



INFLUENCE OF EDUCATION OF WOMEN ENTREPRENEURS ON THE PROBLEMS FACED BY THEM IN MICRO ENTERPRISES

Dr. J. Jeya Ani

Assistant Professor, PG & Research Department of Commerce, St. Xaviers College, Palayamkottai

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I. INTRODUCTION

Women increasingly run their own enterprises, yet their socioeconomic contributions and entrepreneurial potential remain largely unrecognized and untapped. They are concentrated in informal, micro-size, low productivity and low-return activities. Due to lack of proper education, women entrepreneurs remain in dark about the development of new technology, new methods of production, marketing and other governmental support which will encourage them to flourish.

women in micro enterprises show that a woman, who is highly motivated, initiates action and activity without direction has a high internal focus of control, and propensity towards achievement. Women's decision processes indicate a highly personal, subjective process. Studies reveal that the characteristics of women business owners promote their creativity and generate new ideas and ways of doing things.

1.1 Statement of the Problem

Micro enterprises are increasing enormously nowadays. Contribution of women to micro enterprises is appreciable and they provide employment opportunities to lot of people. Lack of education is a major constraint to women that causes low motivation to the women running business enterprises. Women are not aware of business, technology and market conditions and which in turn is a barrier for them in developing their business. Thus, this paper aims at finding out the influence of education of women on the problems faced by them.

1.2 Objectives of the Study

The objectives of the study are

- To understand the level of education of women entrepreneurs in the study area
- To analyse the influence of education of women entrepreneurs on the problems faced by them in micro enterprises
- To give suggestions for the promotion of women engaged in micro enterprises.

1.3 Methodology

The present study is a descriptive research based on the survey method. Primary data were collected from 378 women entrepreneurs as sample from various areas in Tirunelveli. The collected data is analyzed with the help of percentage analysis, ANOVA and Duncan Multiple Range Test. The relevant secondary data were collected from various books, journals, magazines, websites, etc.

II. REVIEW OF LITERATURE

Ram, D., Singh, M. K., Chaudhary, K. P., & Jayarani, L. (2013) found that women entrepreneurship has contributed significantly towards the empowerment of women. Entrepreneurship has made them economically independent. The variables such as education, family size, and socio-economic status had considerable impact on the entrepreneurial behaviour of women.

Gandhan Siva Ramakrishna, et al., (2007) made a comprehensive study and observed that the future development of society lies in the status of women. One reality is that women of the society not only form a major section of the society but also hold greater responsibilities than men. Hence, it is the women who matters because if one woman is empowered through education, health and



information then the whole family recognize these benefits spread over the world. Thus, the empowerment of women is a part of human resource department and cannot be treated independently.

Dil Bagh Kaur, et.al., (2003) concluded that besides providing technical and financial assistance, it is essential to educate rural women and to extend entrepreneurial management and marketing skills also, to enhance their confidence and competence so that they would become self-reliant.

Sameer Gupta et al., (1999) identified that the reason for lack of entrepreneurship in the State is lack of proper entrepreneurial education and training at graduate level. They observed that there is a close relationship between behavioural rigidity and entrepreneurial bent.

III. ANALYSIS OF DATA

3.1 Educational Status of Women Entrepreneurs

The level of education of the respondents will help to enrich their personalities in all respects. When compared to an uneducated person, an educated person has a better understanding of business. As a result, one of the important variables chosen for the analysis is one's level of education. The classification of respondents according to level of education is furnished in Table 1

Table 1
Educational Status of the respondents

Sl. No	Level of Education	No. of Respondents	Percentage (%)
1.	No Formal Education	45	11.9
2.	Up to HSC	214	56.6
3.	UG & PG	96	25.4
4.	Others	23	6.1
	Total	378	100

Source: Primary data

According to Table 1, 56.6 percent of respondents have completed the HSC level of education, while 25.4% have completed the UG & PG level. 11.9 percent of respondents have no formal education, while 6.1% have other professional credentials such as a diploma or vocational education. As a result, the majority of respondents (56.6%) have their standard of education.

