

# International Journal of Statistics and Applied Mathematics

ISSN: 2456-1452  
Maths 2023; SP-8(4): 550-554  
© 2023 Stats & Maths  
<https://www.mathsjournal.com>  
Received: 02-04-2023  
Accepted: 03-05-2023

**Dr. Mukta Surya**  
Department of Extension  
Education & Communication  
Management, Chandra Shekhar  
Azad University of Agriculture &  
Technology Kanpur, Uttar  
Pradesh, India

**Dr. Sangeeta Gupta**  
Assistant Professor, Department  
of Extension Education &  
Communication Management,  
Chandra Shekhar Azad  
University of Agriculture &  
Technology Kanpur, Uttar  
Pradesh, India

**Corresponding Author:**  
**Dr. Mukta Surya**  
Department of Extension  
Education & Communication  
Management, Chandra Shekhar  
Azad University of Agriculture &  
Technology Kanpur, Uttar  
Pradesh, India

## Constraints faced by rural women in establishing enterprises

**Dr. Mukta Surya and Dr. Sangeeta Gupta**

### Abstract

This paper tries to investigate the problems and challenges faced by women entrepreneurs in India. Women Entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent. Many women have this quality but they never got a platform to showcase their talents and hence they don't know their real abilities. The present study "Constraints faced by rural women in social development by establishing enterprises" was carried in two blocks of Kanpur Nagar; in each block six villages were selected randomly and in each village 25 rural women were selected. Overall, 300 rural women were selected from 2 blocks of 12 villages randomly. Out of total rural women 36.7% belonged to 50 years and above age group, whereas it was observed that 58.7% rural women were doing agriculture activity. 28.0% of rural women were educated up to intermediate and most of them belonged to OBC category and they mostly followed Hindu religion. 66.7% rural women belonged to the income group of 50000 to 100000 and they had holding of about 2.5 to 5 acres land. Majority of rural women 84.7% belonged to nuclear family where they had 5 to 8 members in family whereas mostly were married. As a result, the study attempts to examine how women establish their businesses by highlighting their motivating elements and the connections between their socioeconomic backgrounds, motivating factors, and existing entrepreneurial traits.

**Keywords:** Business, constraints, challenges, entrepreneur, independent, motivation

### Introduction

The approach of starting a new business through entrepreneurship is creative and dynamic. The prevailing economic, social, resources, cultural, and technical factors in a society have a significant impact on the emergence of entrepreneurs in that community. Women starting businesses is a relatively new occurrence. The establishment and management of a business by a woman not only promotes economic growth but also results in a number of positive benefits. Entrepreneurs are change catalysts who create employment chances for others. A successful tool for social and economic development is the micro-enterprise. Empowering disadvantaged women is a goal of microfinance. A planned strategy for ensuring the balanced development of the impoverished women's economy includes microbusinesses. Statistics does accurately reflect the extent of rural women's involvement in agro-based and non-agro based activities. This is mostly caused by the fact that daily tasks cover up the majority of the work done by women at home and on farms. Mechanisation and the simple availability of labour provide entrepreneur-minded women greater time to pursue their own businesses.

Sidhu and Kaur (2006) <sup>[2]</sup> revealed that Rural women perform variety of operations in farm and home system and have basic indigenous knowledge, skill, potential and resources which can prove helpful to establish and manage enterprises. What they need is awareness, motivation, technical skill and support from family, government and other organization. With the right assistance they can strengthen their capacities besides adding to the family income and national productivity.

By starting their own businesses, Indian women have advanced beyond simply having corporate careers that allowed them to exhibit their talents and gain financial independence. This change has given her the opportunity to leave all of this behind and go into a realm where she can make a name for herself while still making a difference in the corporate world. The financial institutions are sceptical about the entrepreneurial abilities of women.

The bankers consider women loanees as higher risk than men loanees. The bankers put unrealistic and unreasonable securities to get loan to women entrepreneurs. According to a report by the United Nations Industrial Development Organization (UNIDO), "despite evidence that woman's loan repayment rates are higher than men's, women still face more difficulties in obtaining credit". Another claim is that female entrepreneurs have poor management abilities. They must rely on administrative personnel and middlemen to complete tasks, particularly those related to the marketing and sales side of the business. Here, business myths like the intermediaries taking the majority of the excess or profit are more likely to occur. They frequently rely on family men in this area, even when they are otherwise in charge of an enterprise.

