

Promoting Entrepreneurial Spirit: Support Systems for Women Entrepreneurs in Punjab's MSME Sector

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Abstract

The research paper investigates the support system available to women entrepreneurs in Punjab's MSME sector. It aims to assess the extent of support received by women entrepreneurs from their families, friends, and various government and non-government agencies. The study, based on a sample of 204 women entrepreneurs in Punjab's MSME sector, reveals that the development of women's entrepreneurial talent has largely been nurtured through the familial support system in Punjab, rather than through external agencies. Findings indicate that a significant majority of the women entrepreneurs enjoy substantial support from their extended families. For professional guidance, these women predominantly rely on their husbands, family members, and relatives, rather than on external support systems such as banks or government institutions, which often exist more in theory than in practice. Furthermore, a minimal number of women entrepreneurs are aware of government programmes, schemes, or policies designed to aid their development.

Keywords: Entrepreneurship, Women Entrepreneurs, Micro, Small and Medium Enterprises, Entrepreneurship Development Programmes, Economic and Societal Development

Introduction

Women's entrepreneurship is pivotal for achieving empowering outcomes, driven by motivation, training, and support from family, government institutions, and banks (Bulsara et al., 2014). This support fosters empowerment through improved welfare, access to information, self-awareness, environmental consciousness, community engagement, and control over resources. Entrepreneurship

is increasingly recognised as gender-neutral, spurred by economic pressures prompting women to work alongside men for family survival and personal fulfillment (Marlow, 2002). While personal skills influence entrepreneurial success, the social environment shapes its dynamics (Rajani & Sharda, 2008). Women entrepreneurs benefit from both internal support (family, friends) and external support (government, financial institutions), crucial for business management (Anna, 1990; Bhavani, 2002). Governments play a pivotal role in creating enabling environments for economic development and gender equality, supporting women's entrepreneurial growth through initiatives and policies (Vijaya, 2000). Developed nations especially emphasise gender equality platforms to motivate women in entrepreneurship, ensuring enduring impacts on economic and social progress.

Objectives of the Study and Research Methodology

The paper aims at highlighting the support system available to women entrepreneurs in Punjab's MSME sector. The broad objectives of this paper are:

- To identify the support system within the family and through outside agencies available to the women entrepreneurs.
- To make suitable recommendations for development of women entrepreneurship in the state of Punjab.
- The study was conducted in Punjab and focused on enterprises owned by women in the MSME sector. Out of 204 samples collected, 141 women entrepreneurs were engaged in manufacturing, and 63 were engaged in services. The research aimed to

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identify the segment of women who, if empowered through external support from government policies, incentives, and NGOs, could expand the representation of women entrepreneurs in Punjab.

Internal Support System

Family Background of Women Entrepreneurs

The social model of a community significantly influences long-term societal decisions, driven by its individual members. Beyond their personal temperament and characteristics, an entrepreneur's family background also plays a crucial role in shaping their entrepreneurial inclinations. Research indicates that individuals from families with business ownership, either within the family or among close relatives, are more likely to become entrepreneurs (Das, 1999). The family background, family structure, and partner's profession notably impact the business performance of women in the MSME sector.

Key insights from the analysis of women entrepreneurs' profiles regarding their family background include:

- 60.8 percent of women entrepreneurs in Punjab's MSME sector belong to business families.
- 61.29 percent of women entrepreneurs in Punjab's MSME sector are married to businessmen and 12.10 percent of women entrepreneurs' children are also running their own businesses.
- Unmarried women entrepreneurs in Punjab's MSME sector also belong majorly to business families.
- Women entrepreneur's family members also have similar businesses, mostly micro-enterprises in the manufacturing sector.
- 52 percent of women entrepreneurs in Punjab's MSME sector have joint families.
- 71.1 percent of women in Punjab's MSME sector are managing their business with the help of their family members like their parents, husbands, children, brothers, etc.
- 22.2 percent of unmarried women are helped by their fathers and 5.6 percent are helped by their mothers in the management of the enterprises.

- 52 percent of women in Punjab's MSME sector are managing their business with the help of their husbands, 42 percent are managing their business with the help of their sons and 3 percent are managing with the help of their daughters.

To conclude, the majority of women respondents come from business families, typically living in joint family setups. Their family members, including parents, husbands, children, and brothers, are actively involved in the overall management of their enterprises. This observation supports the belief that a business family background eases entry into entrepreneurship and provides a robust support system. Several research studies have suggested that entrepreneurs are more likely to come from those families who themselves or their close relatives own a business (Das, 1999; Nair & Pandey, 2006). Due to the high involvement of family members in business operations, women in Punjab benefit from both moral and physical family support.

