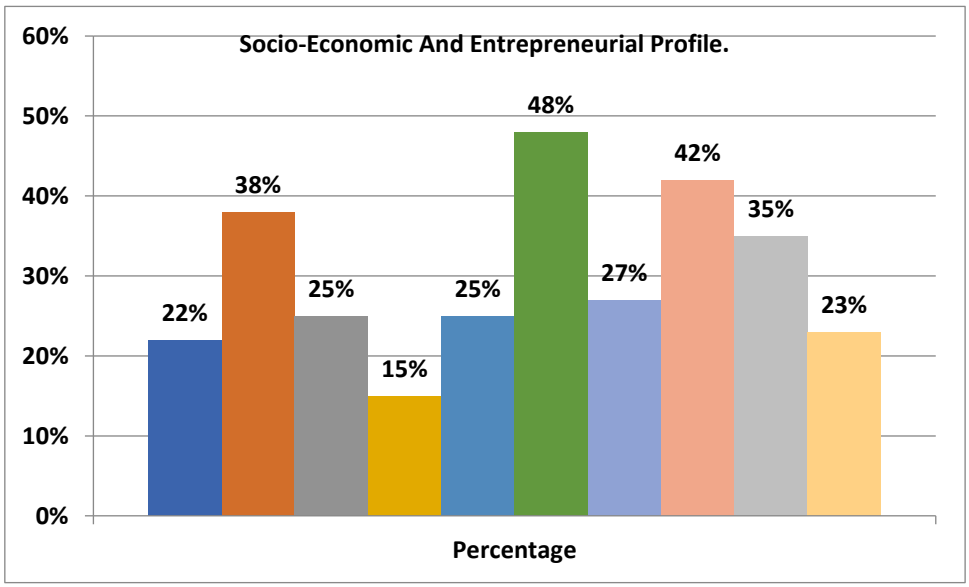
Significance level: 5% ($\alpha = 0.05$).

Discussion/Analysis

1. Socio-economic and Entrepreneurial Profile

Table 1 . Socio-economic and Entrepreneurial Profile

Variable	Category	Percentage
Age	Below 30 years	22%
	30–40 years	38%
	41–50 years	25%
	Above 50 years	15%
Education	HSC	25%
	Graduate	48%
	Postgraduate	27%
1111111Experience	Below 5 years	42%
	5–10 years	35%
	Above 10 years	23%



Graphical Representation 1 . Socio-economic and Entrepreneurial Profile

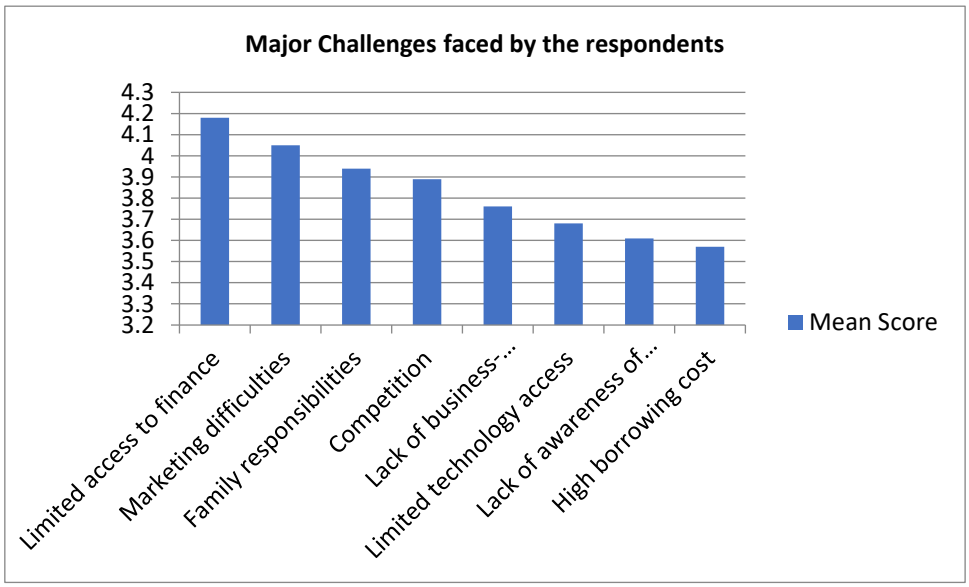
The result interprets that a substantial proportion of respondents are graduates and that many enterprises are relatively new. This suggests the importance of continuous entrepreneurial, financial and digital skill development.

