

# Problems Faced By Rural Women Entrepreneurs In Madurai District

**P. DHANALAKSHMI**  
Lecturer in Commerce,  
Government Polytechnic College for Women,  
Madurai, Tamil Nadu, India

## Abstract

Rural women entrepreneurship has a great hit on a media point. 37% of women owned enterprises have represented globally. The Recent global entrepreneurship monitor found that 126 million rural women are running a business, and 98 million established firms are over more than three and half years. The Indian women have made a predominant place by themselves in the male dominated society, where women were treated to be within four walls of house doing only household work. Women have reached the corporate world by not only by job seeker but also as job giver. Women entrepreneurship has given a huge momentum in the last three decades. This has given involvement to the economic growth in the country.

The core aim of this study is to identify the various problems faced by rural women entrepreneurs in Madurai District of Tamil Nadu. The research work is based on both the primary and secondary sources and the primary data has been collected through interview schedule method and the secondary source has gathered from books, journals, magazines, MSME reports, District Industry Commerce and newspapers. The researcher has selected the sample size of 250 rural women entrepreneurs in Madurai District on the basis of convenience sampling method. The present study may end that the rural women entrepreneurs are encountered both social and economic or financial problems like constraints with social relation, lack of self-confidence, lack of self-decision making, lack of social recognition, insufficient loan facilities, inadequate subsidy facilities, lack of tax relief. This study can be concluded that social constraints are high then the economic constraints in the study area of Madurai District of Tamil Nadu.

**Keywords:** Women, Entrepreneur, Social Constraints and Economical Constraints.

## Introduction

Women, in traditional societies, were confined to the four walls of houses doing all the household works including taking care of the children and are treated as property of men. But in the modern society the concept and status of women has been changed substantially. Modern age has lifted the veil of ignorance and created more awareness of their rights and privileges. They are growing and blossoming as successful persons in their own right. Slowly and subtly changes are creeping in. Women have come out of the four walls to participate in all sorts of activities. However, women of the middle and lower class are not too eager to alter

their role in fear of social backlash and so on. The awareness is more visible among upper class families in urban cities

Albeit entrepreneurship amongst women has been a recent concern, they have proved that they are no less than men in efficiency, hard work or intelligence. They are treated equally in teaching jobs, IT firms, hospitals and administrative jobs, military and defense fields, law, science, medicines and even aeronautics and space exploration. Now they have jumped into industrial activities and run their enterprises successfully. They are emerging as potential entrepreneurs. They have been making significant impact in all segments of the economy. Indian women also do have vast entrepreneurial talent which could be harnessed to join in the race for development.

. National development programmes can be implemented through women entrepreneurs since they utilize scarce resources effectively. Encouragement of women entrepreneurs will promote a healthy, balanced economic growth in urban and rural areas. The development of women entrepreneurs leads to easy availability of products at comparatively less cost, thereby increasing the purchasing power of the consumers. The taxable capacity of the people will increase as a result of the increase in the purchasing power of the people engaged in self employment. They also play a key role in the development of export trade, and it aids in attracting savings into productive channels. The women entrepreneurs have adaptability to rural and semi- urban areas where the infrastructure may not be fully developed.

## Review of Literature

**Manipal (2004)** in his article “Social Development of Rural Women in India” discusses the social development status of women particularly in terms of their general health and nutrition, sex ratio, education and physical quality because the aspects of their development and capacity building are reproductive actors in Indian society and economy.

**Sharma, Dua & Hatwal (2012)** examined the impact on women empowerment through micro entrepreneurship development and SHGs. They argued that micro finance play a vital role in the success of SHGs. Thus, from the above review of literature it is evident that quite a number of studies have already been undertaken on women empowerment and related issues. The present study in this respect is an attempt to highlight the role of SHGs and micro enterprises in empowering women

**Stalin (2017)** in his study explain the women, in traditional societies, were confined to the four walls of houses doing all the household works including taking care of the children and are treated as property of men. Modern age has lifted the veil of ignorance and created more awareness of their rights and privileges. They are growing and blossoming as successful persons in their own right. Slowly and subtly changes are creeping in.

## Objectives of the Study

1. To identify the background details of rural women entrepreneurs in Madurai District.
2. To know the socio-economic problems faced by rural women entrepreneurs in the study area.

