



## **PROBLEM FACED BY WOMEN ENTREPRENEUR (With a Special Reference to Coimbatore City)**

**Mr. Gunasekaran.M<sup>1</sup>, Mr. Suryamoorthi.C<sup>2</sup>**

<sup>1</sup>Assistant Professor, Department of Commerce with Computer Applications, Dr.N.G.P Arts and Science College, Coimbatore

<sup>2</sup>III B.Com CA, Department of Commerce with Computer Applications, Dr.N.G.P Arts and Science College, Coimbatore

### **ABSTRACT**

*Women entrepreneurs face a multitude of challenges that are unique to their gender. These challenges can range from societal and cultural biases, lack of access to funding and capital, difficulty in balancing work and family life, limited access to networks and mentors, and discrimination in the workplace. Additionally, women entrepreneurs often face a lack of support from their male counterparts, limited representation in leadership positions, and a lack of resources and training to help them succeed. These challenges can hinder women entrepreneurs' ability to start and grow their businesses, leading to lower rates of entrepreneurship and economic growth. It is important to address these issues and create a more inclusive environment for women entrepreneurs to thrive and contribute to the economy.*

### **1.1 INTRODUCTION**

Entrepreneurs play a key role in any economy. These are the people who have the skills and necessary initiatives to take some new ideas to market or provide a service and make the right decisions to make their ideas profitable. The educated Indian women have to go a long way to achieve equal rights and position because traditions are deeply rooted in Indian society where the sociological and psychological factors set up have been a male dominated one. Indian culture made them only subordinates and executors of the decisions made by other male members, in the basic family structure. The traditional set up is changing in the modern era. The transformation of social fabric of the Indian society, in terms of increased educational status of women and varied aspirations for better living, necessitated a change in the life style of Indian women both in urban as well as in rural areas.

### **1.3 STATEMENT OF PROBLEM**

Entrepreneurship is one of the important factors of industrialization in the absence of entrepreneurship, industrialization cannot take place. Entrepreneurs are playing an important role in the economic development of underdeveloped country. Women's skills and knowledge, their talents and abilities in business and a compelling desire of wanting to do something positive are some of the reasons for the women entrepreneurs to organize industries. According to World Bank, investing more in business of women rather in men leads to greater development of a nation. Empowering women in entrepreneurship leads to break the inequalities and reduces the poverty. Entrepreneurship plays an important role in developing society of a fast-developing country like India

### **1.4 OBJECTIVES OF STUDY**

- To study the socio economic status of the women entrepreneurs.
- To know the major factors affecting the development of women entrepreneurs.
- To identify the problems faced by women entrepreneur.
- To give suggestions based on result of the study

### **1.5 RESEARCH METHODOLOGY**

Research methodology is a way of explaining how a researcher intends to carry out their research. Methodology is a systematic way to resolve a problem.

#### **Research Design**

The results of the study were obtained by descriptive analysis. Descriptive analysis is the process of using current and historical data to identify trends and relationships.



### Source of Data

The data required for the study is collected from both Primary data and Secondary data.

- **Primary Data** – Primary data has been collected by preparing structured questionnaire interview method has been followed to ascertain the information from the women entrepreneurs through google form.
- **Secondary Data** – In the present study the secondary data has been collected from different sources of literature like Magazines, News papers, Books, Journals, Internet.

### Sample Design

For the present study purpose, simple convenient random sampling has been selected. This particular survey has been directed only in Coimbatore City by collecting information from women entrepreneurs.

### Sample Size

The sampling size is of 120 respondents consisting of women entrepreneurs.

### Period Of Study

The study has been conducted for a period of three months from August 2022 - November 2022.

### Area Of Study

The study has been undertaken only in Coimbatore City.

## 1.6 TOOLS USED FOR STUDY

Based on the data collected from the women entrepreneur, a master table was prepared from which sub tables were prepared. The statistical technique used in the analysis includes the following.

- Percentage analysis

### PERCENTAGE METHOD

Percentage refers to a special kind of ratio. Percentages are used in making comparison between two or more series data. Percentages are used to describe relationship, since the percentage reduces everything to a common base and thereby allows meaningful comparisons to be made.