Interaction between Business and Family Lives of Women Entrepreneurs

Women entrepreneurs play vital roles both within their families and in society. As mothers, wives, and homemakers, they manage significant domestic responsibilities, while also acting as professionals and community members (Oppong & Abu, 1985). Role conflicts occur when the demands of one role hinder the fulfillment of another (Heilbrunn & Davidovitch, 2011). Studies indicate that women often bear more domestic duties than men, complicating the balance between business and family life (Aldrich, 1989). Consequently, women frequently allocate their time between work and family, sacrificing personal leisure (Hisrich & Brush, 1996). Despite these challenges, this dual focus can enhance family and social bonds. Women entrepreneurs typically view their businesses as interconnected with their personal lives, leading to multiple responsibilities both at home and in their businesses. This integration can cause conflicts and stress as they strive to balance increasing commitments. Table 1 depicts the work-family conflicts faced by women entrepreneurs in Punjab.

Table 1: Distribution of Women Entrepreneurs According to Work-Family Conflicts Faced by Them

Role	Always n (%)	Sometimes n (%)	Never n (%)
Wife	6 (2.9)	18(8.8)	180(88.3)
Mother	9(4.4)	22(10.8)	173(84.8)
Housewife	13(6.3)	25(12.3)	166(81.4)
All	5(2.4)	33(16.2)	166(81.4)

Source: Primary Data.

Note: Figure within parentheses show the percentage of total respondents.

Table 1 shows the percentage of studied women entrepreneurs facing work-life conflicts. 88.3 percent of women feel that their role of the wife is never conflicting with their role of an entrepreneur while 8.8 percent feels that they sometimes face role conflicts between their role of wife and their role of entrepreneur and 2.9 percent feels that they always face conflicts in managing wife's role with their entrepreneurial role. Almost similar response was observed with regard to their role of mother and their role of housewife. Overall, 81.4 percent reported never facing any work-family conflict, 16.2 percent sometimes faced work-family conflict and 2.4 percent always faced work-family conflict. Among the ones who always face conflict, the maximum is between their role of a housewife and their role of an entrepreneur. 6.4 percent feel that because of their business commitments, their children and house get neglected. But the majority of the women in Punjab do not experience the work-family conflict. This is because of the fact that women in Punjab, enjoy a great deal of extended family support as the maximum of them belong to joint families, married to businessmen and have full family support.

Studies in the past suggest a contrast to the above findings indicating that family support can sometimes hinder women entrepreneurs (Welsh et al., 2016). Cultural, economic, and technological differences mean that Indian women entrepreneurs may not face work-family conflicts to the same extent as their Western counterparts (Das, 1999). However, the entrepreneurial role inherently carries stress, particularly due to dual responsibilities (Pareek, 1994). Factors such as business losses, low demand, physical and mental fatigue, inadequate government support, and family-related issues like lack of cooperation and high expectations contribute significantly

to stress among women entrepreneurs. Table 2 details the percentage of women experiencing stress and the specific stressors they encounter.

Table 2: Distribution of Women Entrepreneurs According to Their Stress Level

	Variables	Frequency	Percent
Do you feel Stress	Yes	48	23.5
	No	156	76.5
	Total	204	100
Reasons for Stress	Business Loss	14	29.2
	Unbalanced Family and Business Life	12	25.0
	Insufficient Demand in the Market	22	45.8
	Non-Cooperation of Family Members	1	2.1
	Excessive Expectation of Family Members	7	14.6
	Stereo Environment	3	6.3
	Physical Fatigue	21	43.8
	Lack of Government Facilities	38	79.2
	Mental Fatigue	12	25.0
	Work Overload	18	37.5

Source: Primary Data.

The above table shows that only 23.5 percent of the respondents feel stress in managing their businesses. The major reasons reported for stress are lack of government facilities (79.2 percent), insufficient demand in the market (45.8 percent), physical fatigue (43.8 percent), work overload (37.5), business losses (29.2), mental fatigue (25 percent), unbalanced family and business life (25 percent), excessive expectations of family members (14.6 percent) and non-cooperation of family members (2.1 percent). It is further observed that the majority of women entrepreneurs are facing stress because of business-related issues and not because of personal factors. Maximum stress is faced due to lack of government facilities, insufficient demand in the market, physical fatigue, work overload, and business losses which are also inherent among male entrepreneurs too. Women-specific reasons like unbalanced family and business life, excessive expectations of family members and non-cooperation of family members are reported by very few of the respondents. This again strengthens the observation that women in Punjab enjoy full support

from their families. Pareek (1994) supported the results highlighting that the factors such as business losses, low demand, physical and mental fatigue, inadequate government support, and family-related issues like lack of cooperation and high expectations contribute significantly to stress among women entrepreneurs.

External Support System

Micro, Small, and Medium Enterprises (MSMEs) are increasingly recognised for their significant contributions to global economic growth. These enterprises play crucial roles in employment generation, resource utilisation, income creation, and fostering socioeconomic stability. In developing countries, MSMEs serve as incubators for entrepreneurship and managerial talent development. In India, policymakers have prioritised MSME development since independence, transitioning from protective measures to supportive policies. These include facilitating access to credit, technology upgrades, and improving infrastructure. While state governments bear primary responsibility for MSME promotion, the Government of India supplements these efforts with initiatives aimed at

fostering entrepreneurship and enhancing small business competitiveness.

