A Study on Problems Faced by Women Entrepreneurs in Pattambi block panchayath, Palakkad district

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ABSTRACT

In India, entrepreneurship has traditionally been considered a male prerogative. However, in tandem with a changing socio-cultural environment and an increase in educational opportunities, women have started recognizing their inherent talents and business skills. With the help of various governmental and non-governmental agencies, growing numbers of women are joining the ranks of entrepreneurs. The transformation of social fabric of the Indian society, in terms of increased educational status of women and varied aspirations for better living, necessitated a change in the life style of Indian women. She has competed with man and successfully stood up with him in every walk of life and business is no exception for this. These women leaders are assertive, persuasive and willing to take risks. They managed to survive and succeed in this cut throat competition with their hard work, diligence and perseverance.

The present paper endeavors to study the concept of women entrepreneur–Reasons women become entrepreneurs – problems faced by women entrepreneurs with special reference to pattambi block panchayath, Palakkad district.

KEYWORDS: women Entrepreneurship, problems of women entrepreneurs

INTRODUCTION

The educated women do not want to limit their lives in the four walls of the house. They demand equal respect from their partners. However, Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society where the sociological set up has been a male dominated one. Women are considered as weaker sex and always made to depend on men folk in their family and outside, throughout their life. The Indian culture made them only subordinates and executors of the decisions made by other male members, in the basic family structure. While at least half the brainpower on earth belongs to women, women remain perhaps the world's most underutilized resource. Despite all the social hurdles, India is brimming with the success stories of women. They stand tall from the rest of the crowd and are applauded for their achievements in their respective field. The transformation of social fabric of the Indian society, in terms of increased educational status of women and varied aspirations for better living, necessitated a change in the life style of Indian women. She has competed with man and successfully stood up with him in every walk of life and business is no exception for this. These women

leaders are assertive, persuasive and willing to take risks. They managed to survive and succeed in this cut throat competition with their hard work, diligence and perseverance. Ability to learn quickly from her abilities, her persuasiveness, open style of problem solving, willingness to take risks and chances, ability to motivate people, knowing how to win and lose gracefully are the strengths of the Indian women entrepreneurs

With the changing socio-cultural environment and increasing educational opportunities, women became aware of their potential to develop entrepreneurial skills. These socio-cultural changes, along with the eagerness of a spectrum of non-governmental organizations (NGOs) to associate with women entrepreneurs, have played a key role in the emergence of female entrepreneurship over the past few decades. Even though gender equality and equal opportunity are constitutional rights in India, different standards of behaviour for men and women still exist, including in the work environment. In rural areas, female participation in employment outside the home is in fact viewed as slightly inappropriate, subtly wrong and definitely dangerous to chastity and womanly virtue (Dube & Palriwala, 1990). Because of these societal standards and beliefs, female entrepreneurship in India is a comparatively nascent phenomenon. Dileepkumar (2006) and Khanka (2010) have reported that Indian women have started becoming entrepreneurs in sizeable numbers only recently, partly due to the formation of various self-help groups (SHGs), support from NGOs, higher levels of education and economic liberalization. However, despite all of this support for women, female entrepreneurs are still far from on par with men in India.

OBJECTIVES OF THE STUDY

- To evaluate the factors responsible for encouraging women to become entrepreneurs
- To identify different problem areas faced by women entrepreneurs
- To study the cross tabulation of demographic details and success level.
- To offer suggestions based on findings of the study.

SCOPE OF THE STUDY

The present study confined to problems faced by women entrepreneurs in Pattambi block panchayath, Palakkad district and data was analyzed based on information gathered from the women enterprises. And data was collected from 59 women entrepreneurs in pattambi block panchayath.

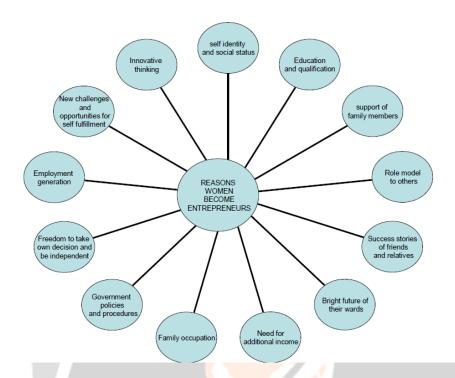
DATA COLLECTION

To achieve the aforesaid data is gathered from Primary and Secondary sources. Primary data is collected from questionnaires administered to various respondents such as women entrepreneurs. Secondary data is gathered from various published reports, Journals; Research Articles Etc.

REASONS FOR WOMEN BECOMING ENTREPRENEURS

The glass ceilings are shattered and women are found indulged in every line of business. The entry of women into business in India is traced out as an extension of their kitchen activities, mainly 3P's, Pickle, Powder and Pappad. But with the spread of education and passage of time women started shifting from 3P's to modern 3E's i.e., Energy, Electronics and Engineering. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. Women Entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life. With the advent of media, women are aware of their own traits, rights and also the work situations. The challenges and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators. Many women start a business due to some traumatic event, such as divorce, discrimination due to pregnancy or the corporate glass ceiling, the health of a family member, or economic reasons such as a layoff. But a new talent pool of women entrepreneurs is forming today, as more women opt to leave corporate world to chart their own destinies. They are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation.

