

**A STUDY ON PERSONAL AND SOCIAL PROBLEMS FACED BY RURAL
WOMEN ENTREPRENEURS IN COIMBATORE CITY**

Dr. P. Sathiyabama

Assistant Professor, Faculty of Management, SRM Institute of Science and Technology
Ramapuram, Chennai.

Dr. R. Velmurugan

Associate Professor, Department of Commerce, Karpagam Academy of Higher Education,
Coimbatore.

Dr. A. Thandauthapani

Assistant Professor, Faculty of Management, SRM Institute of Science and Technology
Ramapuram, Chennai.

Abstract

Entrepreneurs occupy a significant role in India for rural as well as urban development. Contribution of women entrepreneurship is inevitable for the development of our nation. Substantial contribution of men and women are important for sustainable development of rural India. But the growth of Rural Women Entrepreneurs (WE) is meager because they are facing problems including personal and social. Hence, women contribution in economic development is less when compared to men. In rural regions women are discriminated not only by men but also by aged females restricts them to come out of their walls. Hence, the study carried out to ascertain the personal and social problems faced by rural WE. The result of the study discloses that lack of initiation is the major personal problem and dual role played by them is the major social problem faced by the rural female entrepreneurs.

Keywords: Women entrepreneurs, Personal problems, Social problems, Rural Entrepreneurs

INTRODUCTION

Country like India is focusing on sustainable development which will make an energetic nation. It includes both urban and rural development. The soul of India lies in villages. There is a tool behind that rural women can socially and economically empowered (i.e.) entrepreneurship. Rural Entrepreneurship can generate new economic opportunities for rural women and contribute to overall growth. A recent study conducted by World Bank indicates that India can raise its GDP in double-digits if more women participate in economic development mainly in rural areas (Vinay Pal Singh, 2018). While, the rural women contribution on entrepreneurial activities is less due to various personal and social problems. This unfavorable condition should be changed by constant support from the government and social acceptance towards rural women entrepreneurship. Thus, in this study an attempt has been made to determine major personal and social difficulties met by rural WE and to offer suitable suggestions to overcome the same.

REVIEW OF LITERATURE

Rao and Rao (1985) in his study observed that women are dedicating their priority to family than work, which lead to business failure. Tambunan (2009) in his study reveals that our society is not accepting the authoritative attitude of the women. They expect soft nature and obedient from them, hence women are not motivated to run their business. Anita Mehta and Dr. Mukund Chandra Mehta (2011) observed that rural women are not educated well. Hence, they couldn't know the legal formalities to run their business. There is a need to create favorable atmosphere to prosper the rural women entrepreneurs. Halkias et al. (2011) in their study identified that lack of knowledge on opportunities available for startup and unaware of government support schemes especially introduced for WE are the major problem faced by WE. Meenu Maheshwari and Priya Sodani (2015) in their study identified that lack of risk bearing capacity, insufficient working capital, unaware on Government schemes lead to women entrepreneurs' business failure. Gautam et al. (2016) in their study suggested that rural WE seek support from family members, government and society. The government should extend necessary support for rural women entrepreneurs to remove the negative attitude. Coleman and Robb (2017) in their study observed that women entrepreneurs find difficult on managing their work and life balanced. As a result, they have limited competency level to face the business problems. Akhila Pai H (2018) in her study rightly pointed out that gender bias, social and unaware of government subsidies lead to women entrepreneurs' business failure. Swati Panda (2018) in his study found that women entrepreneurs are facing numerous challenges. Hence, it is difficult for them to survive in the business. Thus, the policy makers should provide favorable environment for women entrepreneurs to overcome the challenges and extend necessary assistance for their survival. Vinay Pal Singh (2018) in their study suggested that Government and other educational institutions should arrange necessary training programmes for improving efficiency of women entrepreneurs'.

STATEMENT OF THE PROBLEM

The rural women entrepreneurs in India is witnessing a tremendous change in the recent year. The emergence of male occupied entrepreneurship dominated society, survival for women entrepreneur is a big question due to personal and social problems like lack of initiation, lack in self-confidence, low level of risk bearing capacity, inadequate leadership quality, unawareness on business, lake of confidence on women's ability, lake of appreciation from family and society etc. Thus a study has been carried out to ascertain the personal and social troubles faced by rural women entrepreneurs' and to offer suitable suggestion to overcome the above said problems.

OBJECTIVES OF THE STUDY

- ❖ To identify the socio economic and business profile of rural WE
- ❖ To ascertain the personal and social difficulties s faced by rural WE

Research Methodology

Data

Primary data collected by using questionnaire.

