



OPINION ON PROBLEMS FACED BY WOMEN ENTREPRENEURS IN THENI DISTRICT OF TAMILNADU

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Abstract

There are various problems faced by them namely Entrepreneurial problems, General Problems, Knowledge Problems, Economic Problems, Social Problems, and Psychological Problems. Women entrepreneurs opined that a number of problems that have often affected their performance in the beginning of their career and the ever pinching, 'economic problems' ranked in the first place as it was faced by the respondents to the greatest extent. The availability of finance and its repayment both cause a lot of difficulties in maintaining and running their enterprises. Even if they succeed in getting over these problems, other problems such as social problems, psychological problems, knowledge problems, entrepreneurial problems and general problems do come in their way.

Key Words: *Women Entrepreneurship, Problems, Chi-Square, ANOVA, T-Test.*

Introduction

Women entrepreneurship empowers people through the values of equality, participation, accountability and transparency that lead to benefit not only to the concerned entrepreneur but also to the family and the community as a whole through collective action for development. Women entrepreneurs face special problems and constraints like illiteracy, lack of vital information, fear to take risk, lack of experience and training, feeling of insecurity, etc. In addition, there are structural constraints in the form of inequality, limited purchasing power, condemnation by local elite, etc. The basic qualities of women entrepreneurs are (i) Desire to take up new ventures, (ii) Transforming the desire into a business opportunity (iii) Taking moderate risk. The entrepreneurial skills, if applied effectively will lead to substantial improvement in the economic and social status of the women entrepreneurs. In order to improve the existing situation of the women entrepreneurs engaged in a particular economic activity within a given geographical area, it is of much importance to study the current status in terms of their living condition, financial soundness, social security, selling process, etc..

Review of Literature

Kumar.D (2004) in his article says that global evidences suggest that women have been performing exceedingly well in different spheres of activities like academics, politics, administration, social work and so on. Now they have started plunging into industry and also running enterprises successfully.

Vasumathi, et al., (2003) highlights two important matters. First, small entrepreneurs are affected by stress caused by achievement and affiliated need related stressors. Power-need related stressors were not significant to affect them. Second, entrepreneurs adopt silent, less-expensive, tradition bound stress reduction strategies in preference to other types of coping styles.

Ponnarasu.S (2004) attempts to touch upon certain aspects of women and explained that the holistic concept of development should perceive women as an integral part of development. He highlights that we need to realize that women is issues cannot be compartmentalized and isolated as secondary issues in development as the feature of development and society lies in the future of women, of course, equally with men.

Statement of the Problem

The entrepreneurial world in India mainly belongs to men for a long time. This trend has changed recently. There is a notion, which is very popularized and emphasized, that women can become an entrepreneur and lend a contribution to the country's economic growth. Indian experts as administrators and policy makers have to come out with innovative and probable plans to promote entrepreneur skills among women. Women are known for their best desirable qualities like their ability to manage details, dedication to the work they take up and tolerance and kindness towards people, which are the qualities relevant to entrepreneurship. The factors related to personal details of women entrepreneurs, the performance of women enterprises, institution support and the problems affecting the women entrepreneurs are given importance. This study puts special emphasis on factors that affect performance of women entrepreneurs in the enterprises especially in the study area. Technical assistance and training programmes should target at the entrepreneurs, who can create jobs for themselves and other rather than seeking employment in any organization. Therefore, it is mandatory to give them entrepreneurship training. Apart from the entrepreneurial training, financial assistance in the form of loan with low interest rate may contribute much for strengthening women entrepreneur's performance. They are facing numerous problems namely personal, social, economical and technical that affected the progress and performance of their growth.

Objective

The main objective of this paper is to study the level of opinion on problems encountered by women entrepreneurs in Theni District of Tamil Nadu.

Methodology

The present study was done on primary data in Theni District of Tamil Nadu which is located in foothills of Western Ghats. Interview schedule was used to collect the primary data from the sample respondents of 300. For this, a pilot study was conducted and interview schedule was finalized to collect the information required for the study. With a view to identify the women entrepreneurs, the researcher had preliminary discussions with the officials of the District Industries Centre and a few well informed women entrepreneurs registered in the District Industries Centre, Theni. With this information, the researcher prepared the interview schedule. The secondary data were collected from the published as well as unpublished reports, handbooks, action plans and pamphlets, various books, journals, magazines, websites, etc. The period of study was December 2015 to May 2016.

Tools

The analysis was done by using percentile, chi-square, ANOVA and t-test.