## 1.7 LIMITATIONS OF THE STUDY

- This study is restricted to Coimbatore city only due to cost and time constraints.
- The researcher has selected only 120 samples for their research, such small quantity of respondents can not represent the characteristics of women entrepreneurs as a whole in Coimbatore city.
- Time of study limit was only 5 months

## REVIEW OF LITERATURE

**Prasad and Rao (2018) [1]** 'Financial foundation of women entrepreneurship-A contextual analysis of Andhra Pradesh' finding the accompanying reality: (1) First era entrepreneurs are less successful (2) Units set up by the entrepreneurs before marriage are less successful (3) Units advanced by entrepreneurs after marriage and having grown up kids are progressing nicely (4) Units advanced by in fact taught are increasingly successful and non-specialized however instructed are likewise successful (5) Electronic, brick making and other specialized/mechanical units are not so much successful (6) Fabrics, home products and other associated units are successful (7) ask for the status and involvement in a similar line are two essential factors for the success of the unit.(8) loan, premium sponsorships and marketing offices offered by the organizations are lacking.

**Sharma K. L. (2018) [2]** in his book Entrepreneurial Performance in Role Perspective investigated the rising example of growth of entrepreneurs, their performance and problems. Against the foundation of government help with different structures, entrepreneurs and their problems call for sincere consideration, for the solid and supported financial growth of Indian society. The examination was directed to handle some hypothetical and methodological issues worried about the investigation of the entrepreneurial job of similarity and to toss light on some connected parts of entrepreneurial growth in the territory of Uttar Pradesh. The investigation exposed the absence of reaction of entrepreneurs to the offices made accessible by the government. One may get a kick out of the chance to investigate its reasons, which might be recognized as the insufficiency of entrepreneurs, the lacking terms and states of the offices, the ineffectualness of the foundations giving the offices, and the inefficiency of the personnel employed in that.

**Sivalognatham, (2018) [3]** led an investigation on problems of women entrepreneurs in Chennai uncovered that among the socio-individual problems, 70% confronted absence of family and network support and 60% had managerial experience. Production problem as accessibility of land, plots and premises was looked by 70% respondents. Absence of knowledge about



marketing the product was the serious problem looked by 76% of the respondents. 74% confronted budgetary problems with respect to loan and sponsorship while insufficient government help was accounted for as problem by 70% respondents. An examination expresses that problems looked by women entrepreneurs in India are inequality, family foundation, low wages, insufficient training, government strategies, misuse by middlemen, problem of account, shortage of crude materials, solid challenge, mind-boggling expense of production, low portability, social attitudes, low capacity to manage chance, absence of education, low requirement for achievement, venture related problems, family ties, lack of intensity, deficient framework offices and financial limitations

**Rajani, (2018) [4]** directed an examination on "Management Training Needs of Women Entrepreneurs " looks at the nature of smaller scale venture management by women in socio-social milieu and to extend the management training needs of women entrepreneurs. Information was gathered from the example of 100 women entrepreneurs. The investigation presumed that training needs are recognized in the territory of certainty building, ability associations and capital. It is discovered that the most regular boundaries looked by women entrepreneurs were absence of hard to get assistance from the money related foundation, acquiring trade license, tax certificate, and so forth. Different obstructions are nonappearance of legitimate women business network to raise the issue to the policy creators of the nation and nonattendance of business training foundation to show them how to begin the business.

**Masuda and Chowdhury, (2018) [5]** done an examination in Bangladesh, governmental and non-governmental development for women entrepreneurship ought to be actuated so as to expand the commitment of women towards the national economy. She likewise properly distinguished the serious problem of women entrepreneurship which incorporated the absence of credit offices, skill training, market openings, troubles in procurement of crude materials and transportation. She additionally called attention to that some middlemen made problems by offering low costs. The review of literature on women entrepreneurship uncovers that the phenomenon of entrepreneurial exercises has pulled in the intrigue and research consideration of a wide scope of management disciplines. Entrepreneurship is a generally new field of research, not more than 20-25 years old. The majority of the investigations have concentrated upon the male entrepreneurs as correlation with women entrepreneurs. Amid the most recent decade, it has increased broad enthusiasm past the standard regions of management thinks about.

