



## MARKETING PROBLEMS OF WOMEN ENTREPRENEURS IN THANJAVUR DISTRICT, TAMIL NADU

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### **Abstract**

*This paper brings some marketing difficulties faced by the women entrepreneurs in Thanajvur district of Tamil Nadu. Socio – economic background of the women is also taken into consideration and it is also linked with their difficulties in their business. As the women entrepreneurs form an integral part of industrial scene, it is necessary to study their position in the industrial development. For this purpose, the paper takes their personal variables as well as research variable i.e, marketing problems. In this research it is felt very much that the women entrepreneurs are in a position to seek appropriate training programmes and the bank finance my further be extended. And also, the governmental efforts to purchase their products are also required.*

**Key Words:** *Women Entrepreneur, Motivating Factor, Family System, Means of Transport.*

### **Introduction**

Women entrepreneurs take an important role in entrepreneurial development of our country for the last two decades. Their entry is regarded as a sign of development of women sector in society and it is inferred that our Socio-economic goals are going in the right path.

According to V.K.Somasundaram, 'First time in the Indian Planning history, a chapter on women and develop was included in the Sixth Five Year Plan(1980-85) with an idea of developing a multi point programme strategy relating to women employment and entrepreneurship'. Then the women entrepreneurship has been a policy issue to all the State Governments and banking sector started its role for industrial financing to them. Now the number of women entrepreneurs is increased to some extent.

### **Statement of the Problem**

Status of women is still in developing stage in our country. And many of women are eager to work as employees in any organisation. Only a small percent of women have undertaken own business. This phenomenon is also due to some peculiar characteristics such as business family, need for economic independence, absence of support from male members of the family, unemployment etc. However, this situation changes slowly and women entrepreneurs are emerging. But, their survival and success are net easy and they have to struggle a lot than the men entrepreneurs. As they are females, they have to meet some problems from their family and society. So, the present study takes their problems especially marketing problems in Namakkal and Karur districts.

### **Objectives of the Study**

1. To ascertain the socio economic factors of the women entrepreneurs.
2. To analyse their marketing practices of them.
3. To identify their problems in marketing function and
4. To give suitable suggestions for their development.

### **Hypothesis of the Study**

**Hull Hypothesis (H<sub>0</sub>):** There is no significant relationship between the family system of women entrepreneurs and the motivating factors.

### **Methodology**

This is an empirical survey, based on primary and secondary data. For this study, Thanjavur district of Tamil Nadu, was selected as the geographical area. As the district is industrially backward areas, it is necessary to provide all supports to the industrial by the government.

From the lists of entrepreneurs obtained from the District Industrial Centers, it was found out that there are 184 women entrepreneurs in the two districts. Among them, it was possible to contact 120 women entrepreneurs easily and they were willing to open their minds towards their business. So, 65% samples (120 out of 184) constitute the size of sample for this study.

A well defied questionnaire was used to collect their opinions of those women. The data, so collected were analysed and appropriate inferences were made. Chi- square test has been applied to test the hypothesis.



## Analysis of Data

**Table No 1: Nativity of Women Entrepreneurs**

S. No	Nativity	No. of Respondents	Percent
1.	Rural area	76	63
2.	Semi Urban area	26	22
3.	Urban area	18	15
	Total	120	100

Source: Primary data

Among the 120 women entrepreneurs, 63% have come from rural areas. 22.5% come from semi-urban areas. Only 17% belong to urban areas.

**Table No 2: Marital Status**

S. No	Marital Status	No. of Respondents	Percent
1.	Married	78	65
2.	Unmarried	22	35
	Total	120	100

Source: Primary data

Majority respondents (65%) are the married women. Only 35% are not married.

**Table No 3: Religious Status**

S. No	Community Status	No. of Respondents	Percent
1.	Hindu	67	56
2.	Muslim	19	16
3.	Christian	24	20
4.	Others	10	8
	Total	120	100

Source: Primary data

56% of women entrepreneurs belong to Hindu; 20% belong to Christian. Muslims are of 16%. Others are in 9%.

