

# A STUDY ON PROBLEMS OF WOMEN ENTREPRENEURS IN KOLHAPUR CITY

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**Abstract:** India is a developing country, having high rate of population. It is not possible to achieve the status of developed country without the development of all men and women living in India and the industry are one of that sectors which definitely can help the people to gain high economic development. The more women involve in economic activity, more the country benefits. Hence, the women entrepreneurship is necessary to channelize the wheels of the economy. If women engages in economic activities, they use to learn and their children also use to get better involvement into the education, reduces dropout rates and women entrepreneurs generates new income sources. The present research paper attempts to study socio-economic background of the women entrepreneurs and the problems faced by them in the Kolhapur city.

Key words: India, Women, Women Entrepreneurship, Development

## 1.0 INTRODUCTION:

Women play a vital role in the development of their families and countries too. For the purpose of empowerment of women, the women should be involved in the economic and industrial activities and should get supported by the financial institutions to encourage them. But in India, it has been seen that the commercial banks had traditional and narrow approach towards the supply of the finance to informal sector and women. They use to prefer men and formal businesses for the supply of finance.

## 1.1 OPERATIONAL DEFINITIONS:

- **Women Entrepreneurs:**

A women entrepreneur is defined as a women or group of women who initiate, organize and run a business enterprise.

## 2.0 RESEARCH DESIGN:

In order to draw the meaningful conclusions and to provide useful suggestions, it is necessary that the methodology has been correctly followed. The present research used descriptive research design and concentrated on the problems of women entrepreneurship in Kolhapur city.

## 2.1 RESEARCH QUESTIONS:

1. To understand the concept of women entrepreneurship.
2. To study problems faced by women entrepreneurs.

## 2.2 RESEARCH MAIN OBJECTIVES:

The present study has been carried out with the following objectives in

1. To study the socio-economic background of the women entrepreneurs in Kolhapur city
2. To study problems faced by women entrepreneurs in the Kolhapur city
3. To suggest meaningful suggestions if any.

## 2.3 STATEMENT OF THE PROBLEM:

The statement of the problem of the present research is A Study on Problems of Women Entrepreneurs in Kolhapur City.

## 2.4 SCOPE OF THE STUDY:

The geographical scope of the present study is limited to Kolhapur city. As per the convenience, time availability and availability of data the researcher has decided to select only one city.

## 2.5 DATA COLLECTION:

**Primary data:** A Questionnaire has been designed to collect the data from the respondents. My survey is undertaken in Kolhapur City. Convenient sampling has been used considering the time constraint.

## 2.6 SAMPLING DESIGN:

Convenient Sampling method is used for selection of the respondent's i.e. women entrepreneurs from Kolhapur City. In total 100 samples have been selected for the study purpose.

## 2.7 LIMITATIONS OF THE STUDY:

1. Respondents might be biased and not interested to give complete information.
2. The study is limited to Kolhapur city only.
3. The study is completed in limited time period hence standardized statistical tools have not been used. Only frequency and percentile has been used for analysis of the data.

## 2.8 SIGNIFICANCE OF THE STUDY:

The present study throws light on the problems of women entrepreneurs in Kolhapur City; particularly it has relevance to the current situation.

## 2.9 FACTORS INFLUENCING WOMEN ENTREPRENEURSHIP:

The general observation and several studies reveal that two factors influence the women entrepreneurship in India. These are as follows:

- **Pull Factors:** Pull factors imply the factors, which encourage women to become entrepreneurs. They include desire to do something new in life, need for independence, availability of finance, concessions and subsidies.
- **Push Factors:** Push factors are those, which compel women to become entrepreneurs. They include financial difficulties, responsibility in the family, unfortunate family circumstances like death of the husband or father, divorce, etc. However the influence of this factor on women in becoming entrepreneurs is lower than the former factor.

## 3.0 REVIEW OF THE LITERATURE:

Researcher	Title	Outcome
1. Singh Baij Nath (2005)	Undervaluation of Work and Status of Rural Women: A Study	<b>Rural women</b> is an important segment of the society because of their active-participation in home and farm affairs and decision making activities in house hold, agricultural and socio-cultural affair which reflects the <b>status of women in the family as well as in the society</b>
2. A. Sankaran (2009)	Trend and Problems of Rural women Entrepreneurs in India	<b>Problems:</b> male domination, lack of confidence and inadequate competitive capacity. He observed that stiff competition, lack of mobility, exploitation by middleman is squeezing women's entrepreneurial talent in the rural area.

