

Rural Women Empowerment through Entrepreneurship

Volume II



Editors

**Dr.M.V.Sathiyabama
Dr.R.Vidwakalyani
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© **Dr. M.V. Sathiyabama**
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PREFACE

Women entrepreneurship has been recognized as an important source of economic growth. Generally women sharing common social values and responsibilities with their counterparts in their day to day lives. They create new jobs for themselves and others and also provide society with different solutions to management, organization and business problems. However, they still represent a minority of all entrepreneurs.

This is important to understand women empowerment and the factors involved in the women entrepreneurship in economic development. Women-entrepreneurs have been making a considerable impact in all most all the segments of the economy. They often face gender-based barriers to starting and growing their businesses, like discriminatory property, matrimonial and inheritance laws and/or cultural practices; lack of access to formal finance mechanisms; limited mobility and access to information and networks, etc.

This book is the outcome of the papers presented in the Two Day National Level Seminar on "Rural Women Empowerment through Entrepreneurship" Sponsored by Indian Council of Social Science Research, New Delhi held on 19&20th January 2023 Organised by the Department of Commerce (E-Commerce), Nallamuthu Gounder Mahalingam College, Pollachi . This book comprises of a spectrum of various topics presented in the seminar. Various authors have delivered credible and thoughtful chapters Promotion of women entrepreneurship in the country by empowering them through Funding institutions for rural women empowerment. Academicians from various parts of the country highlighted Successful women entrepreneurs and their efforts

The potential beneficiaries are beyond academicians, students, women entrepreneurs and also policy makers across the nation. Rural Women should be given awareness about various opportunities, training programmes, government support and assistance to start-up their own business. With all those proper guidance, we cannot stop women from coming out with flying colours in the business world.

We express our gratitude to the Indian Council of Social Science Research (ICSSR) for their Sponsorship to organize the national level seminar. We also thank the authors who wholeheartedly contributed chapters to the book.

Editors

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CHALLENGES FACED BY WOMEN ENTREPRENEURS

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Abstract

The research paper aims at exploring the challenges faced by women Entrepreneurs in Pollachi Taluk. Data for study have been collected from 84 women entrepreneurs through interview schedule by adopting convenience sampling method. Simple Percentage, Weighted Average Ranking and Chi-Square test has been used to analyze the data. The study reveals that most of the women entrepreneurs belong to the age group of 31-40 years residing in rural who are graduates. It is observed that problem in raising capital is ranked first by women entrepreneurs followed by lack of family support, increased competition, non-unity among SHG members, lack of training, lack of education and problem in marketing. It is also found that Area of Residence, Marital Status, Type of Family, Monthly Income and Family Income have significant association with level of problems faced by women entrepreneurs.

Keywords: *Challenges – Women – Entrepreneurs.*

Introduction

Women Entrepreneurship is a person who accepts challenging role to meet her personal needs and become economically independent. The hidden entrepreneurial potentials of women have gradually been changing with growing sensitivity to the role and economic status in the society. The number of women undertaking entrepreneurship is mounting each year. In India most of the housewives want to start their own business but there is so many challenges faced by them. Sheweta Gaur et al (2018) found that there are several challenges faced by women entrepreneurs they are balance between family and career, socio-cultural barriers, male dominated society, low level of education, lack of technical knowledge, lack of marketing and entrepreneurial skills and lack of self-confidence. Women Entrepreneurs are not encouraged while comparing to men. So, in this study an attempt has been made to examine the level of problems faced by women entrepreneurs.

Review of Related Literature

Sathya Devi and Fasia (2016) in their article entitled “A study on problems faced by women entrepreneurs in Pattambi block Panchayath, Palakkad District” to identify different problem areas faced by women entrepreneurs. Data have been collected from 59 women entrepreneurs by issuing questionnaire. Simple percentage has been used to analyse the data. The result of the study reveals that women entrepreneurs are facing many problems of which lack of finance and lack of working space are the most frequent problems.

Mary Lubinda, NsamaMusawa and Blessing Mataka (2018) in their research captioned “Investigating the challenges facing women entrepreneurs in Kabwe” to know the challenges faced by women entrepreneurs in Kabwe. Data have been collected from 50 women entrepreneurs by issuing self-administered questionnaire. Qualitative method has been used to collect the data. The data has been analysed using simple percentage. The findings of the study reveals that major challenges women entrepreneurs faced in Kabwe and it shows difficult to access capital is the greatest challenge faced by most respondents followed by difficult to accessing policy makers, difficult to access training and discrimination in accessing resources as the least challenging.

Statement of the Problem

Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation. Women entrepreneurs have been making a major impact in all segments of economy. Women in India are ready to take the burden of work in home as well as the work place. India has great entrepreneurial potential. Even though there are many achievement among women entrepreneurs but still they are facing so many problems in moving forward. **Neenu Venugopal and Somasundaram (2019)** observe that majority of women entrepreneurs are facing problem in finance, lack of education, stiff competition, family responsibilities, male-dominated society and limited mobility. **Gomathi and Priyadeepa (2018)** found that challenges for women entrepreneurs are not being taken seriously, wearing too many hats, letting fear stand in the way, not being able to ‘Toot your Own Horn’ and wanting to please everyone and also it is observed that majority of them faced with many problems like family restriction, problem of finance, role conflict, lack of education, unfavourable environment, lack of persistent nature, lack of mental strength and stiff competition. In this backdrop, it is necessary to know the challenges faced by women entrepreneurs. To find solution for the said questions, the following objective has been framed and tested.

