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## WOMEN ENTREPRENEUR AND THEIR PROBLEMS IN ENTERPRISE

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## **ABSTRACT**

A women entrepreneur is economically independent than another worker. Women's active participation in economic activities leads to their economic development. Participation of women entrepreneurship will provide a change to utilize their free time, rather than being employed outside their homes in some other job. Emergence of women entrepreneurs in the economy is an indicator of women's economic independence and their social status. The objectives of the study is to identify the age level of the women entrepreneur, to study the educational status of women entrepreneur , to find out the reason for selecting the enterprise, to analyze the problems faced by the women entrepreneur. The 240 samples from Manegaon village, Tahsil Ramtek, District Nagpur were selected for the study by schedule method. The age level of women entrepreneur mostly ranges between 26 to 50 years. The educational status of women entrepreneur found to be from std. 5th to 7th class. The reason for selecting the enterprise were financial help in the family. The major problem faced by the women entrepreneur was inadequate financial resources.

Keywords: Women, entrepreneur, problems, enterprise.

#### INTRODUCTION:

The role of women worldwide is undergoing a drastic change. According to the First Prime Minister of India Pandit Jawaharlal Nehru, to awaken the society, women must be awakened. Once she is on the move the family moves, thevillage moves, the nation moves. Traditional India hadseen a women only as a member of family or a group as daughter, wife or a mother. Women is the mother of a race and is the liaison between generations.

Women entrepreneurship is the process where women or a group of women initiate, organize and run business enterprise and provide employment opportunities of others. The Government of India has defined women enterprise as an individual unit where one or more enterprise have not less than 51 percent of financial holding.

The women entrepreneurs tend to be highly motivated and self directed. Women entrepreneurs possess certain specific characteristics that promote their creativity and generate new ideas and ways of doing things.

Women entrepreneurs face serious problem is that lack of funds because they do not possess any tangible security and credit in the market. Since women do not show her right over property of any form, they have no external sources of funds. The family members also have little confidence in the capability of the women to run a business.

Women entrepreneurship encourages women to have an independent occupation and stands on their own legs. These rural women are working hard but they

do not have proper training to use of resources and technical knowledge for running particular business therefore various types of income generating activities are needed to introduce rural women through demonstration and training rural for empowerment and it should be evaluated for her its effectives.

## **OBJECTIVES:**

- 1. To identify the age level of the women entrepreneur.
- 2. To study the educational status of the women entrepreneur.
- 3. To find out the reason for selecting the enterprise.
- 4. To analyze the problems faced by women entrepreneur.

## **METHODOLOGY**:

The data was collected with the help of schedule method. The sample was taken from Manapur village, Tahsil Ramtek, District Nagpur. 125 samples were collected for survey purpose. The collected information was analyzed and the data was calculated with the help of tests.

## RESULT AND DISCUSSION:

The data calculated was analyzed and presented in tabular form are as follows:

Table 1.1 Age level of women entrepreneur :

S.No	Age	No. of	Percentages
		Respondents	
1	Upto 25	10	8.0
	25		
	years		
2	26-50	82	65.6
	years		
3	51-75	33	26.4

	years		
		125	100.0
	otal		

The above table reveals that 65.6% of women entrepreneur were in the age group of 26-50 years. Whereas 26.4 % ranges between 51-75 years whereas age group of upto 25 years found to be negligible.

Table 1.2 Educational status of women entrepreneur:

S.No	Education	No. of	Percentag
		women	e
		respondent	
		s	
1	Illiterate	10	8.0
2	Std. 1-4	26	20.8
3	Std. 5-7	37	29.6
4	Std. 8-10	21	16.8
5	Std. 11-12	25	20.0
6	Graduatio	06	4.8
	n		
		125	100.0

It reveals from the above table that majority of the women entrepreneur i.e. 29.6 percent had education upto std. 5-7 whereas 20.8 percent of the entrepreneur had education upto std, 1-4, 20.0 percent of the women entrepreneur had education of junior college, 16.8 percent women had education upto std. 8-10 where negligible percentage of women respondents had graduation (4.8%).

Table 1.3 Type of enterprise of women entrepreneur:

entrepreneur.					
S.No.	Type of	No.	of	Percentage	
	Enterprise	women			
		responder	respondents		
1	Farming	53		42.4	
2	General	06		4.8	
	stores				
3	Vegetable	41		32.8	
	shop				
4	Tailoring	04		3.2	
	shop				
5	Papad &	20		16	
	pickle				
	making				
6	Beauty	01		0.8	
	parlour				
		125		100.0	

It reveals from the above table that majority of the women entrepreneur i.e. 42.4 percent had farming as the major enterprise whereas 32.8 percent had vegetable shop. 16 percent had papad and pickle making business, 4.8 percent had general stores and 3.2 percent had tailoring shop where negligible percent of the women entrepreneur had beauty parlour as their enterprises.

Table 1.4 Reason for selecting the enterprise:

Table 1.1 Readon for defecting the effect pride.					
S.No	Type of	No. of	Percentag		
	Enterprise	women	e		
		respondent			
		S			
1	Financial	37	29.6		
	help in the				
	family				
2	To keep	04	3.2		
	oneself				
	busy				
3	Interest in	31	24.8		
	business				
4	Become	33	26.4		
	independen				
	t				
5	Provide	20	16		
	money for				
	education				
	of the				
	children				
		125	100.0		

It reveals from the above table that majority of the women had financial help in the family i.e. 29.6 percent. 26.4 percent had become independent due to enterprise. 24.8 percent had interest in business whereas 16 percent selected the enterprise to provide money for education of the children whereas 3.2 percent thinks to keep oneself busy so they have chosen to do some work and had satisfied life.

Table 1.5 Problems faced by rural women entrepreneur

chrepreneur					
S.No.	Problems	No.of	Rank		
		Respondents	order		
1	Inadequate	119	IV		
	financial				
	resources				
2	Marketing	117	V		
	problem				
3	Risk taking	116	VI		
4	Selection of	117	V		
	business				
5	Lack of family		VII		
	involvement	111			
6	Dual	125	I		
	responsibility				

7	Lack education	of	111	VII
8	High cost production	of	89	IX
9	Lack authority power	of	121	III
10	Lack knowledge	of	101	VIII
11	Lack experience	of	67	XI
12	Heavy competition		123	II
13	Male domination		81	X

It reveals from the above table that all the women are doing dual role of life household work and looking after the outside work also and stood in the Ist rank order. Now a days there are heavy competition in each enterprise and stood in II rank order. Though women are doing business but still the authority power rests with the head of the family and stood in III rank order. Inadequate financial resources are the problem faced by women entrepreneur and stood in the IV rank order. Selection of business and marketing problem are the big problem and had V rank order. Risk taking capacity is more or less found to be problematic one and stood VI rank order. Lack of family involvement and lack of education found to be in the VII rank order.

Lack of knowledge and high cost of production stood in the VIII and IX rank order respectively. Male domination factor plays an important role in the society and stood in the X rank order. Lack of experience is also an important aspect and stood in the XI rank order. These all are the problems which women entrepreneur is facing in this era.

#### CONCLUSION:

Though the women entrepreneur had playing the dual role in life i.e. looking after the family and working outside also. She faced many problems in her life. The majority of the women entrepreneur was in the age group of 26 to 50 years. The educational level of the women entrepreneur found from std 5 to std. 7th class. Farming is the traditional occupation found in the women entrepreneur. She has an idea in her mind to do something for the family so that there will be a financial help and support to the family. The major problem she faced in doing business that she has to play the dual role which is very difficult for her.

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