A key objective of the study aimed to raise awareness among women entrepreneurs about available support systems, particularly those provided by the government. Through structured questions, the study sought to assess current awareness levels and stimulate further awareness among women entrepreneurs. This section aims at bridging the gap between the availability of policies and the utilisation of policies through suggested mediums of better awareness about the same. It aims at providing a panoramic view of the entrepreneurial support structure both on counts of availability and utilisation.

Sources of Guidance

To gauge the initiative taken, it was necessary to study the sources of guidance and information available to a woman entrepreneur from both informal and formal sources. This helped the research in finding the level of accessibility and penetration of formal sources. Table 3 gives the distribution of women entrepreneurs according to their sources of guidance.

Table 3: Distribution of Women Entrepreneurs According to Their Sources of Guidance

<i>Sources of Guidance</i>	<i>Always</i>	<i>Sometimes</i>	<i>Never</i>
Parents	33(16.2)	27(13.2)	144(70.6)
Husband	148(72.5)	17(8.3)	39(19.2)
Friends / Relatives	109(53.4)	19(9.3)	76(37.3)
DIC	15(7.4)	17(8.3)	172(84.3)
Banks	39(19.1)	58(28.4)	107(52.5)
Government Training Institutes	2(1)	11(5.4)	191(93.6)
MSME Training Institutes	2(1)	5(2.5)	197(96.6)
NGO's	6(2.9)	3(1.5)	195(95.6)
National Level Government Organisations like SIDC,	2(1)	0(0)	202(99)
State Level Government Organisations like PFC, PSIDC, DIC	4(2)	3(1.5)	197(96.5)

Source: Primary Data.

Note: Figure within parentheses show the percentage of total respondents.

The above table highlights that husbands are the major source of guidance for women in Punjab as 72.5 percent of the studied women entrepreneurs reported them to be their main source of guidance. 53.4 percent of the respondents also depend on their friends and relatives for guidance. To some extent, banks are approached

for handling problems. 19.1 percent of women reported banks to be their major source of guidance. Government institutions like DICs, government training institutions, MSME training institutions, NGOs, national-level government organisations like SIDC, state-level government organisations like PFC, PSIDC, etc. are

never or sometimes approached by women for guidance. To conclude, women for guidance rely more on their husbands, family members, and relatives than on external support agencies like banks and government institutions which remain more on paper than in action.

Relationship with External Institutions

Entrepreneurship aims to foster both individual growth and contribute to the economic and societal development of the community in which the entrepreneur operates. Ideally, this growth is mutual and reciprocal, facilitated by healthy interactions that promote the exchange of innovation and ideas, thereby maintaining a balanced ecosystem. When entities operate in isolation, the rate of their growth may not align with that of others in the ecosystem. Formal institutions play a crucial role in facilitating these interactions by providing platforms for collaboration and support. Table 4 provides a detailed breakdown of how women entrepreneurs engage with external institutions. It highlights the various types of relationships they maintain, emphasising the importance of these interactions in fostering entrepreneurial success and contributing to broader economic and social progress.

Table 4: Distribution of Women Entrepreneurs According to Their Relationships with External Institutions

<i>External Institutions</i>	<i>Always</i>	<i>Sometimes</i>	<i>Never</i>
Banks	112(54.9)	56(27.5)	36(17.6)
NGOs	3(1.5)	4(2)	197(96.5)
Public Organisations Fostering MSME Development	3(1.5)	15(7.4)	186(91.1)
Business Associations	13(6.4)	8(3.9)	183(89.7)
Vocational Schools	6(2.9)	0(0)	198(97.1)
Universities / Colleges	7(3.4)	2(1)	195(95.6)

Source: Primary Data.

Note: Figure within parentheses show the percentage of total respondents.

The above table highlights that the studied women entrepreneurs interact or deal only with banks as far as institutional relationships are concerned. 54.9 percent of the respondents reported interacting with banking institutions, whereas only 6.4 percent of the respondents interact with business associations. More than 90 percent of the respondents never maintain any relationship with NGOs, public organisations fostering MSME development, business associations, vocational schools or universities, and colleges. This figure highlights the level of isolation of women entrepreneurs and is keeping them bereft from the opportunities for growth and expansion.