Research and Discussion

Despite the fact that the Government has launched many developmental programmes for increasing entrepreneurship, the women entrepreneurship has not been able to achieve much. Hence, there exists a gap between what they possibly can and actual performing with the existing facilities. This implies that the women entrepreneurs are not able to exploit the resources at a fullest level which might be due to knowledge, social and psychological problems.

Problems of Women Entrepreneurs

This paper aims at analysing the various problems faced by entrepreneurs. A mean score above the neutral point indicates that the respondents have developed the significant problems and vice-versa. It is needless to point out however that a mean score of, say 15, just one point above the neutral point do not indicate definite assessment, as the little difference between the mean and the neutral point may be due to error variance that is bound to occur in any investigation, more so in educational and psychological research. Hence, mean score and the neutral point was tested for significance by applying 't' test.

The different dimensions of entrepreneurial problems encountered by women entrepreneurs are "Entrepreneurial problems", "General Problems", "Knowledge Problems", "Economic Problems", "Social Problems", and "Psychological Problems".

Table 1: Problems Encountered by Women Entrepreneurs

S. No	Problems	Mean	S.D	C.V.	't'- value	Rank
1.	Economic Problems	24.55	1.22	4.96	102.82	I
2.	Social Problems	27.42	1.65	6.00	46.23	II
3.	Psychological Problems	23.37	1.68	7.20	8.41	III
4.	General Problems	32.87	3.09	9.40	57.81	VI
5.	Entrepreneurial Problems	29.99	2.66	8.87	63.59	V
6.	Knowledge Problems	30.28	2.53	8.37	68.38	IV

Table value with df (300-1) = 1.645 * Significant at 0.05 level.

Table 1 reveals that out of the six problems of entrepreneur, the coefficient of variance of 'Economic Problems'(4.96), is the least, followed by 'Social Problems'(6.00), 'Psychological Problems'(7.20), 'Knowledge Problems'(8.37), 'Entrepreneurial Problems' (8.87), and 'General Problems' (9.40). From the table 6.1 that the 'Economic Problems' is encountered by most of the women entrepreneurs as the standard deviation and coefficient of variation for the economic problem is the least. It is also found that the mean scores of 'Economic Problems', 'Social Problems', 'Psychological Problems', 'Knowledge Problems', 'Entrepreneurial Problems', and 'General Problems' are 24.55, 27.42, 23.37, 30.28, 29.99 and 32.87 respectively. Further, 't' values shows that they are significant at 0.05 level. Hence it is concluded that all the problems taken into consideration have a significant bearing on their entrepreneurial activities.

Levels of Problems Faced by Women Entrepreneurs

In order to study the magnitude of problems faced by the women entrepreneurs, the sample is grouped into three categories, namely low level, medium level and high level. The level of sources of information (total) is determined by the score value

calculated for 6 problems (dimensions) by adopting the scaling technique. The score values greater than or equal to (mean + standard deviation) and score values less than or equal to (mean - standard deviation) are classified respectively as high level and low level of entrepreneurial skills, while the score values in between high and low have been classified as medium level of entrepreneurial skills. The scores are given below:

Table 2: Levels of Entrepreneurial Problem

Category	Low Level (Mean-Standard Deviation)	High Level (Mean+Standard Deviation)
Entrepreneurial Problem (Total) problems	168.48 – 6.08 =162.00	168.48 + 6.08 = 174.96

To analyze the various problems faced by entrepreneurs, the problems are categorized into low, medium and high level. The problems which fall below 162.00 are said to be in the low level and above the score are said to be high level and the between score are said to be medium level.

Association between Level of Problems and Educational Qualification of Women Entrepreneurs

The null hypothesis framed was “The level of problems of women entrepreneurs is independent of their educational qualification”. The results of Chi-square test are given in Table 3.

Table 3: Association between Level of Problems and Educational Qualification of Women Entrepreneurs

Educational Qualification	Level of Problems			Total
	Low	Medium	High	
Up to 10th standard	23	123	13	159
12th Standard	8	70	11	89
UG Level	6	12	10	28
PG Level	5	7	12	24
Total	42	212	46	300
Chi-square value	46.470			

Table value with $df = (4-1) \times (3-1) = 6$ is 12.60 at 0.05 level of significance.

Table 3 shows that the calculated value is greater than that of the table value at 5 per cent level of significance. Hence, the null hypothesis is rejected. It is concluded that there is an association between the levels of problems of women entrepreneurs and their educational qualification.

