



## A Study On Constraints Faced By Working Women's Decision-Making

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### Abstract

"Research on limits of working women throughout the pattern of household tasks" was conducted within two zones of Kanpur Neighbourhood to analyze working women's routines for domestic tasks. Consequently, 120 participants were chosen, with 60 selected from each zone of Kanpur Nagar for the study. With a mean score of 2.50 and a level of II, I am having difficulties while commuting. On a typical score of 2.49 and ranking III, 59.2% of working women agree, and 30.8% are unclear about the stress of marriage underlying the job. The results of this investigation demonstrated that numerous ages of working women face a variety of issues. Various classifications, such as a spouse, a divorcee, solitary parental figure, and divided, have multiple difficulties at home and on the job. Some problems are unquestionably widespread, such as mental and physical stress, a lack of healthy integration of career and personal care, unjust job therapies, a demanding existence, and prejudice at work.

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**Keywords:** Constraints; female; working women; decision making; productivity

### 1. Introduction

A community is a communal structure that regulates and oversees people's daily actions. Everybody's existence represents the nature of the nation. The nature of a people's dominant temperament and its structure, such as spirituality, education position, family structure, and marriage status, is an essential component in the construction of any civilization. A human being's broken status could be evaluated according to their makeup and particular location in the societal order. Educational institution's spirituality, area of residence, and level of existence are some critical factors in socioeconomic status that impact a person's characteristics. Female business ownership helps countries' economic growth (Jamali, 2009; Verheul et al., 2006). The surge in female entrepreneurship, particularly in emerging nations, has had a favourable impact on overall incomes for families.

Happiness and spending (Minniti & Naudé, 2010). A female's distinct position in the home provides an ecosystem effect, resulting in higher entrepreneurial activity (Datta and Gailey; Minniti, 2010). Entrepreneurs provide women with economic security (Itani et al., 2011).

It allows them to express themselves and satisfaction (Eddleston & Powell, 2008) and develops them as human beings (Jamali, 2009).

There are substantial differences in the quantity of both male and female innovators. Because of differences in their respective economies, the rate of female entrepreneurship differs among countries. The total number of female entrepreneurs is up globally, but it is still far fewer than that of men with businesses (De Bruin et al., 2006; Verheul et al., 2006). Women entrepreneurship is tough within poor nations due to a scarcity of possibilities, limited resources, and specific hurdles (Panda and Dash, 2014, 2016; Verheul et al., 2006). Balancing work and family life, traversing systems of patriarchy, and dealing with sexism are only some of the specific obstacles women face. Country-specific investigation in emerging countries has provided an in-depth, minute look at women entrepreneurs' sociocultural, economic, and political hurdles. However, this kind of research only provides a spatially focused view of women's challenges; there needs to be more knowledge regarding macroeconomic issues that hinder women. Women's entrepreneurship in the underdeveloped world needs to be improved by variables that worsen their positions compared to masculine entrepreneurs. The present research bridges the disparity in two ways. Firstly, it analyses and classifies seven significant obstacles confronting women entrepreneurs in developing nations. Furthermore, it provides a structure for highlighting aspects that render women successful.

Enterprise is more challenging for women than for males. The study contributes to business theory and practice in two ways: It expands the scholarship on entrepreneurship by demonstrating critical challenges for women entrepreneurs. It describes the links within various obstacles that result in adverse conditions to feed women business people. In addition, the framework proposed for categorizing the obstacles is intended to assist funding agencies and policymakers with operational, strategic planning and allocation of resource choices, as there have been complaints about the need for and

efficacy of funded entrepreneurship programs that do not prioritize women (Minniti & Naudé, 2010). This is particularly crucial given the rise in financing for female entrepreneurs in developing countries (Kevane & Wydick, 2001).