The following flow chart shows the reasons for women becoming entrepreneurs



DATA ANALYSIS AND INTERPRETATION: CROSS TABULATION OF THE DEMOGRAPHIC DETAILS AND THE SUCCESS I EVELS

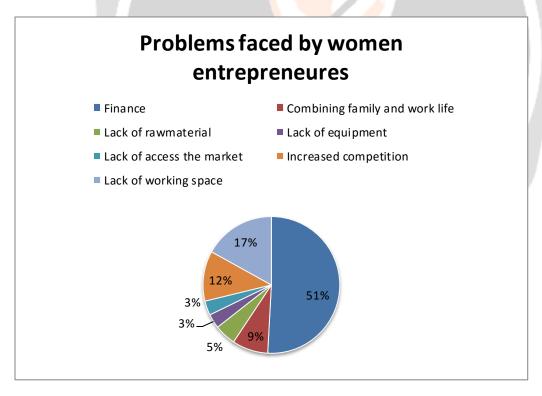
LEVELS				Success Level					
SI:No	Category	Frequency	%	Very High			Low		
1	Age of respondents								
	21-30	9	15.3	4	2	2	1		
	31-40	29	49.2	6	7	10	6		
	41-50	17	28.8	6	5	4	2		
	51-60	5	8.5	1	1	2 2	1		
	61 above	2	3.4	0	0	2	0		
2	Marital status								
	Un Married	4	6.8	0	0	2	2		
	Married	51	86.4	7	8	32	4		
	Widow	4	6.8	0	1	2	1		
3	Education								
	Un educated	1	1.7	0	0	0	1		
	up to 10	38	64.4	5	6	22	5		
	10 to Plus two	17	28.8	1	3	12	1		
	Graduate	3	5.1	1	0	2	0		
4	Type of Family								
	Nuclear	48	81.4	5	15	20	8		
	Joint	11	18.6	2	5	3	1		

INTERPRETATION:

Cross tabulation was done to compare the different demographic details and the success of the women entrepreneurs. The above tabulated data shows that half of the respondents belong to the age group of 31-40 years. Further, about 15 percent of the respondents belong to 21-30 years age group and about 28 per cent of the respondents are in the 41-60 years age group,8 percentage respondent belonging to 51-60 years and only 3.4 percentage are above 61 years. As shown in the table married women (86.4%) were the largest percentages running the enterprises with majority of women entrepreneurs ranging from high to medium level of success. Most of the women entrepreneurs (64.4%) had formal education. The education has an impact on the success of the women entrepreneurs.

Table	Showing	Respondents	opinion	about	the	most	important	problem	faced	by	them	in	their
entrep	reneurial a	activity:											

Problems	Frequency	Percentage		
Finance	30	50.85		
Combining family and work life	5	8.47		
Lack of rawmaterial	3	5.08		
Lack of equipment	2	3.39		
Lack of access the market	2	3.39		
Increased competition	7	<mark>11.8</mark> 6		
Lack of working space	10	16.95		
Total	59	100		



INTERPRETATION:

Thus, on the basis of above data, it may be concluded that, women entrepreneurs are facing a variety of constraints, of which the two most frequently cited are —constraints relating to finances and constraints relating to the availing working space.

FINDINGS:

- A vast majority of the women entrepreneurs encountered some or the other-constraints/problems in carrying out their entrepreneurial activity.
- Financial constraints and lack of work space is the major problems faced by women entrepreneurs in the field of kudumbasree.
- Nearly 50% of women entrepreneurs are 31-40 age group.
- Only 3.4% women entrepreneurs are above61 age group

SUGGESTION:

- The basic requirement in development of women entrepreneurship is to make aware the women regarding her existence, her unique identity and her contribution towards the economic development.
- Adopting a structured skill training packages can also motive the women entrepreneurship.
- Commercial banks and Financial Institutions should consider women entrepreneurship under priority sector for financial lending
- Government should create proper and required infrastructure for women entrepreneurship activity and also Government should implement reward schemes and incentives schemes for the successful Women entrepreneurs.
- The established and successful women entrepreneurs can act as advisor, mentor, guide for the upcoming and young women entrepreneurs.
- Along with the above recommendation, last but not least, for women entrepreneurship family support is also plays major role for their business success.

CONCLUSION

The results reveal that success of women enterprises mainly depends on the formal education received. Most the women entrepreneurs surveyed were married women who feel confident in running and expanding the business with the support from the family members The result reveals that most of the women entrepreneurs are facing financial constraint, Inadequate Institutional support, Problems of competition and Marketing, lack of raw materials and equipments and working spaces are the major problems/Constraints faced by women entrepreneurs in to carry out their entrepreneurial activity in efficient and effective manner.

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