**Table No 4: Community Status**

S. No	Community Status	No. of Respondents	Percent
1.	B.C	36	30
2.	M.B.C	44	37
3.	S.C	16	13
4.	S.T	12	10
5.	Forward Community	12	10
	Total	120	100

Source: Primary data

M.B.C category women entrepreneurs are of majority group (37%); B.C category has 30% women entrepreneurs. S.C has 13%. S.T and Forward community have equal per cent (10% respectively).

**Table No 5: Family System**

S. No	Family system	No. of Respondents	Percent
1.	Independent Family	82	68
2.	Joint Family	18	32
	Total	120	100

Source: Primary data

Majority women entrepreneurs (68%) live in independent family; remaining 32% women are in joint family.

**Table No 6: Training**

S. No	Training	No. of Respondents	Percent
1.	Yes	42	35
2.	No	78	65
	Total	120	100

Source: Primary data



Majority respondents (65%) do not have any training at all. Only 35% have undergone training.

**Table No 7: Perception towards the Training**

1.	Highly satisfied	21	50
2.	Not suitable to their present business	13	31
3.	Not enough to their present business.	8	19
	Total	42	100

Source: Primary data

Out of 120 women entrepreneurs, 42 got training. The 42 women are of different opinions towards the training. Half of the women (21 out of 42) feel satisfaction. But, 13 women say that the training is not suitable to their present business. It is not enough to their present business to 8 women.

**Table No 8: Motivating Factor**

S. No	Motivating Factor	No. of Respondents	Percent
1.	financial necessity	43	36
2.	unemployment problem	37	31
3.	business family	24	20
4.	Encouragement of family	16	13
	Total	120	100

Source: Primary data

Financial necessity is the major factor to motivate the 365 respondents and they constitute majority. Next, unemployment problem is the factor to 31% women. As their business family is the factor to 20% women, encouragement of family is the factor to 13% women.

**Table No 9: Major Source of Income**

S. No	Major Source of Income	No. of Respondents	Percent
1.	Income from husband / father	67	56
2.	Business income only	53	44
	Total	120	100

Source: Primary data

In respect of source income, income from husband / father is the major source of income to 56%. 44% depend business income only.

**Table No 10: Nature of Business**

S. No	Nature of business	No. of Respondents	Percent
1.	Service industry	43	36
2.	Trading business	52	43
3.	Manufacturing activities	25	21
	Total	120	100

Source: Primary data

As far as the nature of business is concerned, 43% women undertake service industry. 36% of the women engage trading business. Only 21% resorts manufacturing activities.

**Table No 11: Place of Business Unit**

S. No	Place of Business unit	No. of Respondents	Percent
1.	Rural areas	62	52
2.	Semi-urban areas	46	38
3.	Urban areas	12	10
	Total	120	100

Source: Primary data

52% women entrepreneurs have set up their business in rural areas. 38% women established it in semi-urban areas. Only 10% have set up their business unit in urban areas.



**Table No 12: Area Covered**

S. No	Area covered	No. of Respondents	Percent
1.	local market only	48	40
2.	district level market	36	30
3.	State level	24	20
4.	National level	12	10
	Total	120	100

Source: Primary data

40% women cover their business in local market only. 30% cover district level market. 20% women cover the state level market. Only 10% extend their market at national level.

**Table No 13: Perception towards Bank Loan**

S. No	Perception towards bank loan	No. of Respondents	Percent
1.	Amount of loan not enough	54	45
2.	Repayment period allowed is very short	18	15
3.	Rate of interest is very high	42	35
4.	difficulties to arrange security	6	5
	Total	120	100

Source: Primary data

45% women feel that he sanctioned loan is not enough to their business. Repayment period allowed is very short to 15% women. Rate of interest is very high in view of 35% women. 5% women have faced difficulties to arrange security to get bank loan.

**Table No 14: Method of Sales**

S. No	Perception towards bank loan	No. of Respondents	Percent
1.	direct sales to customers	52	43
2.	through middle men	34	28
3.	through commission agents/ brokers	34	29
	Total	120	100

Source: Primary data

43% women adopt direct sales to customers in their business. 28% women market their products through middle men. 29% adopt sales through commission agents/ brokers.