Sampling Method

By employing convenient sampling method, data have been collected from 160 rural women entrepreneurs in Coimbatore city.

Tools Employed

Simple percentage and Friedman rank test is employed for analysis.

FINDINGS

Socio Economic Profile of Rural Women Entrepreneurs

Table 1 portrays about Socio economic profile of rural women entrepreneurs.

Table 1
Socio Economic Profile of Rural Women Entrepreneurs

Particulars	Numbers (160)	Percentage
Age in years		
Up to 30	34	21.24
31-40	51	31.88
Above 40	75	46.88
Educational Qualification		
SSLC	45	28.11
H.Sc.	26	16.25
Under Graduate	65	40.63
Post Graduate	15	9.38
others	9	5.63
Marital Status		
Married	146	91.25
Unmarried	14	8.75
Type of Family		
Joint	68	42.5
Nuclear	92	57.5
Earning Members		
One	15	9.38
Two	120	75.00
Above Two	25	15.62
Monthly Income (Rs.)		
Up to 16000	34	21.25
16001-30000	57	35.62
30001-50000	59	36.88
50001- above	10	6.25

- ❖ Most of rural WEs are above 40 years
- ❖ Most of rural WEs are with Under Graduate educational qualification
- ❖ Majority of rural WEs are married and belong to nuclear family
- ❖ Majority of rural WEs have two earning members in their family
- ❖ Most of rural WEs monthly income ranges between Rs. 30001 and Rs. 50000

Business Profile

The following table discuss about business profile of rural women entrepreneurs.

Table 2
Business Profile

Particulars	Numbers (160)	Percentage
-------------	---------------	------------

Nature of Business		
Production	34	21.25
Trading	58	36.25
Service	68	42.50
Form of Business		
Sole Proprietorship	140	87.5
Partnership	20	12.5
Nature of Workers		
Skilled	39	24.37
Semiskilled	55	34.37
Both	66	41.26
Experience in Business		
Up to 5 years	56	35.00
6-10 years	75	46.88
Above 10 years	29	18.12
First Generation Entrepreneur		
Yes	129	80.62
No	31	19.38
Initial Investment (Rs.)		
Up to 250000	95	59.38
250001-500000	41	25.62
Above 500000	24	15.00

- ❖ Most of the rural WEs carried out service oriented business
- ❖ Majority of rural WEs are sole proprietors
- ❖ Most of rural WEs employee both skilled and unskilled employees
- ❖ Most of the rural WEs experience ranges from six to ten years
- ❖ Majority of rural women entrepreneurs belong to first generation
- ❖ Majority of rural WEs invest capital up to Rs.250000 for promoting their business

Personal Problems of Rural Women Entrepreneurs

To ascertain prominent personal problems faced by rural WEs, Friedman Rank Test is employed. The following table discloses the result of the study.

Table – 3
Personal Problems

Problems	Mean Values	Rank
Lack of initiation	3.32	1
Lack of self confidence	2.92	4
Low risk-bearing capacity	3.06	3
Lack of leadership quality	3.08	2
Lack of awareness on business	2.88	5

The result of Friedman rank analysis disclose lack of initiation to apply new innovative idea in their business, followed by lack of leadership quality, lack of self-confidence, low risk bearing ability, lack of awareness on business are the personal problem faced by rural WEs.

Social Problems of Rural Women Entrepreneurs

The major social problem faced by rural women entrepreneurs are discussed in the following table.

**Table – 4
Social Problem**

Problems	Mean Values	Rank
Lack of confidence in women’s ability	3.48	2
Lack of appreciation in the family	3.20	4
Inadequate social contacts	3.24	3
Lack of work life balance	3.80	1
Male dominance	3.06	6
Lack of family support	3.08	5

The result of Friedman test reveals that rural women entrepreneurs find difficulty in managing family and business commitments followed by lack of confidence in women’s ability by others, inadequate social contacts, lack of appreciation in the family even they achieved in their business, lack of family support for managing personal and business commitments and male entrepreneurs always dominant to be a number one player in the market.