3. M. SakthivelMurgan and et al (2008)	Predominant Barriers of Women Entrepreneurs.	<b>Problems:</b> social and cultural barrier, Capital rotation, lack of experience and other external influences, <b>irresponsible partners lead to failure and end or their business</b> , problem in selection of a location, heavy tax
4.K. Dilip Chandra (2013)	Issues and Challenges for Women entrepreneurs in Global Scenario.	<b>Characteristics:</b> sharp communication skills, initiative, consensus building competencies and nurturing, integrating abilities, strong desire for autonomy, ability to bounce back from setbacks, Self Starters, Confidence, Decisive – action oriented and connective- in building relationships. <b>Constraints:</b> lack of confidence, socio-cultural barriers, high market oriented risks, lack of motivational factors and lack of knowledge of business administration, lack of awareness about finance assistance, hesitation to identify available resources.
5. D. Shanti Revathi and Jayashree Krishnan (2013)	Economic and Social Issues of Women Entrepreneurs in Micro Enterprise	<b>Economic and Social issues of Women Entrepreneurs in micro enterprises :</b> like high labour burden, weak business organizations, backwardness in technology transfer, absence of peace and security, limited enabling environment .
6. Dr. Santosh Sigh Bais and et al (2003)	Development of Women Entrepreneurship in Hyderabad Karnataka Region in Karnataka	<b>socio-personal constraints</b> -resistance from husband, family members at starting time of enterprise, stressful dual duties, <b>marketing problems</b> - competition with cheaper goods and availability of substitute goods <b>Other:</b> harassment in government department requirement of large amount of paper formalities insufficient financial assistance

#### 4.0 ANALYSIS AND INTERPRETATION OF DATA:

According to Cooper & Schindler (2008) frequency distribution refers to ordered array of all values for a variable. A frequency table arrays category codes from lowest value to highest value, with columns for count, percent, valid percent and cumulative percent. Wegner (2007) further explains that when expressed as a percentage of the total sample, these category frequencies are called percentage counts or percentage frequencies. Percentages are easier to understand and they allow for comparisons between similar samples of different sizes. Therefore, it is always more meaningful to express the counts as percentages of the total sample. Responses for the whole study were converted into frequencies and percentages.

#### 4.1 ANALYSIS OF SOCIO-ECONOMIC BACKGROUND OF WOMEN ENTREPRENEURS:

The analysis of the socio-economic background is done by taking the help of the personnel characteristics of the selected women entrepreneurs like age, educational status, marital status, family nature, business type etc

**Table: 4.1.1 Socio-economic Background of Women Entrepreneurs**

Factors	Category	No. of respondents	Percentage(%)
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Age	Below- 25	24	24 %
	25 to 35	36	36 %
	35 to 45	27	27 %
	45 and above	13	13 %
Education	Illiterate	0	Nil
	S.S.C	10	10%
	H.S.C	20	20%
	Graduate	58	58%
	Post Graduate	12	12%
Marital Status	Unmarried	29	29%
	Married	66	66%
	Widow	04	04%
	Divorcee	01	1%
Business Type	Manufacturing	11	11%
	Trading	21	21%
	Service	68	68%
Family Type	Joint	31	31%
	Nuclear	69	69%
Annual Income	Below-20,000	15	15%
	20,000-40,000	23	23%
	40,000-60,000	56	56%
	60,000 and above	06	06%

#### 4.2 Analysis of the Problems of Women Entrepreneurs:

Note: Total Percentage exceeds 100 as many respondents cited more than one problem.

Table 4.2.1: Socio – Personal Problems Faced by Respondents

Sr.No	Problems	No.of Respondents	Percentage
1	Poor risk taking ability	64	64%
2	Lack of proper training	86	86%
3	Multiple Roles	70	70%
4	Lack of rest and sleep	71	71%
5	Lack of knowledge about legal aspects	30	30%
6	Lack of confidence	70	70%
7	Lack of encouragement from family and society	34	34%
8	Gender discrimination	48	48%

Source: Field Survey

Table 4.2.2: Marketing Problems Faced by Respondents

Sr. No.	Reasons	No. of Respondents	Percentage
1	Lack of marketing facility	32	32%
2	Lack of marketing skills	46	46%
3	Tough competition	52	52%

Source: Field survey

Table 4.2.3: Problems relating Government Assistance Faced by Respondents

Sr.No.	Problems	No.of Respondents	Percentage
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1	Harassment by officers	29	29%
2	Large documentation	46	46%
3	Discrimination	15	15%
4	Lack of knowledge of govt. assistance	30	30%