The Government of India has changed the description to broaden its use. According to the Indian government, a village industry is defined as "any business or industry founded in a rural area, village, or town with a population of 20,000 people or less and an investment of Rs. 3 crores in any equipment and machinery."

**Objectives**

The main purpose of the study is to analyse challenge faces by the rural women entrepreneur in India and give some suggestion related to improvement in rural women entrepreneur situation in India.

1. The Socio -economic status of rural women.
2. The Constraints faced by rural women in these enterprises.

**Research Methodology**

The study was conducted in district Kanpur Nagar during the year 2021-2022, in each block six villages were selected randomly and 25 respondents from were selected randomly

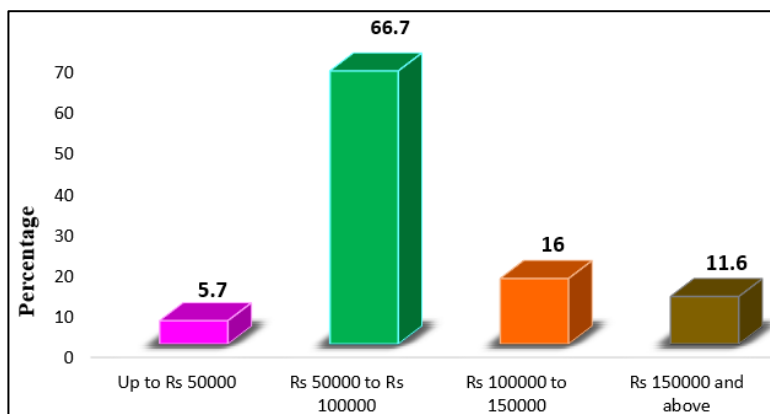
from each village. Overall, 300 rural women were selected from 2 blocks of 12 villages randomly. In the research Dependent and Independent variables, age, caste, annual income, occupation, marital status, role of rural women, opinion of rural women, constraints and suggestions were used. The data so collected were subjected to statistical analysis for which statistical tools such as percentage, arithmetic mean, weighted mean, median, rank, coefficient, ANOVA, critical diff., standard deviation was used.

**Findings and Results**

**Table 1:** Distribution of rural women according to annual income.

Annual Income	Frequency	Per cent	Mean income (Rs)	S.D. (Rs)
Up to Rs 50000	17	5.7	40000.2	2000.0
Rs 50000 to Rs 100000	200	66.7	72500.4	14292.3
Rs 100000 to 150000	48	16.0	105833.3	9186.8
Rs 150000 and above	35	11.6	190000.6	1162.9
Total	300	100.0	89700.5	44773

Table 1 reveals the distribution of rural women according to annual income, 66.7% rural women belonged to the income group of Rs. 50000 to Rs. 100000 with mean income Rs. 72500.4 and S.D. Rs. 14292.3, followed by 16.0% rural women whose annual income was between Rs. 100000 to Rs. 150000 Rs. with mean income Rs. 105833.3 and S.D. Rs. 9186.8 in the study area. 11.6% rural women's annual income was Rs. 150000 and above with mean income Rs. 190000.6 and S.D. Rs. 1162.9, whereas only 5.7% of rural women had annual income of Rs. up to 50000 with mean score Rs. 40000.2 and S.D. Rs. 2000.0.

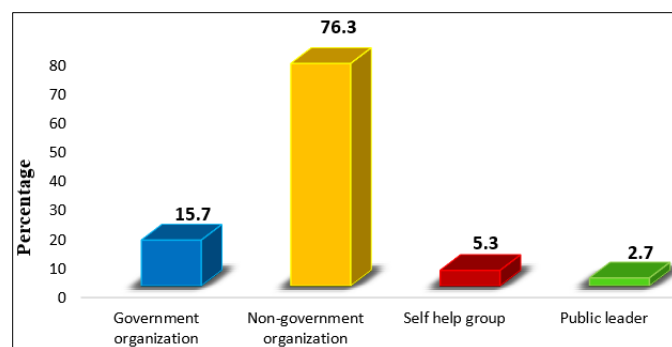


**Fig 1:** Distribution of rural women according to annual income

**Table 2:** Distribution of rural women according to social participation.

Social participation	Frequency	Per cent
Government organization	47	15.7
Non-government organization	229	76.3
Self-help group	16	5.3
Public leader	8	2.7
Total	300	100.0

Table 2 denotes the distribution of rural women according to social participation, 76.3% rural women had non-government organization, 15.7% rural women were participated in government organization whereas 2.7% rural women had self-help group and only 5.3% rural women were had public leader.



