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## PROBLEMS FACED BY RURAL WOMEN ENTREPRENEURS IN KARAİKAL DISTRICT OF PUDUCHERRY (UT)



P. Madhan Mohan Gandhi

*Abs tract:-Women are an important human resource of the nation and every state should try to utilize them as mediators of economic growth and development. Encouragement for women entrepreneurship particularly in rural is one of the ways for that. But unfortunately it is seen that the traditional mind set of the society and the negligence of the state and respective authorities is important obstacles in the rural women entrepreneurship development in India. A major objective of this article is to identify the various problems faced by rural women entrepreneurship in the Karaikal district of Puducherry (UT) and to present suggestion for the betterment of rural women entrepreneurs in the study area.*

**Keyw ords:**Rural Women, Entrepreneurship, Problems of Rural 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 deeply rooted in Indian society where the sociological set up has been a male dominated one. Women are considered as the 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 under utilized 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 the social fabric of the Indian society, in terms of the increased educational status of women and varied aspirations for better living, necessitated a change in the lifestyle 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.

### WOMEN ENTREPRENEURS

Women entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. The Government of India has

defined women entrepreneurs as an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women. Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and stands on their legs. A sense towards independent decision-making on their life and career is the motivational factor behind this urge. Saddled with household chores and domestic responsibilities women want to get independence. Under the influence of these factors the women entrepreneurs choose a profession as a challenge and as an urge to do something new. Such a situation is described as pull factors. While in push factors women engaged in business activities due to family compulsion and the responsibility is thrust upon them.

### REASONS WOMEN BECOME ENTREPRENEURS:

Many studies indicate that women start businesses for fundamentally different reasons than their male counterparts. While men start businesses primarily for growth opportunities and profit potential, women most often found businesses in order to meet personal goals, such as gaining feelings of achievement and accomplishment. In many instances, women consider financial success as an external confirmation of their ability rather than as a primary goal or motivation to start a business, although millions of women entrepreneurs will grant that financial profitability is important in its own right. Women also tend to start businesses about ten years later than men, on average. Motherhood, lack of management experience, and traditional socialization has all been cited as reasons for delayed entry into entrepreneurial careers. In fact, over 30 per cent of women entrepreneurs reported that they started 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.

#### **PROBLEMS OF WOMEN ENTREPRENEURS IN INDIA:**

Women in India are facing many problems to get ahead their life in business. A few problems can be detailed as;

1. The greatest deterrent to women entrepreneurs is that they are women. A kind of patriarchal male dominant social order is the building block for them on their way towards business success. Male members think it's a big risk financing the ventures run by women.
2. The financial institutions are skeptical about the entrepreneurial abilities of women. The bankers consider women borrowers at higher risk than men borrowers. The bankers put unrealistic and unreasonable securities to get loan to women entrepreneurs.
3. Entrepreneurs usually require the financial assistance of some kind to launch their ventures - be it a formal bank loan or money from a savings account. The women entrepreneurs are suffering from inadequate financial resources and working capital. The women entrepreneurs lack access to external funds due to their inability to provide tangible security. Very few women have the tangible property in hand.
4. Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations. Having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business. The financial institutions discourage women entrepreneurs on the belief that they can at any time leave their business and become housewives again. The result is that they are forced to rely on their own savings, and loan from relatives and family friends.
5. Indian women give more emphasis to family ties and relationships. Married women have to make a fine balance between business and home. Moreover the business success depends on the support the family members extended to women in the business process and management. The interest of the family members is a determinant factor in the realization of women folk business aspirations.
6. Another argument is that women entrepreneurs have low-level management skills. They have to depend on office staffs and intermediaries, to get things done, especially, the marketing and sales side of the business. Here there is more probability for business fallacies like the intermediaries take a major part of the surplus or profit. Marketing means mobility and confidence in dealing with the external world, both of which women have been discouraged from developing by social conditioning. Even when they are otherwise in control of an enterprise, they often depend on males of the family in this area.
7. The male - female competition is another factor, which develop hurdles to women entrepreneurs in the business management process. Despite the fact that women entrepreneurs are good in keeping their service prompt and

delivery in time, due to lack of organizational skills compared to male entrepreneurs women have to face constraints from competition. The confidence to travel across day and night and even different regions and states are less found in women compared to male entrepreneurs. This shows the low level freedom of expression and freedom of mobility of the women entrepreneurs.

8. Knowledge of alternative source of raw materials availability and high negotiation skills is the basic requirement to run a business. Getting the raw materials from different source with discount prices is the factor that determines the profit margin. Lack of knowledge of availability of the raw materials and low-level negotiation and bargaining skills are the factors, which affect women entrepreneur's business adventures in India

9. Knowledge of the latest technological changes, know how, and education level of the person is a significant factor that affects business. The literacy rate of women in India is found at low levels compared to the male population. Many women in developing nations lack the education needed to spur successful entrepreneurship. They are ignorant of new technologies or unskilled in their use and often unable to do research and gain the necessary training. Although great advances are being made in technology, many women's illiteracy, structural difficulties, and lack of access to technical training prevent the technology from being beneficial or even available to females (Women entrepreneurs, 2001).

10. Low-level risk taking attitude is another factor affecting women folk decision to get into business. Low-level education provides low-level self-confidence and self reliance to the women folk to engage in business, which is continuous risk taking and strategic cession making profession. Investing money, maintaining the operations and ploughing back money for surplus generation requires high risk taking attitude, courage and confidence. Though the risk tolerance ability of the women folk in day to- day life is high compared to male members, while in business it is found opposite to that.