The status of women in any society is an indicator of its growth as individuals. If you train a guy, you are training a person; on the other hand, when you teach a woman, you are training an entire country. The plight of women throughout the globe has recently become a source of widespread global concern. The fight to advance women's status began in the 9th century following the declaration of the Global Ladies Decade (1976-1985). Punam Kumari (1998) observed that women's roles were visible in minor family-related issues. In the majority of situations, women were the ones in charge who initially figured out specific critical household difficulties, but males made the final decision. Patki and Nikhade (1999) discovered that a couple is essential in an event. It turned out that females' independence was significantly reduced through skilful but risk-taking rehearsals. Rural ladies are involved in the decision-making process for most practices, although not all. Minaxi and Lopamudra (2000) demonstrate that ladies need to be more knowledgeable and able to participate throughout the time spent directing. The man who is the member of the family makes the majority of critical agricultural decisions. The influence of women on ranch issues was regarded as consistent. Cherian and Vats (2001) discovered that the majority of women made agreements involving men for home, estate, and livestock farming-related decisions and that women were not making independence across all of the activities (Abuhussein & Koburtay, 2021; Ali, 2021; Bhargava, 2022; Bansal et al., 2022).

Anita (2002) concluded that men enjoyed an advantage over women in the workplace. However, with increased education, societal interest, and broad cultural expenditures, there may be an increase in women's roles in financial making choices. Devi and Rayalu (2003) discovered that working women had higher levels of strength in every aspect related to choosing themselves versus non-working women. As a result of the evaluation, females' access to financial resources enhances their immediate family's position (Tofael et al., 2021; Singh et al., 2020).

Bala and Monga (2004) concluded that work, in addition to improving the economic independence of women, exposes them to new hyperlinks and conditions in the workplace and develops the ability to advocate themselves and make decisions in matters related to family, in addition to assisting her in successfully partaking in decision making on every indigenous upfront. Women attended Bidi. Females who participate in Bidi establishing professions either pick their selections or share an equal interest with other relatives regarding family matters. Rahane and Waman (2005) Generally, the traditional family joint family comprises dramatic characteristics in the absence of the oldest male people, such as a husband or older male cousin. Girls are less likely to be linked to guidance than ladies in the standard family system (Bansal et al., 2022; Bhalla & Rajni, 2014).

## **2. Obstacles faced by Working Women**

Women entrepreneurs, especially in poor nations, may confront particular limits and problems determined by financial, social, and cultural constraints. These limits can make it difficult for them to establish and establish profitable enterprises. Given their viewpoints, the following represents a few more significant obstacles imposed on women entrepreneurs in underdeveloped nations, such as

1. **Limited Access to Finance:** Women entrepreneurs face significant challenges in obtaining funding. Because of biased banking customs, a lack of a guarantee, and inadequate awareness of finances, Palestinians frequently struggle to obtain loans or assistance.
2. **Feminine preconceptions and Societal Standards:** Deep-seated preconceptions about and customs may restrict female business engagement. Many communities encourage women to prioritize their duties as carers and homemakers above business.
3. **Insufficient Schools and Development:** Women with entrepreneurial abilities and expertise can be hampered by a lack of top-notch schooling and professional development opportunities. Women could learn the abilities required to run successful enterprises if adequately trained.
4. **Lack of Access to Data and Technology is costly:** Many women in developing economies need access to the Internet or modern technology, although it can be critical for research into markets, promotional activities, and company operations.
5. **Legislative and Administrative Obstacles** Gender-biased laws and rules can make it difficult for women to register enterprises, get ownership interests effectively negotiate the pitfalls of entrepreneurship. These roadblocks might contribute to a climate filled with uncertainty and instability.
6. **Restricted Collaboration possibilities:** Language proficiency is critical for company expansion to have industry connections and relationships. Women entrepreneurs frequently need help in gaining a hold of such resources.
7. **Handling Mom and Company:** For women, both the responsibilities of running an enterprise and handling household chores can be stressful. A lack of support, such as cheap babysitting or household help, could make striking equilibrium challenging.
8. **Market Entry + Rivalry:** Women entrepreneurs can encounter challenges while attempting to penetrate industries dominated by men or industries. Racism and bigotry might make it difficult for them to market themselves effectively.
9. **Few Reference Models:** In most developing countries, the dearth of prominent and prosperous female entrepreneurs may encourage women to begin their businesses. Exemplary individuals can provide enthusiasm and advice.
10. **Exposure to Materials and Facility:** Lack of facilities, which includes transportation, energy, and basic services, can stymie business operations and limit women's career potential.