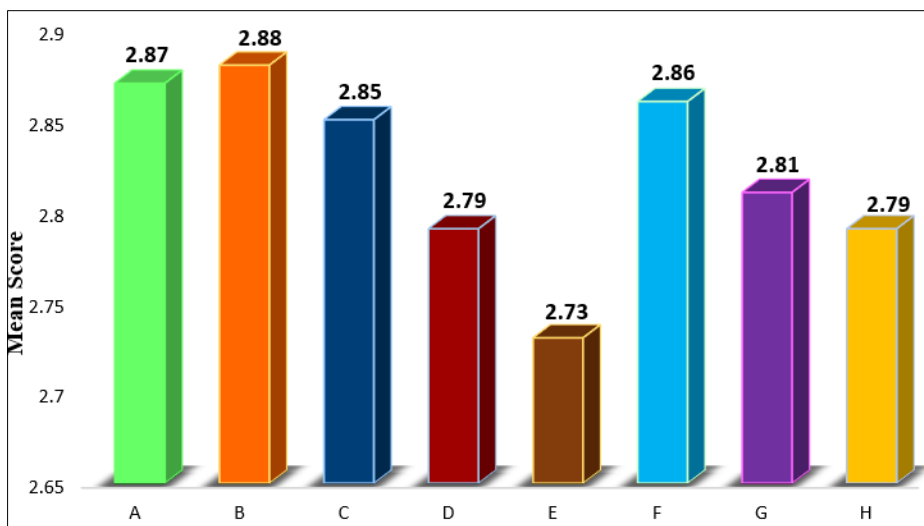
**Fig 2:** Distribution of rural women according to social participation.

**Table 3:** Distribution of rural women according to economic constraints.

S. No.	Economic Constraints	Symbols	Always	Sometimes	Never	Mean Score	S.D.	Rank
1.	Lack of money as well as their right to have the money	A	87.3	12.3	0.3	2.87	2.34	II
2.	Lack of family income restrict the women from opening an enterprise	B	88.0	12.0	0.0	2.88	2.35	I
3.	Insufficient working capital	C	87.3	10.3	2.3	2.85	2.33	IV
4.	Lack of proper support, cooperation and backup from the family member	D	83.0	13.3	3.7	2.79	2.29	VI
5.	Lack of proper guidance from the linkage organisation	E	76.3	20.7	3.0	2.73	2.23	VII
6.	Lack of financing institutions particularly for women in rural area	F	87.0	12.3	0.7	2.86	2.34	III
7.	Lack of marketing channel to sell the product	G	83.3	14.3	2.3	2.81	2.30	V
8.	Difficulty of taking loans	H	81.0	17.3	1.7	2.79	2.28	VI

Table 3 reveals the distribution of rural women according to economic constraints in establishing enterprise based on agro and non agro commodities, 88.0% rural women always and 12.0% sometimes faced lack of family income restrict the women from opening an enterprise with mean score value 2.88, S.D. 2.35 and rank I, 87.3% rural women always and 12.3% sometimes faced lack of money as well as their right to have the money with mean score value 2.87, S.D. 2.34 and rank II while 87.0% rural women always and 12.3% sometimes faced lack of financing institutions particularly for women in rural area with mean score value 2.86, S.D. 2.34 and rank III. 87.3% rural women always and 10.3% sometimes faced

insufficient working capital with mean score value 2.85, S.D. 2.33 and rank IV, 83.3% rural women always and 14.3% sometimes faced lack of marketing channel to sell the product with mean score value 2.81, S.D. 2.30 and rank V while 83.0% & 81.0% rural women always and 17.3% & 13.3% sometimes faced difficulty of taking loans & lack of proper support, cooperation and backup from the family member with mean score value 2.79, S.D. 2.28 & 2.29 and rank VI. 76.3% rural women always and 20.7% sometimes faced lack of proper guidance from the linkage organization with mean score value 2.73, S.D. 2.23 and rank VII.