Services Availed from Government and Non-Government Institutions

A number of agencies have been set up by the government to provide assistance and incentives to MSMEs. It is pertinent to mention here that the development of MSMEs is a state subject as per the constitution of our country but in view of the national importance of this sector, the Government of India has assumed the overall responsibility for planning and coordinating the development programmes. Assistance is provided to MSMEs by organisations operating both at the national and state level. National government agencies/ organisations promoting entrepreneurship in India are MSME-DO (earlier known as SIDO), MSME DIs, NSIC, National Entrepreneurial Development Institutes (NIESBUD, NISIET, EDI, IIE), MSME Tool Rooms (MSME-TRs), SIDBI, etc. State government agencies/ organisations promoting entrepreneurship in Punjab are District Industry Centres, PSIDC, PFC, PSIEC, Udyog Sahayak, SISI Ludhiana, etc. Responses were sought from the studied women on their awareness of national and state agencies which are providing support services to MSMEs. Table 5 gives the distribution of women entrepreneurs according to their awareness and usage of services provided by Government/Non-Government agencies.

Table 5: Distribution of Women Entrepreneurs According to Their Awareness and Usage of Services Provided by Government/Non-Government Agencies

<i>Agencies</i>	<i>Unaware</i>	<i>Aware</i>	<i>Used</i>
MSME Institute Ludhiana	159(77.9)	43(21.1)	2(1)
SISI Ludhiana	190(93.1)	13(6.4)	1(0.5)
Private Banks	99(48.5)	79(38.8)	26(12.7)
Public Banks	96(47.1)	77(37.7)	31(15.2)
NITCON	193(94.6)	11(5.4)	0(0)
PFC	189(92.6)	13(6.4)	2(1)
PSIDC	184(90.2)	19(9.3)	1(0.5)
PSIEC	188(92.2)	16(7.8)	0(0)
National Small Industries Corporation Ltd. (NSIC)	179(87.7)	22(10.8)	3(1.5)
SIDBI	188(92.2)	13(6.4)	3(1.5)
Small Industries Service Institutes (SISIs)	192(94.1)	12(5.9)	0(0)
SIDO	196(96.1)	8(3.9)	0(0)
Science and Technology Entrepreneurship Parks (STEPs)	193(94.6)	11(5.4)	0(0)
National Institute for Entrepreneurship and Small Business Development (NIESBUD)	192(94.1)	12(5.9)	0(0)
National Institute for Small Industry Extension and Training (NISIET)	193(94.6)	11(5.4)	0(0)
Institutes of Entrepreneurship Development (IEDs)	194(95.1)	10(4.9)	0(0)
Centres for Entrepreneurship Development (CEDs)	194(95.1)	10(4.9)	0(0)
Entrepreneurship Development Institute of India (EDI), Ahmedabad	196(96.1)	8(3.9)	0(0)
Indian Institute of Entrepreneurship (IIE), Guwahati	159(77.9)	43(21.1)	2(1)

Source: Primary Data.

Note: Figure within parentheses show the percentage of total respondents.

The above table highlights that 43 of the studied women are aware of services provided by MSME institute Ludhiana but only one of the respondents has availed it. Maximum financial services are availed from private and public banks. Only 3 respondents have availed services from SIDBI; 3 from NSIC, and 2 from IIE, Guwahati. More than 90 percent of the respondents are unaware of the government agencies accountable for entrepreneurial development. These findings are consistent with the findings of Saini and Bhatia (1996) and Shiva (2014). The government agencies need to reach out and create awareness about their existence by starting contact programmes with potential and existing women entrepreneurs.

Government Schemes for MSME Development

There is a plethora of programmes envisaged by the central government to promote entrepreneurship in MSMEs. Most of these schemes can be availed by both males and females but there are several schemes, wherein females are provided extra benefits, concessions, or assistance. Ministry of MSME has taken a number of initiatives for encouraging the expansion of micro, small and medium enterprises. The main focus of the scheme or programmes is to provide easy availability of credit, technological upgradation, quality enhancement, and marketing assistance. Responses were sought from the studied women on their awareness of government schemes for promoting and

aiding industry in the MSME sector. Table 6 gives the distribution of women entrepreneurs according to their

awareness and usage of the schemes initiated by the government for MSME development.

Table 6: Distribution of Women Entrepreneurs According to Their Awareness and Usage of the Schemes Initiated by the Government for MSME Development