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2. Major Challenges

Table 2: Major Challenges Faced by the respondents

Challenge	Mean Score	Rank
Limited access to finance	4.18	I
Marketing difficulties	4.05	II
Family responsibilities	3.94	III
Competition	3.89	IV
Lack of business-management skills	3.76	V
Limited technology access	3.68	VI
Lack of awareness of government schemes	3.61	VII
High borrowing cost	3.57	VIII



Graphical Representation 2 : Major challenges faced by the respondents

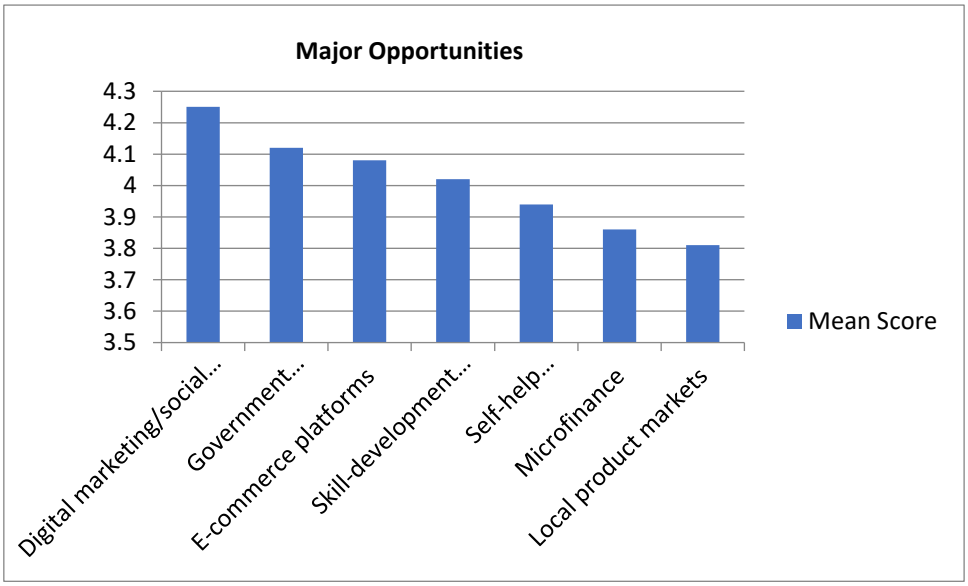
The above results mean scores indicate that limited access to finance is the most prominent challenge, followed by marketing difficulties and family responsibilities.

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3. Major Opportunities

Table 3 : Major Opportunities

Opportunity	Mean Score	Rank
Digital marketing/social media	4.25	I
Government entrepreneurship schemes	4.12	II
E-commerce platforms	4.08	III
Skill-development programmes	4.02	IV
Self-help groups/networking	3.94	V
Microfinance	3.86	VI
Local product markets	3.81	VII



Graphical Representation 3 : Major Opportunities

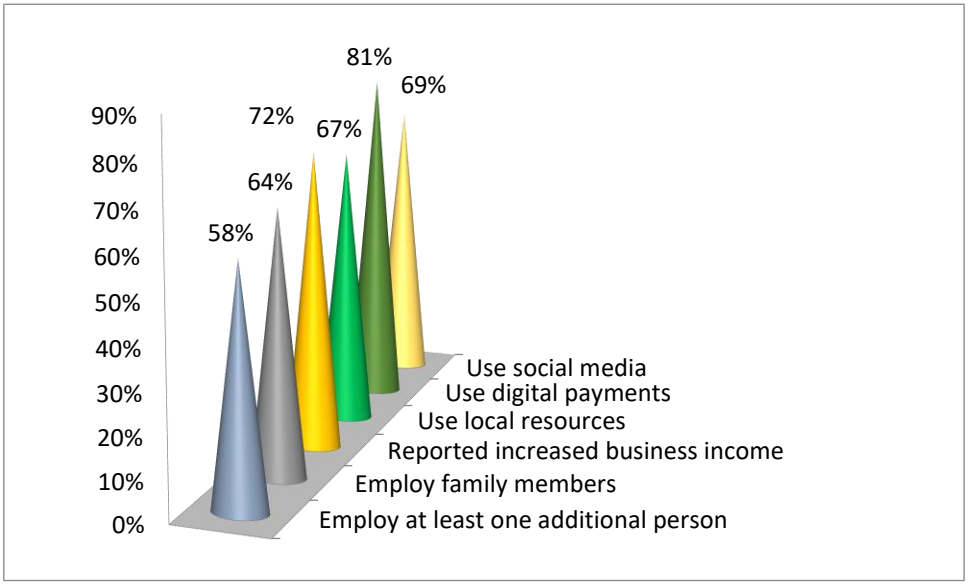
Digital marketing and social media received the highest mean score, indicating the potential importance of digital channels for customer acquisition and market expansion.