## Methodology and Research Design

This study is purely of empirical in nature and based on both primary and secondary data. The secondary data has collected from the books, journals, and publications of MSME report, DIC, magazines, Women Empowerment Submit and other official report. For the purpose of collecting primary data with regard to the background profiles and socio-economic constraints faced by rural women entrepreneurs, the researcher has carefully designed a interview schedule and the same was administered to the sample respondents living in different parts in rural women in madurai district. The researcher has selected the sample size of 250 respondents on the basis of convenience sampling method in the study area.

## Analysis and Interpretation of the Study

This chapter has discussed the following aspects of socio-economic problems faced by rural women entrepreneurs. The researcher try to identify the major problems faced by rural women entrepreneurs has used the weighted mean score ranking method and to know the significance difference between social problems of women entrepreneurs and educational status of women in the study area, the researcher has used ANOVA test.

### Age of the Respondents

Age of the respondents is measured as a significant demographic up-and-down in the starting of new business. It is understood that age of the respondents may manipulate in ascertaining the investment opportunities and risk taking ability.

**Table No.1**  
**Age of the Respondent**

Sl. No	Age	No. of. Respondents	Percentage (%)
1	Blow 25ears	32	12.8
2	25-35 Years	53	21.2
3	36-45 Years	95	38.0
4	Above 45 Years	70	28.0
<b>Total</b>		<b>250</b>	<b>100</b>

Source: Primary Data

The table no.2 shows that the age distribution of the sample is presented in table. The majority of the respondents (n = 95 or 38 per cent) women are fall in the age category between 36 to 45 years. This is followed by 70 (28 per cent) of the respondents in the age category of above 45 years. The age category 25-35 years old, constitutes 21.2 per cent of the sample. The minority of the respondents (n = 32 or 12.8 per cent) fall in the age category of below 25 years. From the ensuing results it can therefore be concluded that the majority of the rural women entrepreneurs are in age category between 36 to 45 years in the study area.

### **Educational Status of Women Entrepreneurs**

Age is one of the most important factors for the fishermen occupation. The age which influences success of the career growth and also it determined the personality skill of the human being. The fishermen are classified according to their different age group. The age groups are presented in table 1

**Table No.2**

#### **Education Status of the Respondents**

<b>Educational Status</b>	<b>Frequency</b>	<b>Percentage (%)</b>
No Formal Education	23	9.2
Primary Education	52	20.9
Secondary Level	78	31.2
Higher Secondary Level	59	23.6
Degree	28	11.1
Technical Degree	10	4.0
<b>Total</b>	<b>250</b>	<b>100.0</b>

Source: Primary Data

It is observed from the above table that 31.2 per cent of the respondent rural women entrepreneurs have passed through secondary education, 23.6 per cent with higher secondary education, 20.9 per cent of have passed primary education, 11.1 per cent of the them have completed degree, 9.2 per cent of the rural women entrepreneurs have not avail formal education and 4 per cent of them have passed the technical qualification of ITI, Diploma, Management, Computer Application. From Majority of the entrepreneurs are with an educational qualification of with or less than secondary education. From the descriptive analyse reveals that majority of the rural women entrepreneurs have passed secondary level of education in the study area.

### **Ho: There is no Significance difference between Social Constraints and Educational Status of the rural Women Entrepreneurs.**

The main motive of the education status is to change the perception and attitude of the rural women. This analyse assess the whether the education change the ideas of the women or does not influence any activity in the selection of entrepreneurship as their carrier.

This study analyzes the significance difference between social constraints and education status rural women entrepreneurs by using statistical technique of ANOVA test.

**Table No.3**  
**Significance Difference between Social Problems Variables and Education Status**

Particulars	Sum Square	DF	Mean Square	F Value	Sig.
Constrain with Social Relation	10.167	4	2.916	4.681	<b>0.01</b>
	152.612	245	0.695		
Lack of Credit Sales and Recovery Procedure	42.250	4	13.960	14.116	<b>0.01</b>
	198.165	245	0.864		
Influence of Money Lenders	14.112	4	4.925	2.07	<b>0.03</b>
	332.001	245	1.514		
Preconception	4.520	4	1.242	1.814	0.312
	330.011	245	1.412		
Lack Self-Decision Making	18.292	4	6.295	6.283	<b>0.01</b>
	198.101	245	0.926		

**Source: Primary Data**

From the ANOVA result shows that the p-value is less than 0.05 in the following social problems or constraints are social relation (P value:0.01), lack of credit sales system and recovery procedure (p-value:0.01), influence of external money lenders (P-value: 0.03), lack of self-decision making ability (P-value: 0.01). Hence, there is a significance difference between major problems and educational status of the respondents. Whereas p-value is more than 0.05 in the social constrain of preconception (P-value: 0.312). Hence, there is no significant difference between social problems of preconception and educational status of the rural women entrepreneurs in the study area of Coimbatore District.

