



## CHALLENGES AND PROBLEMS OF WOMEN ENTREPRENEURS IN RURAL AREA

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### Abstract:

Women entrepreneurial activity is of tremendous contribution to socioeconomic impact on nation's economy and sustainable development because entrepreneurship is the human intellect in action so it is a highly valued characteristic of humankind. But the studies on the women entrepreneurs showed that women largely belonging to lower income or middle income group were found in micro businesses in unorganized sector. These businesses operated under condition of extreme shortage of all types of resources hence women entrepreneurs faced infinite problems in business. Women sustainable development is a critical one toward rural economic transformation and growth for any country; therefore the economic sustainability of women entrepreneurship program is vital and challenging one to stakeholders and policy makers. There is a need for an analytical study of entrepreneurial problems of women and changing entrepreneurial environment women are exposed to due to new economic policies under globalization and liberalization and there is a great possibility of growth in businesses in new era. So, this study was undertaken with the objectives to investigate the women entrepreneurs' problems and challenges faced in the rural area. The study was descriptive-cum-exploratory in nature and based on survey questionnaire. A sample of 60 respondents is selected through non-probability convenient sampling technique from women entrepreneurs of Self Help Groups in the rural area of Talodhi in Chandrapur district. The primary data was collected through structured questionnaire duly filled with women entrepreneurs. Data was treated with required statistical tools like Chi square test etc.

The findings revealed that lack of family support, non-cooperation of male counterparts, weak bargaining position, psychological barriers, lack of experience, lack of knowledge, lack of society support, harassment, difficulties in getting loans to set up a business, lack of awareness about credit facilities for women, lack of infrastructure facilities were the major problems faced by the women entrepreneurs.

**Keywords:** Women Entrepreneurs, problems and challenges, Rural Area, Women Self Help Groups,

### Introduction

Though half of the total population is represented by Women but there is very few in entrepreneurial activities. The data it shows that most of the women entered into the entrepreneurship around the age of 39 and above. It means that women entrepreneurs after thirties when they are free from basic household duties of family responsibilities, almost every woman opted for the business. Educational background also seems to be quite impressive. Most of them sell their products on the regional level. This shows that they are gradually stepping forward and try to spread their business. They need encouragement and support from their families, social circles. Entrepreneurship can be in the genes of a person or created by the environment. Hence the formal and informal learning, social influences, education and training etc. become immensely important.

In developing economy of India, the approach basically highlights two environmental factors i.e. the women are subordinated and discriminated against because they are women and happen to women, and to be there in discriminatory subordination is not their choice but a chance factor, that "Women belong to culture. But they do not choose to be born into any particular culture"... "The contingencies of

where one is born, whose power one afraid of, and what habits shape one's daily thought are chance events that should not be permitted to play the role they now play in pervasively shaping women's life chance. Apart from intelligence for self-formation, women lack support for most central human function, and this denial of support is frequently caused by their being women.

The word 'entrepreneur' comes from a thirteenth century French verb 'entreprendre', meaning 'to do something' or 'to undertake'. So, 'Entrepreneurship' is the "capacity and willingness to develop, organize and manage a business venture along with risks to make a profit". Thus, opening a shop or installing a factory is acts of entrepreneurial capacity and competence. An entrepreneur is "who organizes a business or develops an idea and takes responsibility for its operations, its profits and its risks" Hence, Entrepreneurship is the most dynamic factor of production which does not only determines investment and output dimensions of an economy but also carves, shape and structure of an economic system. It is significantly akin to talents of creativity and innovation, lying deep within the attitudinal dispositions and functional behavior of mental capacities. That is why it is highly related with distinct thinking and dreaming followed by actions to realize the

dreams. It can also be described in terms of organizational competence of an individual to mobilize and channelize different resources, human and non-human, to actualize goals related with installation and running of enterprise, business and commercial profits via surplus value appropriation and establishment of an economic empire of ceiling-less height. Thus, it is an unstoppable spirit of the mankind.

but in industry and other entrepreneurial activities, they are in few numbers. After analyzing the data it was

found that most of the women entered into the entrepreneurship around the age of 39 and above. This gives an

impression that women entrepreneurs by the age of thirties become independent of their family responsibilities

and left with no work. Almost every woman opted for the business related to beauty-parlour and law.

Educational background of the women entrepreneurs also seems to be quite impressive, as most of them have

completed their studies up to graduation. Most of them have found to be doing household works before starting

their business. They were not doing any other ser vice or private jobs. This could be due to their responsibilities

of household works and issues of raising children. The type of business which most of them are running is of

shop. This can be mainly due to the reason as before enterin g into business they were indulged in their

household works. Mo st of them sell their products on the regional level. This shows that they are gradually

stepping forward and try to spread their business so that it can flourish. The reason which majority of them has

given to start a business was social factors. They need encouragement and support from their families, social

circles and most importantly the government. Government should make in itiations to prov ide financial supports

In th era of social change, Government of India has defined enterprise owned and controlled by women with 51 per cent of the capital and working with at least as an women enterprise. The study [Ghosh, Gupta &Dhar 1998] stated that the societal and cultural values impinge on women entrepreneurs outside their homes, making it difficult for

them to operate in male dominated spheres. It is essential to study women entrepreneurship and how can it be encouraged and boosted further. Hence, the role of women in modern organizations and as entrepreneurs is of great academic interest.