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4. Contribution to Employment and Business Development

Table 4 : Contribution to Employment and Business Development

Indicator	Respondents
Employ at least one additional person	58%
Employ family members	64%
Reported increased business income	72%
Use local resources	67%
Use digital payments	81%
Use social media	69%



Graphical Representation 4: Contribution to Employment and Business Development

Interpretation

The above table interprets that women-owned enterprises contribute to both household and local economic activity. A substantial proportion of respondents are used to use digital payments and social media, demonstrating the growing importance of digitalisation in women's entrepreneurship.

Hypothesis Testing Using Pearson's Chi-square

Hypothesis 1:

H_{01}: There is no significant association between age group and perception of entrepreneurial opportunities.

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H_{11}: There is a significant association between age group and perception of entrepreneurial opportunities

Table 5: Association between the Age of women entrepreneurs and their perception of entrepreneurial opportunities

Age group	Low	Moderate	High	Total
Below 25	12	8	2	22
25-35	18	15	5	38
36-45	5	10	10	25
Above 45	2	5	8	15
Total	37	38	25	100

Calculation and Decision

Chi-square statistic: $\chi^2 = \Sigma[(O-E)^2/E] = 18.733$

Degrees of freedom: df = 6

p-value = 0.0046

Interpretation: Since $\chi^2 = 18.733$ is greater than the critical value of 12.592 and p = 0.0046 is less than 0.05, the null hypothesis is rejected. Therefore it indicates a statistically significant association between the age of women entrepreneurs and their perception of entrepreneurial opportunities.

Hypothesis 2:

H_{02}: There is no significant association between educational qualification and the level of challenges reported.

H_{12}: There is a significant association between educational qualification and the level of challenges reported.

Table 6: Association between the Educational Qualification and the level of challenges faced by them.

Educational Qualification	Low Challenge	Moderate Challenge	High Challenge	Total
Upto graduation	12	10	3	25
Post Graduation	14	23	11	48
Professional/Others	5	10	12	27
Total	31	43	26	100

Calculation and Decision

Chi-square statistic: $\chi^2 = \Sigma[(O-E)^2/E] = 9.878$

Degrees of freedom: df = 4

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p-value = 0.0425

Interpretation:

Since $\chi^2 = 9.878$ is greater than the critical value of 9.488 and $p = 0.0425$ is less than 0.05, the null hypothesis is rejected. Therefore it indicates a statistically significant association between educational qualification of women entrepreneurs and the level of challenges faced by them.

Hypothesis 3:

H_{03}: There is no significant association between the enterprise-development category and the reported regional-development category.

H_{13}: There is a significant association between the enterprise-development category and the reported regional-development category.

Table 7: Association with Women entrepreneurship and regional economic development

Women Entrepreneurship	Low	Moderate	High	Total
Smaller /Younger	8	12	5	25
Established	3	12	20	35
Highly Established	2	28	10	40
Total	13	52	35	100

Calculation and Decision

Chi-square statistic: $\chi^2 = \Sigma[(O-E)^2/E] = 21.774$

Degrees of freedom: df = 4

p-value = 0.0002

Interpretation:

Since $\chi^2 = 21.774$ is greater than the critical value of 9.488 and $p = 0.0002$ is less than 0.05, the null hypothesis is rejected. Therefore it indicates a statistically that Women entrepreneurship has a significant association with regional economic development.

Hypothesis 4:

H_{04}: There is no significant association between perceived support and business-development category.

H_{14}: There is a significant association between perceived support and business-development category.

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Table 8: Association between perceived support measures and the development of women entrepreneurship.

Perceived support	Low Development	Moderate Development	High Development	Total
Low support	15	10	5	30
Moderate support	11	14	10	35
High support	10	10	15	35
Total	36	34	30	100

Calculation and Decision

Chi-square statistic: $\chi^2 = \Sigma[(O-E)^2/E] = 6.781$

Degrees of freedom: df = 4

p-value = 0.148

Interpretation:

Since $\chi^2 = 6.781$ is less than the critical value of 9.488 and p = 0.148 is more than 0.05, the null hypothesis is accepted. Therefore it indicates a statistically no significant association between perceived support measures and the development of women entrepreneurship.