**Table No 15: Having Own Means of Transport**

S. No	Perception towards bank loan	No. of Respondents	Percent
1.	Yes	44	37
2.	No	76	63
	Total	120	100

Source: Primary data

63% women entrepreneurs do not have any own means of transport in their business. Only 37% have such provision.

**Table No.16: Type of Governmental Assistance Required**

S. No	Perception towards bank loan	No. of Respondents	Percent
1.	Subsidy	59	49
2.	government may purchase their products	37	31
3.	Information service	24	20
	Total	120	100

Source: Primary data

49% of them demand for subsidy from the government. 31% expect that the government may purchase their products. 30% of them expect any information service from the government.



**Table No 17: Perception towards their Feminine Status**

S. No	Perception towards status	No. of Respondents	Percent
1.	feel difficulty	77	64
2.	do not have such feeling	43	36
	Total	120	100

Source: Primary data

Finally, 64% women entrepreneurs feel difficulty in managing their business, as they are women. 36% do not have such feeling.

#### Testing of Hypothesis

**Hull Hypothesis:** There is no significant relationship between the family system of women entrepreneurs and the motivating factors.

Motivating Factors Family system	Motivating Factors				Total
	Financial Need	Unemployment Problem	Business Family	Encouragement of family	
Independent Family	13	20	10	8	82
Joint Family	30	17	14	8	18
Total	43	37	24	16	120

Circulated value	Degrees of freedom	Table value at 1%	Table value at 5%
169.09	3	6.25	7.81

As the calculated value is greater than the table value, the null hypothesis is rejected. So, it concluded that there is a significant relationship between the family system of women entrepreneurs and the motivating factors.

#### Findings

1. Among the 120 women entrepreneurs, 63% have come from rural areas. 22.5% come from semi-urban areas. Only 17% belong to urban areas.
2. Majority respondents (65%) are the married women. Only 35% are not married.
3. 56% of women entrepreneurs belong to Hindu; 20% belong to Christian. Muslims are of 16%. Others are in 9%.
4. M.B.C category women entrepreneurs are of majority group(37%);
5. Majority women entrepreneurs (68%) live in independent family; remaining 32% women are in joint family.
6. Majority respondents (65%) do not have any training at all. Only 35% have undergone training.
7. Out of 120 women entrepreneurs, 42 got training. The 42 women are of different opinions towards the training. Half of the women (21 out of 42) feel satisfaction. But, 13 women say that the training is not suitable to their present business. It is not enough to their present business to 8 women
8. Financial necessity is the major factor to motivate the 365 respondents and they constitute majority. Next, unemployment problem is the factor to 31% women. As their business family is the factor to 20% women, encouragement of family is the factor to 13% women.
9. In respect of source income, income from husband / father is the major source of income to 56%. 44% depend business income only.
10. As far as the nature of business is concerned, 43% women undertake service industry. 36% of the women engage trading business. Only 21% resorts manufacturing activities
11. 52% women entrepreneurs have set up their business in rural areas. 38% women established it in semi-urban areas. Only 10% have set up their business unit in urban areas.
12. 40% women cover their business in local market only. 30% cover district level market. 20% women cover the state level market. Only 10% extend their market at national level.
13. 45% women feel that he sanctioned loan is not enough to their business. Repayment period allowed is very short to 15% women. Rate of interest is very high in view of 35% women. 5% women have faced difficulties to arrange security to get bank loan.
14. 43% women adopt direct sales to customers in their business. 28% women market their products through middle men. 29% adopt sales through commission agents/ brokers.
15. 63% women entrepreneurs do not have any own means of transport in their business. Only 37% have such provision.



16. 49% of them demand for subsidy from the government. 31% expect that the government may purchase their products. 30% of them expect any information service from the government.
17. Finally, 64% women entrepreneurs feel difficulty in managing their business, as they are women. 36% do not have such feeling.
18. As the calculated value is greater than the table value, the null hypothesis is rejected. So, it concluded that there is a significant relationship between the family system of women entrepreneurs and the motivating factors.

### **Conclusion**

The survey has disclosed that the women entrepreneurs are undertaking their business with courage and positive attitude. Majority of them are first generation entrepreneurs so that they need proper entrepreneurial training in their lines of business. And, free subsidies may further be granted to them. These are the immediate requirement to them for their success and survival.

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