<i>Schemes</i>	<i>Unaware</i>	<i>Aware</i>	<i>Used</i>
PGEGP	195(95.6)	9(4.4)	0(0)
National Manufacturing Competitiveness Programme	164(80.4)	34(16.7)	6(2.9)
ASPIRE	197(96.6)	7(3.4)	0(0)
Scheme of Funds for Regeneration of Traditional Institutes (SFURTI)	196(96.1)	8(3.9)	0(0)
Performance Credit Rating Schemes	196(96.1)	8(3.9)	0(0)
Marketing Assistance Schemes	195(95.6)	9(4.4)	0(0)
Credit Linked Capital Subsidy Schemes (CLCSS)	193(94.6)	7(3.4)	4(2)
Coir Udyami Yojana (CUY)/Coir Vikas Yojana (CVY)/Mahila Coir Yojana (MUY)	193(94.6)	11(5.4)	0(0)
Credit Guarantee Fund Schemes Assist MSEs (CGTMSE)	198(97.1)	6(2.9)	0(0)
Micro and Small Enterprise Cluster Development Programmes (MSE-CDP)	195(95.6)	8(3.9)	1(0.5)
Tool Rooms	196(96.1)	8(3.9)	0(0)
International Cooperation's	195(95.6)	9(4.4)	0(0)
Trade Related Entrepreneurship Assistance and Development (TREAD)	197(96.6)	7(3.4)	0(0)
Mahila Udyam Nidhi Schemes (PFC)	197(96.6)	7(3.4)	0(0)
Support to Employment Programme for Women (STEP)	195(95.6)	9(4.4)	0(0)
Rashtriya Mahila Kosh (National Credit Fund)	195(95.6)	9(4.4)	0(0)
Mahila Vikas Nidhi (MVN)	198(97.1)	6(2.9)	0(0)

Source: Primary Data.

Note: Figure within parentheses show the percentage of total respondents.

Table 6 highlights that more than 95 percent of the studied women entrepreneurs are unaware of the government schemes launched for women's entrepreneurial development. 16.7 percent of the respondents were aware of the National Manufacturing Competitiveness Programme. Less than 5 percent of the studied women are aware of the schemes like PGEGP, ASPIRE, Scheme of funds for regeneration of traditional institutes (SFURTI), Performance credit rating schemes, Marketing Assistance Schemes, Credit Linked Capital Subsidy Schemes (CLCSS), Coir Udyami Yojana (CUY)/Coir Vikas Yojana (CVY)/Mahila Coir Yojana (MUY), Credit Guarantee fund Schemes assist MSEs (CGTMSE), Micro & Small Enterprise Cluster Development Programmes (MSE-CDP), Tool Rooms, International Corporations, Trade-Related Entrepreneurship Assistance & Development (TREAD), Mahila Udyam Nidhi Schemes (PFC), Support to employment programmes for women (STEP), Rashtriya Mahila Kosh (National Credit Fund) and Mahila Vikas Nidhi (MVN). None of the studied women entrepreneurs have used these schemes. It is sadly stated that these schemes are not appropriately advertised and lack proper implementation to reach the targeted individual. During the green revolution TV programmes like "Krishi Darshan" on national TV and "Mera Pind Mera Khet" on

state broadcast created awareness among rural and urban agriculturists on modern and better ways of farming. Unfortunately, this has been lost in the industrial progress of the country where new techniques and incentives are lost due to unawareness. These findings are consistent with those of Saini and Bhatia (1996) and Shiva (2014), who also reported a significant lack of awareness among entrepreneurs regarding available governmental support.

Government Assistance Availed

Government, from time to time has been providing assistance to MSMEs. The package of assistance includes the supply of essential inputs like raw materials, credit on concessional terms, machinery on hire purchase, provision of technical assistance, marketing management, and information services. The respondents were asked as to whether they have availed any assistance from the government in the form of training for entrepreneurial development, financial, or marketing assistance, quality improvement, collaborations, recruitments or participation in exhibitions. Table 7 gives the distribution of women entrepreneurs according to assistance availed by them from government agencies.

Table 7: Distribution of Women Entrepreneurs according to Assistance Availed by Them from Government Agencies

<i>Assistance</i>	<i>Always</i>	<i>Sometimes</i>	<i>Never</i>
Training for Entrepreneurship Development	2(1)	14(6.8)	188(92.2)
Financial Assistance	14(6.9)	64(31.4)	126(61.7)
Marketing Assistance	4(2)	8(3.9)	192(94.1)
Quality Improvements	4(2)	4(2)	196(96)
Collaborations	2(1)	5(2.5)	197(96.5)
Recruitments	2(1)	7(3.4)	195(95.6)
Participation in Exhibitions	8(3.9)	7(3.5)	189(92.6)

Source: Primary Data.

Note: Figure within parentheses show the percentage of total respondents.

The above table highlights that only 14 of 204 studied women have taken financial assistance from government agencies and 8 took assistance from these agencies for participating in exhibitions. Almost 95 percent of the women never took any assistance from the government with respect to training, marketing, quality improvement, collaborations, and recruitment.

Perception of Women Entrepreneurs Towards Government Support

The government to fulfill its duty towards social and economic development launches various schemes to

promote new ventures. Some of these incentive policies particularly aim at providing opportunities to upcoming and existing women entrepreneurs. These policies, plans, and schemes are multidimensional and multilevel programmes aimed at reaching all levels of women entrepreneurs. The questionnaire circulated had a part dedicated to gauge the perception of women entrepreneurs towards these aspects of the government policies. Table 8 gives the distribution of women entrepreneurs according to their perception towards government support.