Association between Level of Problems and Family Occupation of Women Entrepreneurs

The null hypothesis framed was “The level of problems of women entrepreneurs is independent of their family occupation”. The results of Chi-square test are given in Table 4.

Table 4: Associations between Level of Problems and Family Occupation of Women Entrepreneurs

Occupation of Family	Level of Problems			Total
	Low	Medium	High	
Business	19	158	20	197
Private employment	11	24	7	42
Agriculture	7	21	9	37
Others	5	9	10	24
Total	42	212	46	300
Chi-square value	33.241			

Table value with $df = (4-1) \times (3-1) = 6$ is 12.60 at 0.05 level of significance.

Table 4 shows that the calculated value is greater than that of the table value at 5 per cent level of significance. Hence, the null hypothesis is rejected. It is concluded that there is an association between the levels of problems of women entrepreneurs and their family occupation.

Association between Level of Problems and Occupation of Women Entrepreneurs

The null hypothesis framed was “The level of problems of women entrepreneurs is independent of their occupation”. The result of Chi-square test is given in Table 5.

Table 5: Association between Level of Problems and Occupation of Women Entrepreneurs

Occupation of Respondents	Level of Problems			Total
	Low	Medium	High	
Business	20	169	21	210
Agriculture	9	26	5	40
Private employment	8	10	9	27
Others	5	7	11	23
Total	42	212	46	300
Chi-square value	49.042			

Table value with $df = (4-1) \times (3-1) = 6$ is 12.60 at 0.05 level of significance.

Table 5 shows that the calculated value is greater than that of the table value at 5 per cent level of significance. Hence, the null hypothesis is rejected. It is concluded that there is an association between the levels of problems of women entrepreneurs and the occupation of women entrepreneurs.

Association between Level of Problems and Monthly Family Income of Women Entrepreneurs

The null hypothesis framed was “The level of problems of women entrepreneurs is independent of their family income”. The result of Chi-square test is given in Table 6.

Table 6: Association between Level of Problems and Monthly Family Income of Women Entrepreneurs

Family Monthly Income	Level of Problems			Total
	Low	Medium	High	
Up to 4000	11	32	17	60
4001 – 8000	8	58	9	75
8001 – 12000	10	56	14	80
Above 12000	13	66	6	85
Total	42	212	46	300
Chi-square value	16.441			

Table value with $df = (4-1) \times (3-1) = 6$ is 12.60 at 0.05 level of significance.

Table 6 shows that the calculated value is greater than that of the table value at 5 per cent level of significance. Hence, the null hypothesis is rejected. It is concluded that there is an association between the levels of problems of women entrepreneurs and their monthly family income.

Association between Level of Problems and Years of Experience of Women Entrepreneurs

The null hypothesis framed was “The level of problems of women entrepreneurs is independent of their years of experience”. The result of Chi-square test is given in Table 7.

Table 7: Associations between Level of Problems and Years of Experience of Women Entrepreneurs

Years of Experience	Level of Problems			Total
	Low	Medium	High	
Up to 2	5	33	7	45
2 – 4	21	105	10	136
4 – 6	10	56	17	83
Above 6	6	18	12	36
Total	42	212	46	300
Chi-square value	18.745			

Table value with $df = (4-1) \times (3-1) = 6$ is 12.60 at 0.05 level of significance.

Table 7 shows that the calculated value is greater than that of the table value at 5% level of significance. Hence, the null hypothesis is rejected. It is concluded that there is an association between the levels of problems of women entrepreneurs and their years of experience.

Analysis of Variance among Problems and Educational Qualification

There is no significant difference among the mean scores of problems in total and in different dimensions such as entrepreneurial problems, general problems, knowledge problems, economic problems, social problems and psychological problems of women entrepreneurs with respect to the variable educational qualification.

Table 8: Analysis of Variance among the Mean Scores of Problems in Total and in Different Dimensions with Respect to Educational Qualification

	Source of Variance	Sum of Squares	df	Mean of Squares	F-value
Overall	Between	115.3921	3	38.4640	1.040NS
	Within	10939.5616	296	36.9580	
Entrepreneurial Problems	Between	26.9637	3	8.9879	1.269NS
	Within	2095.6991	296	7.0801	
General Problems	Between	20.0955	3	6.6985	0.699NS
	Within	2834.6569	296	9.5765	
Knowledge Problems	Between	124.3451	3	41.4484	6.694*
	Within	1832.5998	296	6.1912	
Economic Problems	Between	9.6274	3	3.2091	2.183NS
	Within	435.0419	296	1.4697	
Social Problems	Between	4.7226	3	1.5742	0.578NS
	Within	804.9524	296	2.7194	
Psychological Problems	Between	45.6668	3	15.2223	5.560*
	Within	810.3808	296	2.7378	