## **WOMEN ENTREPRENEUR AN OVERVIEW**

### **A survey shows the following reasons for women to become the entrepreneur**

- Due to high education, they are entering into entrepreneurial activities
- Family background of having business
- Lack of job opportunity
- A lot of opportunities in a market
- A lot of opportunities in a market

### **Growth of women entrepreneur in India**

- a) Total number of self-employed women were engaged in an organized sector like handicraft, Agriculture, Handloom, Cottage base industry.
- b) Though women are entering into business activities they constitute 47.7% of the total population but women workforce constitute only 28% of the female population.
- c) 1988-89 survey shows there was 153000 women entrepreneur which are 9% of a total of 1.7 million in India. Thus 1980 onwards India has shown positive growth among women entrepreneurship during 95-96 there were 300000 women entrepreneurs in India.

### **In India women, entrepreneurs are classified as follows**

1. Women who take up a business enterprise who face financial difficulties.
2. Women with adequate education & professional qualification get engaged in the Business.
3. Middle-class women who have an education but lack training.

### **Government of India has made certain efforts through industrial policies**

#### **1) Small Industries Development Organization (SIDO)**

The office of the Development Commissioner of Small Scale Industries [DC (SSI)] is commonly known as the small Industries Development Organization (SIDO). This nodal organization working under the Ministry of Small Scale and Agro and Rural Industries, Government of India, helps in laying down the policies of the Central government and plays a constructive role in strengthening the small scale sector. SIDO is engaged in evolving and implementing various programmes of training and management consultancy, economic investigation and survey, development of different types of small scale industries and development of backward areas. Moreover, the main functions of SIDO are;

- i) Coordination,



ii)Industrialdevelopment iii)Extension

## 2)Rashtriya Mahila Kosh

In 1993, Rashtriya Mahila Kosh turned into installation to furnish micro credit to pore women at affordable quotes of interest with very low transaction expenses and simple methods. The main objective of the research was to establish the challenges faced by women entrepreneurs that restrained their growth the research findings. International Journal of Development and Sustainability Eighty percent of women entrepreneurs faced financial difficulties, 78% competition, 74% work - family balance conflicts and 70% networking problems. Otherchallenges cited were education and skills (62%), risk taking 55%, traditional roles (40%), technology 38% and access to markets 28%.

## 3)7-5 year plan

This plan has included a special provision for the development of women.1991 industrial policy highlights a special training programme to develop women entrepreneur. The objective of these plans was to increase the number of women in the field of small industry & to create self-employment.

## 4)Mahila Vikas Nidhi

SIDBI has evolved this fund for the entrepreneurial development of women mainly in rural regions. Under Mahila Vikas Nidhi presents loan to women are given to start their task within the subject like spinning, weaving, knitting, embroidery products, block printing, handlooms handicrafts, bamboo merchandise etc.

## 5)8-5 years plan

This plan gave importance to the development of the SSI sector. Before the implementation of this plan, the percentage of women entrepreneur was 9 % & was targeted to 20% In 1996 the Department of SSI under the ministry of industry had taken initiative to train lakh women entrepreneurs.

CRITERIA	OPTIONS	NO. OF RESPONDNETS	PERCENTAGE
AGE	Below 25	57	47.5%
	25-30	32	27%
	31-50	22	18%
	Above 50	9	7.5%
EDUCATIONAL QUALIFICATION	School level	20	17%
	Degree level	69	57.5%
	Professional	23	19%
	Diploma	8	7%
MARITAL STATUS	Married	49	41%
	Unmarried	71	59%
NATURE OF FAMILY	Nuclear Family	68	57%
	Joint Family	52	43%
AREA OF RESIDENCE	Rural	42	35%
	Urban	78	65%
NO.OF.MEMBERS IN THE FAMILY	2 Members	14	12%
	3 Members	35	29%
	4 Members	27	22.5%
	Above 4	44	37%
INCOME PER YEAR	Below 2,00,000	30	25%
	2,00,001-3,00,000	20	17%
	3,00,001-4,00,000	17	14%
	Above 4,00,001	53	44%
NATURE OF ENTERPRISE	Tailoring	19	16%
	Beauty parlour	9	7.5%
	Food production	17	14%
	Embroidery	9	7.5%
	Computer service	7	6%
	Others	59	49%