3.2 Level of Education of Women Entrepreneurs and Problems faced in micro enterprises

The following null hypothesis was framed for finding out the significant difference among level of education of women entrepreneurs with respect to the problems faced in micro enterprises.

Null Hypothesis: There is no significant difference among level of education of women entrepreneurs with respect to the problems faced in micro enterprises.

The following table shows the result of 'ANOVA' test for significant difference among level of education of women entrepreneurs with respect to the problems faced in micro enterprises.

**Table 2****ANOVA for significant difference among level of education of women entrepreneurs with respect to Problems faced in micro enterprises**

Sl. No.	Problems	Level of education				F value	P value
		No Formal Education	Up to HSC	UG & PG	Others		
1.	General problems	19.49 (2.45)	19.35 (1.82)	20.11 (2.01)	19.17 (1.49)	1.451	0.228
2.	Financial problems	22.44 (3.19)	22.63 (2.84)	23.06 (1.80)	22.73 (3.58)	0.563	0.640
3.	Marketing problems	19.24 (2.04)	18.79 (2.83)	18.51 (0.50)	19.56 (2.55)	2.280	0.079
4.	Managerial problems	14.98 (1.73)	15.54 (2.22)	15.20 (1.39)	14.86 (2.11)	2.189	0.089
5.	Social problems	19.41 ^b (2.13)	20.94 ^a (2.10)	18.51 ^{ab} (3.62)	17.86 ^{bc} (1.79)	8.530*	0.000
6.	Overall problems	95.57 (7.92)	97.27 (5.72)	95.40 (6.28)	94.21 (11.21)	1.655	0.176

Note : 1. The value within bracket refers to SD

2.* denotes significant at 5% level.

3. Different alphabet among level of education of women entrepreneurs denote significant at 5% level using Duncan Multiple Range Test (DMRT)

Since the significant value 0.05 is less than P value. Hence the null hypothesis is rejected at 5 per cent level of significance with regard to problems faced in micro enterprises namely social problems. Hence there is significance difference among level of education of women entrepreneurs with regard to the problems faced in micro enterprises namely social problems.

According to the Duncan Multiple Range Test (DMRT), women entrepreneurs who are Up to HSC is differed significantly with the women entrepreneurs who are no formal education, UG & PG and others on problems faced in micro enterprises namely social problems.

Since the significant value 0.05 is higher than P value. Hence the null hypothesis is accepted at 5 per cent level of significance with regard to problems faced in micro enterprises namely general problems, financial problems, marketing problems, managerial problems and overall problems. Hence there is no significant difference among level of education of women entrepreneurs with regard to the problems faced in micro enterprises namely general problems, financial problems, marketing problems, managerial problems and overall problems.

IV. FINDINGS

- It is found that majority (56.6 percent) of the women entrepreneurs in micro enterprises possess up to HSC as their qualification
- It is found that there is significance difference among level of education of women entrepreneurs with regard to the problems faced in micro enterprises namely social problems.
- Based on Duncan Multiple Range Test (DMRT), women entrepreneurs who are Up to HSC is significantly differed with the women entrepreneurs who are no formal education, UG & PG and others on problems faced in micro enterprises namely social problems.
- It is found that there is no significant difference among level of education of women entrepreneurs with regard to the problems faced in micro enterprises namely general problems, financial problems, marketing problems, managerial problems and overall problems.

V. SUGGESTIONS

- Women entrepreneurs have to undergo formal education to overcome the problems faced by them.
- Women entrepreneurs have to acquire knowledge on digital tools and platforms that will help them to find plenty of opportunities to expand and scale their business.
- Women entrepreneurs should try to upgrade themselves in the changing times by adapting the latest technology.



VI. CONCLUSION

Women should have basic education and knowledge to establish and manage enterprise. Lack of education should not be an impediment for them in doing their business. Having proper education will give them knowledge regarding accessibility to loans, various funding agencies, procedure regarding certification, awareness on government welfare programmes, motivation, technical skill, support from family, government and other organization.

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