**Fig 3:** Distribution of rural women according to economic constraints.

**Table 4:** Distribution of rural women according to technical and resources management constraints faced by them.

S. No.	Technical and resources management Constraints	Symbols	Always	Sometimes	Never	Mean Score	S.D.	Rank
1.	Shortage of raw material	A	86.7	12.3	1.0	2.86	2.33	I
2.	Lack of information and awareness	B	84.0	15.0	1.0	2.83	2.31	III
3.	Managerial problems because women do not have basic enterprise and orientation related knowledge	C	64.0	33.3	2.7	2.61	2.12	V
4.	Lack of contact with information sources	D	79.7	18.0	2.3	2.77	2.27	IV
5.	Lack of vocational training facilities in rural areas for rural women	E	85.0	14.0	1.0	2.84	2.32	II

Table 4 shows the distribution of rural women according to technical and resources management constraints in establishing enterprise based on agro and non agro commodities, 86.7% rural women always and 12.3% sometimes faced shortage of raw material with mean score value 2.86, S.D. 2.33 and rank I, 85.0% rural women always and 14.0% sometimes faced lack of vocational training facilities in rural areas for rural women with mean score value 2.84, S.D. 2.32 and rank II while 84.0% rural women always

and 15.0% sometimes faced lack of information and awareness with mean score value 2.83, S.D. 2.31 and rank III. 79.7% rural women always and 18.0% sometimes faced lack of contact with information sources with mean score value 2.77, S.D. 2.27 and rank IV while 64.0% rural women always and 33.3% sometimes faced managerial problems because women do not have basic enterprise and orientation related knowledge with mean score value 2.61, S.D. 2.12 and rank V.

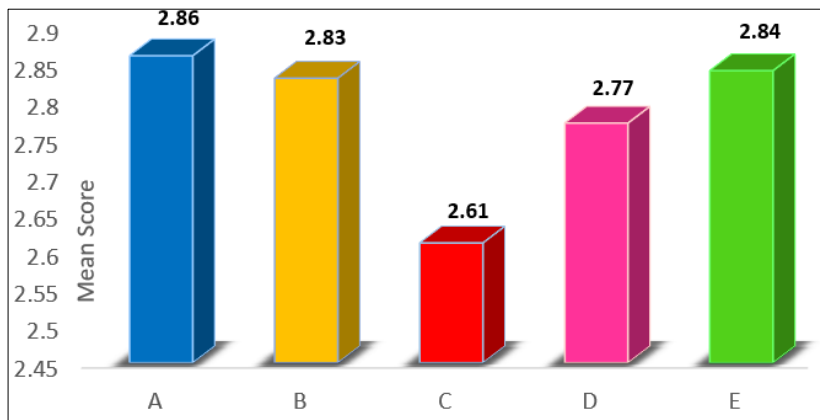


Fig 4: Distribution of rural women according to technical and resources management constraints.

Table 5: Distribution of rural women according to transport constraints.

S. No.	Transport Constraints	Symbols	Always	Sometimes	Never	Mean Score	S.D.	Rank
1.	Costly transportation charge	A	86.0	13.0	1.0	2.85	2.33	III
2.	Lack of safety while travelling alone	B	89.3	10.7	0.0	2.89	2.36	II
3.	Lack of availability of transportation sources due to remote area	C	90.0	9.7	0.3	2.90	2.37	I
4.	Poor transportation facilities confine their social contact & interaction	D	86.7	12.0	1.3	2.85	2.33	III

Table 5 shows the distribution of rural women according to transport constraints in establishing enterprise based on agro and non agro commodities, 90.0% rural women always and 9.7% sometimes faced lack of availability of transportation sources due to remote area with mean score value 2.90, S.D. 2.37 and rank I, 89.3% rural women always and 10.7% sometimes faced lack of safety while travelling alone with mean score value 2.89, S.D. 2.36 and rank II. 86.7% & 86.0% rural women always and 12.0% & 13.0% sometimes faced poor transportation facilities confine their social contact & interaction & costly charge transportation with mean score value 2.85, S.D. 2.33 and rank III.

self-assurance, and the inability to repay the loans of some important factors. Women need the backing and support of their families, the government, society, and male coworkers, among other groups. The government ought to adopt a strategy to help Indian women entrepreneurs work more on empowerment through initiatives for training, growth, and capacity building.