SUGGESTIONS

- ❖ Lack of initiation plays the major personal problem faced by the rural women entrepreneurs. They should bring out new ideas to develop their business by attending various entrepreneur oriented programmes.
- ❖ Rural women entrepreneurs should believe on their leadership traits and to formulate appropriate policies for their business growth. Government and educational institutions should provide enough leadership training to bringing their hidden potentials.
- ❖ No business leads to success without taking risk. Risk bearing ability is one of the important success formula for entrepreneurship. Rural women entrepreneurs have to develop their risk taking capacity by learning the success stories of leading women entrepreneurs
- ❖ Confidence can be developed by obtaining required assistance from family, society, Government and financial institutions. Further, for improving their self-confidence, rural women entrepreneurs should be self-initiative and can follow business tactics and strategies of successful entrepreneurs.
- ❖ Rural women entrepreneurs are less educated. As a result they are unaware on business opportunities. In the current scenario, business and economic related updates are available on mobile phones and social media. Hence, District Industry Centre, Women Oriented Associations and Education Institutions may come forward to train women entrepreneurs on method of using social networking sites for their business updations and growth.
- ❖ Work life balance is very important for women entrepreneurs to reduce stress, tension and health related issues. They can arrange maid to care of house hold works and also employ

a supervisor for business activities. On the whole, they can manage without compromising one and another.

- ❖ Various stakeholders don't believe the women entrepreneurs efficiency and hesitate to extend necessary assistance for their growth. Women entrepreneurs can instill the confidence in the midst of stakeholders by delivering the quality products on time without any delay as per client's requirement.
- ❖ Rural women entrepreneurs have to improve social contacts by making use of social media. Government should also provide platform to develop social contacts for rural women entrepreneurs' by arranging entrepreneur oriented associations meetings.
- ❖ Women entrepreneurs are expecting first appreciation from the family members. Family member should encourage them to do their excellence. Small appreciation will make them better. Because they are working for their family and they are playing as a breadwinner to reduce poverty and improve standard of living of their family.
- ❖ Family support is very important for every women entrepreneur. As an entrepreneur, they have to work for late night to complete the required offers, travel to other states for procurement of raw material at nominal cost etc. Without their family support women entrepreneurs may not do wonder in their business.
- ❖ Still, women entrepreneurs are facing social problem of male dominance in the business. Change in attitude among male members is important to accept women entrepreneurs equally in the society. Government should insist the banks to encourage the women entrepreneurs while approaching for loan or assistance. It is the duty of every one to remove gender bias to create favorable environment for rural women entrepreneurs.

CONCLUSION

Rural women entrepreneurs suffer both personal and social problems. Lack of initiation, lack of leadership quality, low risk bearing capacity, lack of self-confidence and lack of awareness on business are the major personal problems faced by rural women entrepreneurs. Further, women entrepreneurs have to play a dual role on managing family and business commitments, lack of confidence on women's ability, lack of social contacts, lack of appreciation by the family, low level of family support and male dominance are major social problems faced by them which will affect the women entrepreneur's growth. Government should take initiative to uplift the women entrepreneurs by providing business training and leadership training. Considering the significance of women entrepreneur higher educational institutions can also join hands with entrepreneurial association to draw the motivation and skill upgradation programmes for the betterment of rural women entrepreneurs.

REFERENCES

- Akhila Pai (2018), "Digital startups and women entrepreneurship: a study on status of women entrepreneurs in India"
- Coleman, S., & Robb, A. (2016), "Financing high growth women-owned enterprises: evidence from the United States", *Women's Entrepreneurship in Global and Local Contexts*, Edward Elgar Publishing.
- Gautam, R. K., and Mishra, K. (2016), "Study on rural women entrepreneurship in India: Issues and Challenges", *International Journal of Advanced Research*, Vol.2, No.2, pp. 33-36.

- Halkias, D., Thurman, P., Caracatsanis, S., & Harkiolakis, N. (2016), "Female immigrant entrepreneurs: The economic and social impact of a global phenomenon", CRC Press.
- Maheshwari, C. D. M., & Sodani M. P (2015), "Impact of economic independence on lifestyle of women of Kota city"
- Mehta, A., & Mehta, M. C. (2011), "Rural Women Entrepreneurship in India:-opportunities and challenges", International Conference on Humanities, Geography and Economics, Pattaya, Thailand.
- Panda, S. (2018), "Constraints faced by women entrepreneurs in developing countries: review and ranking", *Gender in Management: An International Journal*.
- Rao, V. V., & Rao, V. N. (1985), "Marriage, The Family and Women in India", Heritage , New Delhi.
- Tambunan, T. (2009), "Women entrepreneurship in Asian developing countries: Their development and main constraints", *Journal of Development and Agricultural Economics*, Vol.1, No.2, pp. 27-40.
- Vinay Pal Singh (2018), "Women Entrepreneurship in Rural India– A Bang for the Buck in Economic Growth", *IOSR Journal of Business and Management*, pp. 29-35.