Table value required for df 3, 296 is 2.636 * Significant at 5% level

Since the calculated 'F' values are more than the table value in the problems such as Knowledge Problems and Psychological Problems, the null hypothesis is rejected. So, it is found that there exists a significant difference among the mean scores of Knowledge Problems and Psychological Problems with respect to educational qualification. But, it is found that there is no significant difference among the mean scores of problems in total and Entrepreneurial Problems, General Problems, Economic Problems and Social Problems of women entrepreneurs with respect to educational qualification.

Analysis of Variance among Problems and Family Occupation of Women Entrepreneurs

There is no significant difference among the mean scores of problems in total and in different dimensions such as entrepreneurial problems, general problems, knowledge problems, economic problems, social problems and psychological problems of women entrepreneurs with respect to their family occupation.

Table 9: Analysis of Variance among the Mean Scores of Problems in Total and in Different Dimensions with Respect to Family Occupation

Dimensions	Source of Variance	Sum of Squares	df	Mean of Squares	F-value
Overall	Between	383.9822	3	127.9941	3.496*
	Within	10836.1193	296	36.6085	
Entrepreneurial Problems	Between	44.6052	3	14.8684	2.112NS
	Within	2083.1169	296	7.0376	
General Problems	Between	79.2049	3	26.4016	2.796*
	Within	2794.9629	296	9.4424	
Knowledge Problems	Between	29.5895	3	9.8632	1.545NS
	Within	1889.5287	296	6.3835	

Economic Problems	Between	13.1320	3	4.3773	2.974*
	Within	435.6517	296	1.4718	
Social Problems	Between	20.4360	3	6.8120	2.554NS
	Within	789.2468	296	2.6664	
Psychological Problems	Between	47.7139	3	15.9046	5.799*
	Within	811.7308	296	2.7423	

Table value required for df 3, 296 is 2.636 * Significant at 5% level

Since the calculated 'F' values are less than the table value in the problems such as Entrepreneurial Problems, Knowledge Problems and Psychological Problems, the null hypothesis is accepted. So, it is found that there is no significant difference among the mean scores of Entrepreneurial Problems, Knowledge Problems and Psychological Problems with respect to family occupation. But, it is found that there is significant difference among the mean scores of problems in total and in different dimensions such as General Problems, Economic Problems and Social Problems of women entrepreneurs with respect to family occupation.

Analysis of Variance among Problems and Occupation of Women Entrepreneurs

There is no significant difference among the mean scores of problems in total and in different dimensions such as entrepreneurial problems, general problems, knowledge problems, economic problems, social problems and psychological problems of women entrepreneurs with respect to the occupation of respondents.

Table 10: Analysis of Variance among the Mean Scores of Problems in Total and in Different Dimensions with Respect to Occupation of Respondents

Dimensions	Source of Variance	Sum of Squares	df	Mean of Squares	F-value
Overall	Between	1470.3311	3	490.1104	14.158*
	Within	10246.0918	296	34.6152	
Entrepreneurial Problems	Between	60.4578	3	20.1526	2.8912*
	Within	2063.2369	296	6.9704	
General Problems	Between	140.4200	3	46.8067	4.9964*
	Within	2772.9518	296	9.3681	
Knowledge Problems	Between	869.3092	3	289.7697	67.3436*
	Within	1273.6452	296	4.3029	
Economic Problems	Between	25.2857	3	8.4286	5.8220*
	Within	428.5215	296	1.4477	
Social Problems	Between	28.9103	3	9.6368	3.6120*
	Within	789.7178	296	2.6680	
Psychological Problems	Between	40.3706	3	13.4569	4.9446*
	Within	805.5660	296	2.7215	

Table value required for df 3, 296 is 2.636 * Significant at 5% level

Since the calculated 'F' values are more than the table value in the various dimensions of problems such as entrepreneurial problems, general problems, knowledge problems, economic problems, social problems and psychological problems, the null hypothesis is rejected. So, it is found that there is significant difference among the mean scores of the dimensions of problems and their occupation.

Analysis of Variance among Problems and Family Monthly Income of Women Entrepreneurs

There is no significant difference among the mean scores of problems in total and in different dimensions such as entrepreneurial problems, general problems, knowledge problems, economic problems, social problems and psychological problems of women entrepreneurs with respect to the variable monthly family income.