#### **Social Constraints Encountered by Entrepreneurs**

**Table No.4**  
**Social Problems Encountered by Rural Women Entrepreneurs**

S. No	Particulars	Percentage (%)	Rank
1	Constraints with Social Relations	92%	I
2	Lack of Self-Confidence	74.5%	VI
3	Lack of Preconception	78%	V
4	High Influence of External Money Lenders	89%	II
5	Lack of Risk Taking Ability	82%	III
6	Lack of Business Knowledge	70%	VII
7	Lack of Family and Friends Motivation	80.5%	IV

**Source:** Primary Data, Multiple Options Simple Ranking Method

The above table shows the multiple options response simple ranking method, it could be understood that the major social problems of rural women entrepreneurs are constraints with social or public relation, followed that highly influencing of external money lenders third rank is lack of risk taking ability fourth place is lack of family and friends motivation and encouragement, and Least social constraints faced by rural women entrepreneurs are lack of preconception, followed by lack of self-confidence, and lack of business knowledge.

From the overall ranking convey s that the major issues faced by rural women entrepreneurs are lack approach to public relations; highly influence the external money lenders and lack of risk taking ability of the respondents.

### Economic or Financial Constraints Encountered by Entrepreneurs

Finance is the life blood of any enterprise. It has to be avail at the right time in right quantity. Availability of adequate financial support enrich the success of all organization. The vision of the entrepreneurs will not come true if they are unable to mobilize the needed finance. The rank is given is based on the opinion of the women entrepreneurs.

**Table No.4**

#### Economic Problems Encountered by Rural Women Entrepreneurs

S. No	Particulars	Mean	Rank
1	Lack of Accounting Skills	6.24	V
2	Non-Availability of Bank Loans	8.27	I
3	Shortage of Working Capital	6.33	IV
4	Shortage of Seed Capital	5.78	VI
5	Inability to provide Security	5.21	VII
6	Rigid Repayment System	7.10	II
7	Insufficient Loan Size	6.88	III

**Source: Primary Data, Weighted Mean Score Method**

The above table shows the weighted mean score ranking method, it could be understood that the major economic or financial problems of rural women entrepreneurs are constraints with non-availability of bank loan (Mean Value 8.27), followed by rigid repayment system (Mean Value: 7.10, third place is insufficient loan size (Mean Value: 6.88), fourth rank is shortage o working capital and less economic or financial constraints are lack of accounting skills (Mean Value: 6.24), shortage of seed capital (Mean Value: 5.78) and inability to provide security (Mean Value:5.21).

From the overall ranking conveys that the major economic or financial issues faced by rural women entrepreneurs are lack non-availability of bank loan, rigid repayment system and insufficient size of loan in the study area.

## Summary and Conclusion

- It is observed that the majority of the rural women entrepreneurs are in age category between 36 to 45 years.
- It is identified that majority of the rural women entrepreneurs have passed secondary level of education in the study area.
- It is find that P value is less than 0.05 significant level, hence there is significance difference between major social problems (constraints with social relation, lack of credit sales system and recovery procedure, high influencing of external money lenders) and educational status of rural women entrepreneurs.
- It is observed from ranking result that the major social issues are approach to society or public, lack of risk taking ability, influencing of money lenders.
- It is identified that from simple ranking technique that the major economic or financial problems are non-availability of bank loan, rigid repayment system or procedure, and insufficient size of loan facilities.

Tamil Nadu is one among the leading industrialized states of the country. It has been ranked as the third largest economy in India. But the Government's efforts come only from 1970 onwards for the promotion of self employment among women. The modern Tamil Nadu woman is different from the housewife of the past, to whom selling or running a business carried a stigma which she found difficult to shake off. Women entrepreneurs in Tamil Nadu possess organisational abilities, marketing skills, entrepreneurial skills and efficiency and novel ideas. Many women have vaulted the barriers of conditioning and reaped the rewards of a global economy.

The present study may end that the rural women entrepreneurs are encountered both social and economic or financial problems like constraints with social relation, lack of self-confidence, lack of self-decision making, lack of social recognition, insufficient loan facilities, inadequate subsidy facilities, lack of tax relief. This study can be concluded that social constraints are high then the economic constraints in the study area of Madurai District of Tamil Nadu.

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