Table 8: Distribution of Women Entrepreneurs according to Their Perception Towards Government Support

<i>Government Support to Women Entrepreneurs</i>	<i>Good</i>	<i>Average</i>	<i>Bad</i>	<i>Can't say</i>
Relaxed Government Policies for Women	19(9.3)	66(32.4)	17(8.3)	102(50)
Simple Procedures for Licenses/Registrations	5(2.6)	50(24.6)	24(11.9)	124(60.9)
Subsidised Financial Assistance	9(4.4)	63(30.9)	18(8.8)	114(55.9)
Collateral Free Credit Facilities	6(2.9)	46(22.5)	21(10.3)	131(64.3)
Allotment of Lands/Plots for Setting Business	6(2.9)	41(20.1)	23(11.3)	134(65.7)
Reservations for Women in Project Allocations	9(4.4)	51(25)	20(9.8)	124(60.8)
Availability of Machinery on Hire Purchase by Government-Sponsored Institutes	5(2.5)	28(13.7)	28(13.7)	143(70.1)
Display/Exhibitions/Centres for Women Entrepreneurs for Enhancing Sales	7(3.4)	29(14.2)	27(13.2)	141(69.2)
Entrepreneurial Development Programmes	6(2.9)	42(20.6)	19(9.3)	137(67.2)
Management Development Programmes	5(2.5)	31(15.2)	21(10.2)	147(72.1)
Creation of Physical Infrastructure (Telecommunication, Raw Materials, Storage, Marketing Outlets, etc.)	6(2.9)	32(15.7)	27(13.2)	139(68.2)
Handling of Problems by Women Entrepreneur's Guidance Cell	8(3.9)	38(18.6)	25(12.3)	133(65.2)

Source: Primary Data.

Note: Figure within parentheses show the percentage of total respondents.

According to the above table, 60 percent of the respondents did not want to comment on any of the parameters of the government-aided support system for industrial promotion. Similar observations were reported by Saini & Bhatia (1996) in their study, indicating a consistent reluctance among participants to engage with or evaluate government support mechanisms. As far as relaxed government policies are concerned, 9.3 percent perceived it to be good, 32.4 percent viewed it to be average, and 8.3 percent considered it to be bad. 2.6 percent, 24.6 percent, and 11.9 percent viewed simplicity in procedures for licenses/registration to be good, average, and bad respectively. Only 9 of the respondents (4.4 percent) consider subsidised financial assistance to be good whereas 30.9 percent and 8.8 percent consider it to be average and bad respectively. Around 20 percent of the respondents gave average rate to collateral-free credit facilities, allotment of lands/plots for setting business, reservations for women in project allocations, availability of machinery on hire purchase by government-sponsored institutes, display/exhibitions centres for women entrepreneurs for enhancing sales, entrepreneurial development programmes, management development programmes, creation of physical infrastructure (telecommunication, raw materials, storage, marketing outlets etc.) and handling of problems by women entrepreneur's guidance cell. Less than 5 percent rated these facilities to be good and around 10 percent have a negative option on services provided by the government for the development of women entrepreneurship in the state.

This element was crucial to the research as it was needed to ascertain the role of government policies in the promotion of entrepreneurship among women. This questionnaire when answered revealed that the government machinery is unable to bring into practice what it proposes and plans. Due to low media coverage or advertising of subsidies, incentives, loans, etc. available as government support, the majority of the studied women entrepreneurs do not count on or utilise the plans of the government. These endeavours majorly remain as planning and projecting exercise but rarely achieved the level of implementation stage. This leads to a poor perception of available government support.

Suggestions for Entrepreneurial Development

Problems highlighted if are not supported with counter suggestions of eradication are incomplete and inconsequential. No policies can be made without the people who have to manage the available resources and cannot succeed if the available resources do not reach the target audience. This research aims at bridging the gap between the plans and their end-users. It aims at highlighting the needs of the women entrepreneurs in order to utilise the extensive promotional plans formulated by the government. Table 9 gives the distribution of women entrepreneurs according to their suggestions for entrepreneurial development.

Table 9: Distribution of Women Entrepreneurs according to Their Suggestions for Entrepreneurial Development

<i>Suggestions</i>	<i>Frequency</i>	<i>Percentage</i>
More EDPs	114	55.9
More Functioning ED Cell	60	29.4
More Collaborations	86	42.2
More Interactions	94	46.1
Specialised ED Training	74	36.3
More Counselling	100	49
Improved Physical Infrastructure	72	35.3
More Motivational Talks	110	53.9
Better Credit Facilities	95	46.6
Arrange more exhibits	100	49

Source: Primary Data.

Note: Figure within parentheses show the percentage of total respondents.