11. Health and Life at Work Balances: Poor availability of healthcare facilities can hurt women's wellness and their capacity to manage their enterprises efficiently. A healthy balance between work and life can only be possible with sufficient medical assistance.
12. Accessibility to Business Data and Information: Having access to market data and studies is critical for making informed choices for the business. Women may need access to these resources, putting men at a disadvantage.
13. Safety and danger worries: In specific fields, women entrepreneurs have safety and protection worries, which could dissuade them from doing company, especially those industries that pertain to the actual presence or travelling.

**3. Research Objectives**

1. Investigate the financial backgrounds of Erode University District's female entrepreneurs.
2. To analyze the inspiring and other aspects of encouraging women to develop into business people.
3. To investigate the main advantages and disadvantages of female business owners and the outside possibilities and risks that encourage enterprise.
4. To make recommendations to boost female entrepreneurs' happiness and develop a structure for promoting female entrepreneurship in chosen regions of Tamil Nadu.

The sampling layout is that Women business people, who comprise the main gatherer of primary data, are surveyed using an organized questionnaire. Because the study region is confined to Tamil Nadu's Erode district and the total number of women is numerable, the author has offered to select methods to facilitate choosing a group of respondents. The following procedure has been developed to identify the appropriate respondents, who are also critical for collecting the initial information. Lastly, ninety people were selected that incorporated into the research across multiple Taluks from Erode districts who had participated in and effectively operated a company. The Methodology of Inquiry A qualitative approach was used to achieve the goals mentioned above, and a study took place in Kanpur Nagar with two zones in 2016-17. 60-60 participants were chosen randomly from each zone, for an overall total of 120 participants. Independent and dependent variables are separated. Age, spirituality, caste, marriage status, work, housing style, home dimension, involvement in society, choice patterns, restrictions, and more are examples of both reliant and independent factors (Profeta, 2021; Zhong & Peng, 2020).

**4. Data Analysis Methods**

The primary method used to gather data is a private interview. An interviewing strategy will be used with female business owners. It is also suggested to get supplementary information from several departments. All of these data are to be organized in different types of tables and suggested for careful analysis using various statistical techniques. The numerous statistical procedures used include the Chi-Square test and percentage evaluation.

**Economic and social backdrop:** This section discusses the individual characteristics of the chosen people surveyed, including age, educational attainment, couple status, revenue from families, industry type, size, and funding sources.

**Table 1.1:** Demographic Analysis of the Respondents

Factors	Category	No. of Respondents	Percentage (%)
Age	From 0 to 30	18	25
	From 30 to 40	34	34
	From 40 to 50	28	29
	50 and above	10	12
Marital Status	Unmarried	32	32
	Married	68	68
Educational Qualification	Illiterate	6	5
	0-10	12	11
	11-12	62	66
	Up to Graduate	10	8
Annual Income	Below 10,000	16	15
	10,000 - 20,000	33	33
	20,000 - 30,000	20	21
	30,000 - 40,000	15	13
	40,000 and above	6	8

**5. Research and the Interpretation**

The investigation focuses on the difficulties and possibilities faced by female business owners in eroded communities. In order to do this, 90 female entrepreneurs participated in the survey. With this part, an effort has been made to assess the data gathered about women business owners' actions. A complete analysis is provided below. The balanced ranking approach is used to display the issues that women entrepreneurs encounter in Table 1.1. It was implied that most respondents gave the first rank for weak leadership and the second rank for an economic shortfall. The absence of organized preparation and functioning ranked third, followed by health issues, ignorance of government initiatives, member failure to repay loans, leaders abusing the group's funds, other issues, and a lack of instruction.