Table 11: Analysis of Variance among the Mean Scores of Problems in Total and in Different Dimensions with Respect to Monthly Family Income

Dimensions	Source of Variance	Sum of Squares	df	Mean of Squares	F- value
Overall	Between	289.2386	3	96.4129	2.6505*
	Within	10766.9412	296	36.3748	
Entrepreneurial Problems	Between	90.8658	3	30.2886	4.4313*
	Within	2023.2127	296	6.8352	
General Problems	Between	92.3719	3	30.7906	3.2990*
	Within	2762.6783	296	9.3334	
Knowledge Problems	Between	103.5108	3	34.5036	5.6209*
	Within	1816.9668	296	6.1384	
Economic Problems	Between	27.1340	3	9.0447	6.4170*
	Within	417.2089	296	1.4095	
Social Problems	Between	5.3848	3	1.7949	0.6609
	Within	803.9116	296	2.7159	
Psychological Problems	Between	36.5367	3	12.1789	4.4512*
	Within	809.8806	296	2.7361	

Table value required for df 3, 296 is 2.636 * Significant at 5% level.

Since the calculated 'F' values are less than the table value in the various dimensions of problems such as Entrepreneurial Problems, Knowledge Problems, General Problems, Economic Problems and Psychological Problems, the null hypothesis is accepted. So, it is found that there is no significant difference among the mean scores of the dimensions of entrepreneurial problems with respect to monthly family income. But, it is found that there is significant difference among the mean scores of problems in total and in different dimensions such as Social Problems of women entrepreneurs with respect to the variable occupation of monthly family income.

Analysis of Variance among Problems and Years of Experience of Women Entrepreneurs

There is no significant difference among the mean scores of problems in total and in different dimensions such as entrepreneurial problems, general problems, knowledge problems, economic problems, social problems and psychological problems of women entrepreneurs with respect to the variable years of experience.

Table 12: Analysis of Variance among the Mean Scores of Problems in Total and in Different Dimensions with Respect to Years of Experience

Dimensions	Source of Variance	Sum of Squares	df	Mean of Squares	F- value
Overall	Between	416.6284	3	138.8761	3.856*
	Within	10660.4870	296	36.0152	
Entrepreneurial Problems	Between	8.8608	3	2.9536	0.415NS
	Within	2105.3930	296	7.1128	
General Problems	Between	176.0492	3	58.6831	6.409*
	Within	2709.9855	296	9.1554	
Knowledge Problems	Between	9.5663	3	3.1888	0.493NS
	Within	1911.4116	296	6.4575	
Economic Problems	Between	98.1562	3	32.7187	26.749*
	Within	362.0565	296	1.2232	
Social Problems	Between	39.4828	3	13.1609	5.0278*
	Within	774.8178	296	2.6176	
Psychological Problems	Between	77.9721	3	25.9907	9.9626*
	Within	772.2124	296	2.6088	

Table value required for df 3, 296 is 2.636 * Significant at 5% level.



Since the calculated 'F' values are less than the table value in the Entrepreneurial Problems and Knowledge Problems, the null hypothesis is accepted. So, it is found that there is no significant difference among the mean scores of the Entrepreneurial Problems and Knowledge Problems with respect to the years of experience. But, it is found that there is significant difference among the mean scores of problems in total and in different dimensions such as General Problems, Economic Problems and Psychological Problems and Social Problems of women entrepreneurs with respect to the variable years of experience.

Findings

The main problems faced by women entrepreneurs are:

- Financial problems,
- Over dependence on intermediaries,
- Scarcity of raw materials,
- Intense competition,
- High cost of production,
- Low mobility,
- Family ties and responsibilities,
- Economical and social status,
- Adverse effects of risk learning,
- Lack of learning,
- Lack of education and skill acquisition and
- Low need for achievement due to their family responsibilities, women have less time.
- They have to look after both their children and business. Most of the women have lack of mobility and do not undergo additional training and they are handicapped by their inability to move from one place to another to their work. The number of problems encountered is entrepreneurial, general, knowledge, social and psychological.

Conclusion

A number of problems that have often affected their performance in the beginning of their career and the ever pinching, 'economic problems' ranked in the first place as it was faced by the respondents to the greatest extent. The availability of finance and its repayment both cause a lot of difficulties in maintaining and running their enterprises. Even if they succeed in getting over these problems, other problems such as social problems, psychological problems, knowledge problems, entrepreneurial problems and general problems do come in their way. Besides this, their own multiple commitments social as well as domestic often adversely affect their mobility which is very much needed in running any enterprise.

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