Table 9 highlights the suggestions for the government given by the studied women entrepreneurs for better entrepreneurial growth in the state. 55.9 percent of the women entrepreneurs suggested that more entrepreneurial development programmes should be arranged. 53.9 percent suggested more motivational talks to be organised and 49 percent were in favour of arrangements for more exhibitions by the state government. 46.6 percent voted for better credit facilities to be provided for women so that finance can be easily arranged by them. State government should make efforts for more collaborations and interactions with the potential and present women in business as suggested by more than 40 percent of the respondents. 49 percent of women in business suggested more counselling sessions to be organised by the state government so that can be better apprised of the policies and programmes initiated by the government for their benefits. More than 35 percent suggested improvements in physical infrastructure and provisions for specialised training for entrepreneurial development. 29.4 percent suggested more and better functioning of entrepreneurial development cells. These results coincide with those reported by Prasad (1998), who also emphasised the need for increased support and development opportunities for women in entrepreneurship.

Would you like help with anything else related to this topic? These suggestions can be summed up in the collective need expressed by women entrepreneurs for a platform of communication and interaction. This can be easily achieved by the government by holding exhibitions and fairs at subsidised rates which gives the women entrepreneurs a platform to sell their goods and services and also provide an interactive platform. Each such exhibition should have representatives from government industrial agencies to answer the queries regarding the promotional incentives available. District level awareness and training programmes should be held to create participation and promote entrepreneurial instinct.

Conclusion

The analysis of the support system for women entrepreneurs in Punjab's MSME sector reveals that their entrepreneurial talent has largely developed through the social fabric of Punjab, particularly with strong family support, rather than assistance from external agencies. Most women entrepreneurs benefit significantly from

extended family support, relying more on their husbands, family members, and relatives for professional guidance than on external support agencies like banks and government institutions, which often exist more in theory than in practice. Only a small percentage (10%) of women entrepreneurs are aware of any government programmes, schemes, or policies aimed at their development. None of the women studied have participated in any Entrepreneurship Development Programme (EDP) initiated by MSME Development Centres in the state. The general perception among these women is that government support remains largely ineffective, with proposed plans and policies rarely being implemented. Due to low media coverage and inadequate advertising of available subsidies, incentives, and loans, most women entrepreneurs do not rely on or utilise government schemes. This lack of implementation and awareness has led to a poor perception of government support among women entrepreneurs. The support provided has not been satisfactory according to the women studied. To foster the exponential growth of women entrepreneurs, both state and central governments need to make greater efforts to reach out and provide the necessary facilities and support.

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ANNEXURE

Questionnaire

A. Entrepreneur's Profile

1. Religion: Hindu Sikh Muslim Christian Jain Buddhist Others

2. Category: General SC ST OBC

3. Age:

Age	Below 20	20-30	31-40	41-50	51-60	Above 60
Present						
When Business was started						

4. Marital Status:

Marital Status	Single	Married	Divorced	Widowed
Present				
When Business was started				

5. Number of Children & Their Age:

• Number of Children: One Two Three Four None

• Age of Children:

Children's Age	None	0-5 years	6-10 years	11-15 years	16-20 years	Above 20
Present						
When Business was started						

6. Experience: Yes No

Experience		Past Experience		Present Experience
		As an Entrepreneur	As an Employee	Present Business
Experience	Yes / No			-
Number of Years	1,2,3,4, above 5			
Type of Business	Same / Different			-
Level	Top / senior / middle / junior			-
Scale of Business	Micro / Small/ Medium			
Type of Operation	Manufacturing /Trading / Service			

7. Education Qualification:

Up to 10 10+2 Graduate Postgraduate Doctorate Diploma Holder

8. Vocational Training in:

Management Computer Application Others None

9. Family Background:

a. (i) Was anybody in your family or close friend of yours running an independent business before you?

Yes No If Yes please specify:

- Relation:

Father Mother Brother Sister Aunt Uncle Grandparents Friends
 Husband Children

- Scale of Business: Micro Small Medium

- Type of Business: Manufacturing Trading Services

(ii) Are they still running the business?

Yes No If No

Why? _____

b. (i) Did you take help from your family members or friends for setting up the business?

Yes No If Yes, Specify the relation

(ii) Are you managing the enterprise on your own?

Yes No If No

- Who among the following are helping you?

Father Mother Brother Sister Aunt Uncle Grandparents
 Friends Husband Children

c. Type of Family: Joint Family Nuclear Family

d. Details of Family Members

Member	Qualification	Profession (Business / Non-Business/Others)	Involved in your business (Yes/No)
Father			
Mother			
Brother			
Sister			
Husband			
Son			
Daughter			

10. a. How many hours do you work in your business in a day?