11. Achievement motivation of the women folk found less compared to male members. The low level of education and confidence leads to low level achievement and advancement motivation among Indian women folk to engage in business operations and running a business concern.

12. Finally the high production cost of some business operations adversely affects the development of women entrepreneurs. The installation of new machineries during expansion of the productive capacity and like similar factors dissuades the women entrepreneurs from venturing into new areas.

#### **OBJECTIVES AND DATA**

A major objective of this article is to identify the various problems faced by rural women entrepreneurship in the Karaikal district of Puducherry (UT) and to present suggestion for the betterment of rural women entrepreneurs in the study area. Karaikal is a small coastal enclave of territory which was formerly part of French India. Together with the other former French enclaves of Pondicherry, Yanam, Mahe and Karaikal form the Union Territory of

Puducherry. In Karaikal, there are 27 rural villages, 135 rural women entrepreneurs, five from each village were selected as the sample on the basis of convenience sampling method to analyze the problems faced by the women entrepreneurs.

#### Problems of rural women entrepreneurs in the Karaikal district

To analyze the problems faced by rural women entrepreneurs in the Karaikal district, all the possible problems were made known to the respondents. They were asked to rank their problem in the order of their importance. The ranks given by them were quantified by using the Garrett Ranking Technique (Garrett, 1969). The formula is given below:

$$\text{Per cent position} = \sum_{j=1}^n [(R_{ij} - 0.5) / N_j] \cdot 100 \dots(1)$$

Where,

R<sub>ij</sub> = Rank given for the i<sup>th</sup> item by the j<sup>th</sup> individual, and  
N<sub>j</sub> = Number of items ranked by the j<sup>th</sup> individual.

**TABLE**  
**PROBLEMS OF THE RURAL WOMEN**  
**ENTREPRENEURS**

S.No	Problems	Mean score	Rank
01	Lack of confidence	72	XII
02	Socio-cultural barriers	98	I
03	Market-oriented risks	87	V
04	Lack of Motivational factors	85	VI
05	Lack of Knowledge in Business Administration	78	IX
06	Lack of Awareness about the financial assistance	89	IV
07	Inability to participate in the training programs:	73	XI
08	Unable to identify the available resources	80	VIII
09	Low Ability to Bear Risk	82	VII
10	Problems of Work with Male Workers	95	II
11	Negligence by Financial Institutions	92	III
12	Lack of Professional Education	76	X
13	Mobility Constraints	70	XIII
14	Lack of Interaction with Successful Entrepreneurs	67	XIV

Source: Primary data

The above table indicates the problems faced by the rural women entrepreneurs in the study area. It is observed from the table that the Socio-cultural barriers, Problems of Work with Male Workers, Negligence by Financial Institutions, Lack of Awareness about the financial assistance and Market-oriented risks are the first, second, third, fourth and fifth problems of the rural women entrepreneurs in the Karaikal district of Puducherry.

#### SUGGESTIONS FOR THE GROWTH OF RURAL WOMEN ENTREPRENEURS

The following measures are suggested to empower the rural women to seize various opportunities and face challenges in business.

An Awareness programme should be conducted on a mass

scale with the intention of creating awareness among the rural women about the various areas to conduct business. Attempts should be there to enhance the standards of education of women in general as well making effective provisions for their training, practical experience and personality development programmes, to improve their over-all personality standards particularly rural women.

Organize training programmes to develop professional competencies in managerial, leadership, marketing, financial, production process, profit planning, maintaining books of accounts and other skills. This will encourage women to run the business successfully.

Women in business should be offered soft loans with low interest and subsidies for encouraging them into business activities. The financial institutions should provide more working capital assistance to rural women without any security.

Making provision of micro credit system and enterprise credit system for the women entrepreneurs at local level. Women should try to upgrade themselves in the changing times by adapting the latest technology benefits. Women must be educated and trained constantly to acquire the skills and knowledge in all the functional areas of business management. This can facilitate women to excel in the decision making process and develop a good business network

To establish all India forums to discuss the problems, grievances, issues, and filing complaints against constraints or shortcomings towards the economic progress path of women entrepreneurs and giving suitable decisions in the favor of women entrepreneurs and taking strict stand against the policies or strategies that obstruct the path of economic development of such group of women entrepreneurs.

To arrange the women entrepreneurs to meet the various successful entrepreneurs to share their knowledge and experience in the business, this will be a great benefit to the rural women entrepreneurs.

#### CONCLUDING REMARKS

Women are an important human resource of the nation and every state should try to utilize them as mediators of economic growth and development. Encouragement for women entrepreneurship particularly in rural is one of the ways for that. But unfortunately it is seen that the traditional mind set of the society and the negligence of the state and respective authorities is important obstacles in the rural women entrepreneurship development in India. Apart from the responsibility of the state and society, absence of a definite agenda of life, absence of balance between family and career obligations of women, poor degree of financial freedom for women, low awareness about capacities, low ability to bear risks, problems of work with male workers, negligence by financial institutions, lack of self-confidence, lack of professional education, mobility constraints and lack of interaction with successful entrepreneurs are major problems of rural women entrepreneurship development. Therefore, there is need of continuous attempt to inspire, encourage, motivate and co-operate with rural women entrepreneurs, awareness programmes should be conducted on a mass scale with the intention of creating awareness among

the rural women about the various areas to conduct business.

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