In conclusion, the challenges faced by rural women entrepreneurs in India are numerous and complex. However, with the right support and resources, these women can overcome with these constraints are like lack of family income restrict the women from opening an enterprise, shortage of raw material and lack of availability of transportation sources due to remote area to build successful businesses that contribute to the growth and development of their communities. It is imperative that the government, NGOs, and other organizations work towards empowering rural women entrepreneurs by providing them with the necessary resources and support to succeed.

**Recommendation and suggestions**

1. The majority of female business owners believe that their inability to compete in the market is due to a lack of training. As a result, the government should regularly hold training sessions on new production, sales, etc., techniques.
2. Women entrepreneur face a problem in supply of raw material, if efforts are made for the easy availability of raw material, it is fruitful.
3. When women band together, it is possible to manage business matters more successfully because single women are unable to manage all aspects of a business.
4. The government should provide rural women with high-quality educational services.
5. There should be female business owners who can inspire others, turn their ideas into reality, and influence both other business owners and decision-makers.
6. Self-help mutually aided groups must be created to address the common issues faced by entrepreneurs.
7. Government and NGOs should provide marketing and distribution support.

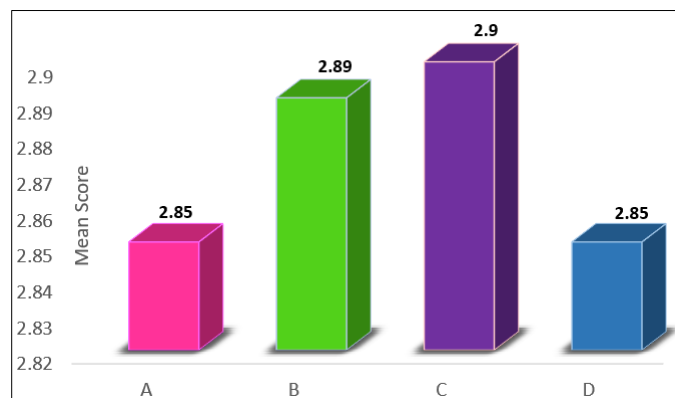


Fig 5: Distribution of rural women according to transport constraints.

**Conclusion**

In India, there are several obstacles and issues that rural women entrepreneurs must overcome in terms of infrastructure, social and cultural hurdles, market access, and finances. To encourage the expansion of women-owned businesses in rural areas and advance economic development in India, it is imperative that these issues be resolved. Living a better life, having access to loans, favourable government policy, success stories influence, personal satisfaction, the desire to use one's skills and talents, an unfavourable work environment at the time, employing others in addition to oneself, assurance of career and family security, satisfaction of one's creative urges, involvement in family businesses,

8. Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society.

### References

1. Ghosh P, Cheruvalath R. Indian female entrepreneurs as catalysts for economic growth and development. *The International Journal of Entrepreneurship and Innovation*. 2007;8(2):139–148.
2. Sidhu K, Kaur S. Development of entrepreneurship among rural women, *J. Soc. Sci.* 2006;13(2):147-149.
3. Marish KP. Problems and Prospects of the Rural Women Entrepreneurs in India. *International Research Journal on Human Resources and Social Sciences*. 2017;4(4):43-47.
4. Lavanya SM, Hemalatha S, Indumathi VM. Perspectives of Rural Entrepreneurship in India. *Samzodhana- Journal of Management Research*. 2014;3(1):95-99.
5. Manjunatha K. The Rural Women Entrepreneurial Problems. *ISOR Journal of Business and Management*. 2013;14(4):18-21.
6. Jai Parkash MG. Women entrepreneurship in India-problems and prospects. *Zenith International Journal of Multidisciplinary Research*. 2011;1(5):195-207.
7. Sanchita. Women Entrepreneur in Haryana: Challenges and Problem. *Voice of Research*. 2013;12(1):74-81.
8. Sonu. Challenges for Rural Women Entrepreneurship in India. *Journal of Advances and Scholarly Researches in Allied Education*. 2019;16(4):514-517.
9. Kumari S, Kaushik V, Lodha N. Problems Faced by Rural Women Entrepreneurs of Rajasthan, *Kamla-Raj 2010 Stud Home Comm Sci*. 2010;4(2):115-119.
10. Vijaykumar A, Chitra J. Women entrepreneurs in India-Emerging issue and challenges. *International Journal of Development Research*. 2013;3(4):12-17.