2-4 hours 4-8 hours 8 and above

b. Are you working: Full time Part time

c. Family Income: Less than 15,000 15,000-30,000 31,000-50,000 above 50,000

d. Apart from this business what are your other sources of income _____

11. Which role of yours is in conflict with your role of an entrepreneur?

Roles	Always	Sometimes	Never
Wife			
Mother			
Housewife			
All			

12. Do you feel stress due to business and family life?

Yes No

if Yes, please mark the factors: (You can pick multiple options)

Business Loss		Unbalanced family & business life	
Insufficient demand in the market		Non-cooperation from family members	
Excessive expectations of family members		Stereotype Environment	
Physical Fatigue		Lack of government facilities	
Mental Fatigue		Over load of work	

B. Business Profile

- Year of Registration:
- Area of Operation: Urban Rural
- Initial Investment made:
- Annual Turnover:
- Type of Industry:
- Type of Enterprise: Micro Small Medium
- Nature of Activity: Manufacturing Trading Services
- Number of Products: One Two Three Four
- Nature of Operation: Perennial Seasonal Causal
- Was the business: Started by you Inherited by you Purchased from someone
- Form of Organisation: Proprietorship Partnership Private Company
Public Ltd Co.
- If Partnership / Company:
 - How many total Partners (excluding you) are there? _____
 - Are they your family members? Yes No if Yes,

Please specify relationship:

 Father Mother Brother Sister Aunt Uncle Grandparents
 Friends Husband Children
- Apart from services provided by external institutions, which of the following organisations does your business maintain relationships with?

External Institutions	Always	Sometimes	Never
Banks			
NGOs			
Public Organisations fostering MSME development			
Business Associations			

Vocational Schools			
Universities / Colleges			

C. Additional Support

1. Which is the major source of guidance for you, for running the business?

	Always	Sometimes	Never
Parents			
Husband			
Friends / Relatives			
DIC			
Banks			
Government Training institutes			
MSME Training Institutes			
NGO's			
National level government organisations like SIDC,			
State level government organisations like PFC, PSIDC, DIC			

2. Are you aware / used services of Government / Non-Government agencies mentioned below?

Agencies	Unaware	Aware	Used
MSME Institute, Ludhiana			
SISI Ludhiana,			
Private Banks			
Public Banks			
NITCON			
PFC			
PSIDC			
PSIEC			
National Small Industries Corporation Ltd. (NSIC)			
SIDBI			
Small Industries Service Institutions (SISIs)			
SIDO			
Science & Technology Entrepreneurship Parks (STEPS)			
National institute for Entrepreneurship and Small Business Development (NIES-BUD)			
National Institute for Small Industry Extension & Training (NISJET)			
Institutes of Entrepreneurship Development (IEDs)			
Centre's for Entrepreneurship Development (CEDs)			
Entrepreneurship Development Institute of India (EDI), Ahmedabad			
Indian Institute of Entrepreneurship (IIE), Guwahati			

3. Are you aware / used any of the schemes initiated by government for MSME development?

Schemes	Unaware	Aware	Used
PGEGP			
National Manufacturing Competitiveness programme			
ASPIRE			

Scheme of funds for regeneration of traditional institutes (SFURTI)			
Performance credit rating schemes			
Marketing Assistance Schemes			
Credit Linked Capital Subsidy Schemes (CLCSS)			
Coir Udyami Yojana (CUY) / Coir Vikas Yojana (CVY) / Mahila Coir Yojana (MUY)			
Credit Guarantee fund Schemes assist MSEs (CGTMSE)			
Micro & Small Enterprise Cluster Development Programmes (MSE-CDP)			
Tool Rooms			
International Corporations			
Trade Related Entrepreneurship Assistance & Development (TREAD)			
Mahila Udyam Nidhi Schemes (PFC)			
Support to employment program for women STEP			
Rashtriya Mahila Kosh (National Credit Fund)			
Mahila Vikas Nidhi (MVN)			

4. If yes, what kind of assistance have you availed:

Assistance Availed	Always	Sometimes	Never
Training for entrepreneurship development			
Financial assistance			
Marketing assistance			
Quality improvements			
Collaborations			
Recruitments			
Participation in exhibitions			
Participation in EDP			

5. How would you rate the government support provided to women entrepreneurs in the form of:

	Good	Average	Bad	Can't say
Relaxed Government Policies for women				
Simple procedures for licenses / registrations				
Subsidised financial assistance				
Collateral free credit facilities				
Allotment of lands /plots for setting business				
Reservations for women in project allocations				
Availability of machinery on hire purchase by government sponsored institutes				
Display/Exhibitions centers for women entrepreneurs for enhancing sales				
Entrepreneurial Development Programmes				
Management Development Programmes				
Creation of physical infrastructure (telecommunication, raw materials, storage, marketing outlets etc.)				
Problems handled by Women Entrepreneur's Guidance Cell				

6. What according to you should government focus on for better development of women entrepreneurs in MSME Sector? (You can pick multiple options)

Arrange more EDP Programmes	Create more functioning ED Cells	
More collaborations with entrepreneur development support agencies DIC, SISI etc.	Arrange more interactions with entrepreneurs in the form of conferences/workshops	
Give Specialised ED training	Provide more counseling/ mentoring	
Provide improved physical infrastructure	Arrange more motivational talks	
Provide better credit facilities	Arrange More Exhibitions/ sales outlet	