Objectives of the Study

- To know the socio-economic profile of women entrepreneurs.
- To identify the problems faced by women entrepreneurs.
- To ascertain the variables that associate with level of problems faced by women entrepreneurs.

Research Methodology

The study is based on primary data collected through interview schedule. It contains questions relating to the socio-economic profile, problems faced by women entrepreneurs. A sample of 84 women entrepreneurs residing in Pollachi Taluk has been selected by adopting convenience sampling method. Simple Percentage, Weighted Average Ranking Method and Chi-Square test have been used to analyse the data.

Findings

The findings of the study are divided into three sections namely, Socio-economic profile, problems faced and variables associated with level of problems faced by women entrepreneurs.

(i) Socio-Economic Profile of Women Entrepreneurs

Socio-economic profile of women entrepreneurs like age, marital status, educational qualification, type of family, monthly income and family income, size of business are showed in the following table.

Table-1: Socio-Economic Profile of Women Entrepreneurs

Variables	Number of Respondents (N=84)	Percentage (%)
Age(Years)		
Up to 30	8	9.53
31-40	40	47.62
41-50	29	34.52
Above 50	7	8.33
Area of Residence		
Urban	18	21.43
Semi-urban	32	38.09
Rural	34	40.48
Marital Status		
Married	68	80.95

Variables	Number of Respondents (N=84)	Percentage (%)
Unmarried	16	19.05
Educational Qualification		
Uneducated	3	3.57
Below 10 th Std	6	7.14
SSLC	11	13.10
HSC	17	20.24
Graduate	28	33.33
Post Graduate	11	13.10
Others	8	9.52
Type of Family		
Joint	43	51.19
Nuclear	41	48.81
Monthly Income (Self)		
Up to Rs.15000	24	28.57
Rs.15001-30000	37	44.05
Above Rs. 30000	23	27.38
Family Income (per month)		
Up to Rs.25000	16	19.05
Rs.25001-50000	36	42.86
Above Rs.50000	32	38.09

- Most of the women entrepreneurs, 40 (47.62%) belong to the age group 31-40 years.
- Most of the women entrepreneurs, 34 (40.48%) are residing in rural area.
- Majority of the women entrepreneurs, 68(80.95%) are married.
- Most of the women entrepreneurs, 28(33.33%) are graduate.
- Majority of the women, 43 (51.19%) belong to joint family.
- Most of 37 (44.05%) women entrepreneurs monthly income is between Rs.15,001 and Rs.30,000.
- Most of 36 (42.86%) women entrepreneurs family income is between Rs.25,001 and Rs.50,000.

(ii) Problems Faced by Women Entrepreneurs

Weighted average ranking has been applied to identify the problems faced by women entrepreneurs.

Table-2: Problems Faced by Women Entrepreneurs-Weighted Average Ranking

Problems	RANK
Problem in Raising Capital	I
Lack of Training	V
Non-Unity among SHG Members	IV
Lack of Family Support	II
Problems in Marketing	VII
Lack of Education	VI
Increased Competition	III

It is observed that problem in raising capital is ranked first by women entrepreneurs followed by lack of family support, increased competition, non-unity among SHG members, lack of training, lack of education and problem in marketing.

(iii) Variables Associated with Problems Faced by Women Entrepreneurs

In order to find out the association between the selected variables namely age, area of residence, marital status, educational qualification, type of family, monthly income and family income and level of problem faced by women entrepreneurs. Chi-square test has been made use of. Level of significance is five percent.

Table-3: Variables Associated with Problems Faced by Women Entrepreneurs

Variables	Calculated Chi-Square Value	D.f	Table Value @ 5% Level
Age	11.802	6	12.592
Area of residence	9.973*	4	9.488
Marital Status	6.178*	2	5.991
Educational Qualification	20.348	12	21.026
Type of Family	7.879*	2	5.991
Monthly Income	9.593*	4	9.488
Family Income	11.826*	4	9.488

The above discloses that out of seven variables selected, five factors namely area of residence, marital status, type of family, monthly income, and family income are found to be significant with the level of problem faced by women entrepreneurs at five percent level.

Suggestions

- Government and financial institutions may provide assistance and support for women entrepreneurs to raise finance.
- Awareness programmes may be conducted by government and successful entrepreneurs may be roped as mentors that would be convenient for young women entrepreneur to get advice and guidance in better way.
- The training programmes may be provided to increase management skills.
- Marketing can be improved by using promotions through social media like whatapp, facebook, instagram, linkedin etc

Conclusion

It is found that Area of Residence, Marital Status, Type of family, Monthly Income and Family Income significantly associated with the level of problem faced by women entrepreneurs. Women entrepreneur can lead to a tremendous social change. Now a day's more and more women are becoming innovators and entrepreneurs. Government may provide women entrepreneurs with incentives and assistance to meet their need. Training and awareness can be provided by government to increase skill. Still some actions by government are needed for developing women entrepreneurs especially women entrepreneurs in rural area.

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