Source: Field survey

**Table 4.2.4: Financial Problems Faced by the Respondents**

Sr.No.	Problems	No.of Respondents	Percentage
1	Inability to provide securities for loan	62	62%
2	Lack of support from banks	13	13%
3	Tight repayment schedule	14	14%
4	High rate of Credit Transactions	16	16%

Source: Field survey

**Table 4.2.5: Production and labour related problems Faced by Respondents**

Sr. No.	Reasons	No.of Respondents	Percentage
1	Non availability of quality raw material	06	6%
2	High wage rates	56	56%
3	Non availability of skilled workers	29	29%
4	Absenteeism	12	12%
5	Power cut	14	14%

Source: Field survey

## 5.0 FINDINGS

- 24% of the respondents are belonging to below 25 year's age group of the entrepreneurs. 36 % of the respondents are between the 25 to 35 years age group. And 27 % of the respondents are in 35-45 age group and rest of the respondents i.e. 13% are above the 45 years.
- 10 % of the respondents are belonging to education up to SSC level of the entrepreneurs. 20 % of the respondents are having HSC level education and 58% are graduates and 12 % of the respondents are having post graduate level of education.
- 66 % of the respondents are in married category and 29% respondents are unmarried. Out of total 4 % are widow and 1 % are divorcee.
- 11 % of the respondents are deals with manufacturing types of business. 21% of the respondents are engaged in trading type of business. And 68 % of the respondents are doing business in service sector.
- 31% of women entrepreneurs are from joint families and 69% are from nuclear families.
- 15% women entrepreneurs have Income below 20,000 and 23% had in between 20,000-40,000. 56% have income in between 40,000-60,000 and rest 6% have 60,000 and above annual income.
- From the analysis of socio economic problems it was found that 64% women had poor risk taking ability and 86% had no proper training, 70% women had multiple roles and 71% expressed that they had less rest and sleep too. 30% said that they had less knowledge about legal aspects and 70% had lack of confidence. 34% expressed had less encouragement from family and society.
- Analysis of marketing problems revealed that 32% felt lack of marketing facility and 46% had less marketing skills and 52% found tough competition for them in the market.
- It was found from the analysis of problems related government assistance that 29% had experienced harassment by officers and 46% found it requires large documentation. Only 15% experienced discrimination but 30% had lack of knowledge of government assistance.
- 62% women found inability to provide security for loan, 13% experienced lack of support from banks and 14% felt tight repayment schedule and 16% observed high rate of credit transactions.

11. It was seen from the analysis of production and labour related problems that 6 % had faced problem of non availability of quality raw material, 56% found high wage rates, 29% found non availability of skilled workers, 12% faced problem of absenteeism and 14% experienced problem of power cuts during working.

## 6.0 SUGGESTIONS:

As it was observed that from total respondents only 24% were entrepreneurs hence it is suggested that more attention is required to on young women in below 25years age group. There is need that in educational premises also the girls must be provided the training and education on entrepreneurial skills. Major problems of the women highlighted in survey were poor risk taking ability, multiple roles, no proper training, less rest and sleep and lack of confidence hence it is suggested that more attention must be made on increasing moral strength of women by arranging melava's ( summits), exhibitions, cultural events, lectures, campaigns etc. by NGO's. To deal with the problem of multiple roles the women must be trained to manage skillfully the domestic as well as entrepreneurial activities. Free of cost training should be arranged. To deal with the problem of large documentation the separate cell should be established in the banks and government departments to resolve the grievances and issues of women entrepreneurs. Women entrepreneurs should enhance their rapport with their employees and workers to maximize the productivity but to minimize the labour costs. High profit margin and a good position in the market must be maintained.

## 7.0 CONCLUSION:

From the study it is found that the number of women entrepreneurs in India is growing positively. The women entrepreneurs posses many characteristics like innovative, risk taker, good manager, charismatic leader, a tough competitor and hard worker too. Women entrepreneurs have to play multiple roles in case of if they are married or having children. To manage the multi roles is not the easy one task. The efforts of government are there to increase the participation of the women in economic activities but the problems and barriers are coming in between their path and success. It was seen the family support as well as support from government and non-government agencies is still required to boost and energize the women entrepreneurs and to increase their moral. A nation's development is incomplete without development of women. Their participation in economic activities will also strengthen their position in family as well as nation's welfare.

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