Major Findings of the Study

Based on the study and the statistical calculations, the following findings are presented.

1. The respondent profile supplied in the draft shows a relatively high share of graduates and a substantial share of enterprises with fewer than five years of experience.
2. Limited access to finance has the highest mean among the listed challenges, followed by marketing difficulties and family responsibilities.
3. Digital marketing/social media has the highest mean among the listed opportunities, followed by government entrepreneurship schemes and e-commerce.
4. The supplied responses report use of digital payments by 81% of respondents and social media by 69%.
5. More than half of the respondents report employing at least one additional person; 64% report employing family members.

6. Hypothesis 1 shows a statistically significant association between age and perception of entrepreneurial opportunities. This suggests that entrepreneurial experience, maturity or exposure to business networks may influence how women perceive available opportunities.

7. Hypothesis 2 also shows a statistically significant association. This indicates that educational background may influence the nature or intensity of challenges experienced by women entrepreneurs.

8. Hypothesis 4 is not statistically significant. Therefore, although government programmes, financial institutions, self-help groups and other support mechanisms are important, the existing level or accessibility

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of perceived support may not yet be sufficient to produce a statistically significant relationship with enterprise development.

Suggestions / Recommendations

8.1 Improve access to suitable finance

Banks, financial institutions and enterprise-support agencies should provide clear information on eligibility, documentation, repayment conditions and available credit products. Business owners can be supported in preparing cash-flow estimates, cost sheets and basic business plans so that loan applications are better documented.

8.2 Strengthen financial and managerial capability

Short, practical programmes should cover bookkeeping, cash-flow management, costing, pricing, GST and other applicable tax obligations, loan repayment planning, inventory control and digital banking.

3. Promote digital entrepreneurship

Training should be provided in:

- Social media marketing
- E-commerce
- Digital payments
- Online advertising
- WhatsApp Business
- Online customer relationship management
- Product photography and digital branding

Since digital marketing received the highest opportunity score, this should be a major area of intervention.

4. Improve marketing support

Women entrepreneurs need assistance in product branding, packaging, market research, online selling, exhibitions, trade fairs and market linkages. Local products from Vidarbha can particularly benefit from stronger branding and e-commerce distribution.

5. Develop entrepreneurship and management skills

Regular training programmes should cover business planning, inventory management, human-resource management, negotiation, pricing, accounting and strategic decision-making.

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6. Strengthen mentoring and networking

Women entrepreneurs should be connected with successful entrepreneurs, industry associations, self-help groups, chambers of commerce, banks and government agencies. Mentoring can be especially valuable for new enterprises.

7. Address family-related constraints

Family responsibilities were ranked as the third major challenge. Flexible training programmes, childcare facilities, family counselling and community-level support can help women devote greater time to enterprise activities.

8. Improve awareness of government schemes

The study indicates that lack of awareness of government schemes remains a challenge. Information about relevant entrepreneurship, MSME, credit, skill-development and digitalisation programmes should be disseminated through local institutions, colleges, self-help groups and women's organisations.

9. Encourage local-resource-based enterprises

Vidarbha has opportunities in agro-processing, food products, handicrafts, agricultural services and other local-resource-based businesses. Women entrepreneurs should be encouraged to convert local agricultural and cultural resources into value-added products.

10. Establish women entrepreneurship support centres

Dedicated support centres at district or regional level could provide a single point for:

- Finance information
- Registration assistance
- Digital training
- Marketing support
- Government-scheme information
- Business counselling
- Mentoring
- Market linkages

Conclusion

Women's entrepreneurship can contribute to regional economic activity through income generation, family employment, local-resource use and engagement with digital markets. From the above study it is concluded that finance and marketing emerge as prominent challenges, while digital marketing, government programmes and e-commerce are viewed as important opportunities. Reported use of digital payments is relatively high among the respondents.

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At the same time, limited access to finance, marketing difficulties and family responsibilities remain the major challenges. The study shows that entrepreneurial development is influenced by age and educational characteristics. The chi-square analysis indicates a significant association between age and perception of entrepreneurial opportunities and between educational qualification and entrepreneurial challenges.

The findings concerning perceived support measures are different. Although respondents with higher perceived support show a descriptive tendency toward higher business development, the association is not statistically significant at the 5% level. This suggests that merely making support programmes available may not be sufficient; their accessibility, awareness, suitability and actual utilisation need to be improved.

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