<b>MOBILISE FUND TO START YOUR OWN BUSINESS</b>	RELATIVE	29	24%
	BANK	34	28%
	WOMEN SELF HELP GROUP	11	9%
	OTHER	46	38%
<b>PRESENT LINE OF BUSINESS</b>	POSSESSION OF PARENTAL VALUE	14	12%
	TRANSPORT ACCESSABILITY	32	27%
	LABOUR FACILITY	19	16%
	ABOUT TO YOUR KNOWLEDGE	55	46%
<b>CURRENT LINE OF BUSINESS</b>	NEAREST PLACE	32	27%
	CENTER TO CITY	49	41%
	EASY ACCESSABILITTY	39	32.5%
<b>EXPANSION</b>	BANKS	50	42%
	CO-OPERATIVE	12	10%
	FRIENDS & RELATIVES	29	24%
	OWN INTEREST	29	24%
<b>EXPANSION</b>	LABOUR	31	26%
	MACHINES	14	12%
	BUILDING	21	17.5%
	NOT APPLICABLE	54	45%
<b>WORK TIME</b>	SELF EMPLOYED	30	25%
	Part time	35	29%
	Full time	55	46%
<b>HEALTH PROBLEM</b>	Back Pain		38%
	Eye Strain		47.5%
	Mental Stress		67.5%
	Heavy Schedule		32.5%
	Problem Of Joints		34%
<b>PROBLEMS FACED</b>	Poor funding prospectus	21	17.5%
	Lack of industrial knowledge	18	15%
	Lack of safety	48	40%
	Lack of social & institutional support	24	20%
	Lack of mobility	9	7.5%
<b>SATISFACTION</b>	Highly Satisfied	30	25%
	Satisfied	36	30%
	Neutral	42	35%
	Dissatisfied	6	5%
	Highly Satisfied	6	5%
<b>SATISFACTION</b>	Strongly disagree	16	13%
	Disagree	17	14%
	Neutral	56	47%
	Agree	24	20%
	Highly Agree	7	6%
<b>SATISFACTION</b>	Strongly disagree	10	8%
	Disagree	23	19%
	Neutral	56	47%
	Agree	19	16%
	Highly Agree	12	10%



<b>SATISFACTION</b>	Strongly disagree	8	7%
	Disagree	18	15%
	Neutral	52	43%
	Agree	27	22.5%
	Highly Agree	15	12.5%
<b>SATISFACTION</b>	Strongly disagree	12	10%
	Disagree	14	12%
	Neutral	48	40%
	Agree	29	24%
	Highly Agree	17	14%

### 5.1 FINDINGS

- In this study, Mostly (47.5%) of the respondents are below 25.
- In this study, Majority (57.5%) of the respondents are Degree level.
- In this study, Majority (59%) of the respondents are Unmarried.
- In this study, Majority (57%) of the respondents are from nuclear family.
- In this study, Majority (65%) of the respondents are from the Urban area.
- In this study, Mostly (37%) of the respondents are above 4 members.
- In this study, Mostly (44%) of the respondents annual income is above 4,00,001.
- In this study, Mostly (49%) of the respondents nature of enterprise is other business.
- In this study, Mostly (38%) of the respondents have attended any entrepreneurial program.
- In this study, Mostly (46%) from about to your knowledge.
- In this study, Mostly (41%) from center to city.
- In this study, Mostly (42%) from banks.
- In this study, Mostly (45%) for not applicable.
- In this study, Mostly (46%) of the respondents were full time.
- In this study, Majority (67.5%) of the respondents frequently face the problem of Mental Stress.
- In this study, Mostly (40%) of the respondents frequently face of lack of safety.
- In this study, Mostly (35%) of the respondents were neutral with their business.
- In this study, Mostly (47%) of the respondents were neutral with their business.
- In this study, Mostly (47%) of the respondents were neutral.
- In this study, Mostly (43%) of the respondents were neutral.
- In this study, Mostly (40%) of the respondents were neutral.

### 5.3 CONCLUSION

It sincerely show that these days we are residing 21st century, the participation of women in all fields more and more specially within the field of entrepreneurship is growing at a widespread fee Indian charter is developing the identical opportunity in all locations identical rights of participation in political and same rights in schooling and employment. Women are in 48% of Indian populace but a totally few women are executed in our country, so the authorities need to offer entrepreneurial attention orientation and skill improvement programmes for women. In this look at it has been genuinely shows that women are superb marketers and prefer to pick out the family, that allows you to keep the family and business in a balanced way. Even though we've proper successful women entrepreneurs in our country, however others can't capable of gain because male domination and our conventional tradition. These demanding situations are faced by means of women marketers from family and society.

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