**Chi-Square Analysis:** The association between respondents' opinions and socioeconomic characteristics is used in the chi-square test. Only the chosen variables were used in this model. The respondents' summary is shown in Table 1.3. Educational age. At a 5% significance level, marital status, type of business, and funding sources are all important. At a 5% level, the remaining components are not necessary—open instruction.

**Table No 2**

<b>The Summary of Opinion of the Women Entrepreneurs</b>					
<b>S.N.</b>	<b>Parameters</b>	<b>Chi- SquareValue</b>	<b>Degree of Freedom</b>	<b>TableValue</b>	<b>Result</b>
1	Age	18.27	6	15.80	Significant**
2	Educational requirement	15.98	4	14.29	Significant**
3	Married/unmarried	13.57	2	6.02	Significant*
4	Family Income	2.78	6	11.58	Not Significant
5	Business Category	12.55	4	9.75	Significant*
6	Size of the industry	8.24	4	8.39	Not Significant
7	Source of Finance	14.70	6	11.29	Significant*
8	Amount squander	8.27	4	12.248	Not Significant

Note: \* - Significant at 5% Level, \*\*- Significant at 1% Level

**6. Findings**

- [1] Of those surveyed, 36% are entrepreneurs [between the ages of 30 and 40. The 29% responders range in age from 40 to 50 years. 23% of respondents are under the age of 30, and the balance of those surveyed are over the age of 50.
- [2] Of the responders, 46.67% are entrepreneurs with a higher secondary education. 17.78% of respondents have only completed secondary school, whereas 20% are graduates. 10% of respondents are illiterate, with the remaining 90% being primary-level respondents.
- [3] Of the respondents, 35.56% come from families with an income between \$10,000 and \$20,000. Only 8% of respondents had a family income of more than 40,000 rupees, while 23.33% fell under the Rs. 20,000 to 30,000 income bracket.
- [4] Of those surveyed, 42.22% work in the manufacturing sector. 26.67% of respondents reported having a trading-related business. Only 16% of the respondents work in the service industries. 10% of the respondents are made up of all business types.
- [5] 69% of those who responded fall into the married category, while the remaining respondents are single. Therefore, a key determinant in identifying women entrepreneurs is their marital status.
- [6] 46.67% of those surveyed have invested less than \$1 lakh in their company. 1 lakh to 5 lakh respondents make up 24.44% of the sample.
- [7] According to the respondents, 35% of their funding comes from their spouses' income, 30% from their savings, 25.56% from bank loans, and 8% from other financial avenues.

**7. Suggestions:**

- [1] Most female business owners believe their inability to compete in the market is due to a lack of training. Therefore, the government should regularly undertake programmes about new production, sales, etc.; this instruction should be required for women business owners.
- [2] The first significant issue for female business owners is finance. As a result, the federal government can offer loans without interest to support female entrepreneurs. The loan incentive should be enhanced to draw in more female entrepreneurs.
- [3] Because there are extremely few business owners from scheduled castes and the most underdeveloped neighbourhoods, consciousness regarding these women needs to be raised by giving them special attention.
- [4] Women entrepreneurs ought to be urged to establish their businesses as joint stock companies rather than sole proprietorships and partnership concerns to benefit from large-scale operations.
- [5] Parents of single female business owners should be encouraged to invest in their daughters' businesses rather than prioritizing their marriage.
- [6] One of the biggest challenges for female entrepreneurs is product marketing. Women's cooperative societies might be established here to buy goods from female business owners. They will support them in finding a fair price for their goods.
- [7] Obstacles to the growth of women's business include poor location and insufficient infrastructure. Separate industrial estates might be established just for women's businesses to lower the initial cost and create a unique atmosphere.

**8. Conclusions:**

It is clear from the research's findings that women are prepared to handle the difficulties involved in starting a business. Both society and the family are open to the idea of women entrepreneurs. Women do not enter the economic world to ensure their survival, but rather to indulge their creative urges and demonstrate their ability. The education of women has made a significant contribution to social change. More women will enter fields that have historically been

dominated by men in the future. The socioeconomic context, comprising factors, the nature and manner of operation, and training programmes, are the significant issues facing women business owners in the Erode District.

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