Dhameja (2002) studied the opportunities, performance and problems experienced by women entrepreneurs with reference to India and found that the role of women has changed over the years and they are successful in various decision making roles like advisors, publishers, exporters, producers, artists and so on.

Afrin et al (2008: 169) saw social barriers and other inhibitions compelling women to sit idle at home instead of going to work outside. Hence they supposed women entrepreneurship as a positive step for self-help, self-employment, and home business and so on. While applauding the micro credit assistance for rural women borrowers in helping them to 'survive' and learn financial, managerial and group or team skills they opined that "financial management skills and group identity have significant relationship with the development of rural women enterprise. However women enterprises being mainly home based are typically found engaged in contracted works with low levels of earning.

Thus, the review of literature reveals that studies on women entrepreneurship are scattered with only a few in depth studies. The scope of the study is limited to general analysis of the motivating factors and problems of women entrepreneurs which did not analyze the real entrepreneurial qualities in the context of functioning of the women entrepreneur. Women entrepreneurs in lower middle income families is becoming fast developing. Therefore, there is a need for an analytical study of entrepreneurial problems of women and changing entrepreneurial environment women are exposed to, due to new economic policies under globalization and liberalization.

#### **Objectives of the Study**

The need of women entrepreneurship development sustainability has to be studied for two reasons, the one is that women entrepreneurs is an important untapped source of economic growth and the second reason is that the women entrepreneurs create new jobs for themselves and others.

1. To study the profile of women entrepreneurs.

2. To explore the difficulties of women entrepreneurs in rural area
3. To suggest measures for uplifting the status of women entrepreneurs.

### **Research Methodology**

The study was descriptive-cum-exploratory in nature and based on survey questionnaire. Women entrepreneurs in the rural area constituted the population of the study. The researchers adopted the method of reviewing different research articles, research journals, and case studies, to collect data about woman entrepreneurship. Thus, secondary data is collected from published material like books, pamphlets, articles, newspapers, journals, thesis and annual reports on women entrepreneurs. The primary data was collected through structured questionnaire duly filled with women entrepreneurs.

A sample of 60 respondents is selected through non-probability convenient sampling technique from women entrepreneurs of Self Help Groups in the rural area of Talodhi in Chandrapur district, who are categorized on the basis of their age group, residential status, marital status, income group, educational status, scale of business, nature of business.

### **Tools**

All variables were measured at, each tendency by using four point scale (1- Strongly Disagree, 2-Disagree, 3- Agree, 4- Strongly Agree).

#### Statistical techniques

Crosstab technique was used to examine the data. Data was also analyzed, interpreted and evaluated with required statistical tools like tabulation, graphic presentation and percentage etc.

### **Findings**

The status of women entrepreneurs in the rural area, the study shows that 56 % of the sample belonged to the age groups of 41 to 50 and 31 to 40 respectively. Further, 90 percent women were married. 38 per cent women entrepreneurs belonged to middle income group and 62 per cent belonging to low income group. The ratio of educational status is very low in women entrepreneurs. It can be due to lack of awareness about girls' education in rural area. Majority of women entrepreneurs have small business, because they face various problems of starting business, operating and controlling the business. Most of women entrepreneurs were in the business of trading like cloth, cosmetics, bangles etc.

To investigate the problems and challenges faced by women entrepreneurs, an analysis of total 60 respondents was done using four point questionnaire and cross tab technique of SPSS. The study shows that the women entrepreneurs faced various problems like related to family, self, social, financial, economical, legal, environmental, marketing and mobility.

The analysis shows that lack of family support and non-cooperation of male counterparts, psychological barriers, weak bargaining position, absence of experience, absence of knowledge, absence of society support, harassment, difficulties with getting loans to set up a business, absence of awareness about credit facilities for women, absence of infrastructure facilities, absence of marketing skills, unfavorable market behaviours were the difficulties faced by women entrepreneurs in rural area.

Lack of awareness about girls education is the reason of low educational status in rural area. So families should help girls to educate themselves for a better decision making, awareness, self-esteem, self-independence and bright future. Women entrepreneurs should try to start their businesses with adequate funds, exploring the product and services, search the new markets, network and consult with professionals for solve these difficult. Human capabilities and the right institutional framework are necessary conditions for entrepreneurship to flourish.

Human resource development is to focus for increased competitive entrepreneurship, technology absorbing capacities and women's control over asset management. Development of the policy advocacy and the collective self-help capacities should be targeted of rural area and women entrepreneurs.

### **Conclusion**

The success of women entrepreneurs will contribute to the success of entrepreneurship in the local area market and added to the overall nation's economic development. The problems of women entrepreneurs at the domestic front can be solved with the help family members who can share the women's responsibilities. Whereas obstacles faced by the women entrepreneurs with regard to their enterprise can overcome by opportunities on entrepreneurs with regard to finances, market facilities, marketing skills, access to all kinds of information.. Media has the impending role to play in entrepreneurial development by initiating and stress the need

of rural women to engage in entrepreneurship activity and create a podium which can bring out the creativeness and innovation among the rural women and men to cultivate entrepreneurship traditions in society. In developing country is in need to encourage women entrepreneurship for sustainable development.

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