

Analysis of Problems Faced by Women Entrepreneurs in Coimbatore

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Abstract: Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. Government of India has defined women entrepreneurs as an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women. Women entrepreneurs face a series of problems right from the beginning till the enterprise functions. Being a woman itself poses various problems to a woman entrepreneur, The problems of women pertains to her responsibility towards family, society and lion work. The tradition, customs, socio cultural values, ethics, motherhood subordinates to ling husband and men, physically weak, hard work areas, feeling of insecurity, cannot be tough etc are some peculiar problems that women are coming across while they jump into entrepreneurship. Any understanding of Indian women, of their identity, and especially of their role taking and breaking new paths, will be incomplete without a walk down the corridors of Indian history where women have lived and internalized various role models. The paper talks about the status of women entrepreneurs and the problems faced by them when they ventured out to carve their own niche in the competitive world of business environment.

1. Introduction

Women entrepreneur is a person who accepts challenging role to meet her personal need and become economically independent. There are economical, social, religious, cultural and other factors existing in the society which responsible for the emergency of the entrepreneurs. Al through small businesses owned by women have traditionally focused on fashion , fond and other services sector, but recently women entrepreneurs have been moving rapidly into manufacturing, construction and other industrial filed. Women owned business are lightly increasing in the economics of almost all countries. Women have the potentials, skill, knowledge and adaptability to run a business successfully.

Objective of the study

- To trace the socio-economic background of women entrepreneurs.
- To study the problems faced by women entrepreneurs.
- To suggest certain remedial measures to solve the problems of Women Entrepreneurs.

2. Methodology

Methodology is an essential aspect of any research or investigation. Both primary data and secondary data is collected. The researcher has collected the primary data from their respondents through questionnaire.

Research Instruments:

Questionnaire is the main instruments used in this study. The questions were based on the objectives of the study and were finalized after making preliminary discussion with the concerned people.

Sample Design:

For this study the researcher has used snow ball sampling technique was adopted by the researcher for collecting data from the respondents. So information is collected from 25 respondents.

Limitation

- ❖ Due to lack of time questionnaire method is used, it is difficult to derive accurate information.
- ❖ Based on the discretion the respondents might have furnished biased opinion.
- ❖ The area selected to the study is limited to Coimbatore only.

3. Data analysis and interpretations

Table: 1 – Source of capital

S. No	Source of capital	No. of. Respondents	Percentage
1.	Owned capital	5	20
2.	Borrowed capital	8	32
3.	Both	12	48
Total		25	100

Source: Primary Data

Table : 2 – Amount of Borrowed capital

S. No	Amount	No. of. Respondents	Percentage
1.	Less than Rs. 1,00,000	2	25
2.	Rs. 1,00,000 to 2,00,000	5	62.5
3.	Rs.2,00,001 to Rs.3,00,000	1	12.5
4.	More than Rs. 3,00,000	---	---
Total		8	100

Source : Primary Data

Table : 3 – Source of Borrowed capital

S. No	Source	No. of. Respondents	Percentage
1.	Banks	4	50
2.	Money lenders	1	12.5
3.	Friends & Relatives	2	25
4.	Neighbours	1	12.5
Total		8	100

Source : Primary Data

Table : 4 – Problems at the time of repayment of loan

S. No	Problems	No. of. Respondents	Percentage
1.	Have Problem	5	62.5
2.	Have not any problem	3	37.5
Total		8	100

Source : Primary Data

Table : 5 – Type of problem

S.No	Type of problem	No. of. Respondents	Percentage
1.	Poor Income	3	37.5
2.	High Interest	4	50
3.	Lack of awareness	1	12.5
Total		8	100

Source : Primary Data

Table : 6 – Problems at the time of commencement of business

S.No	Problem	No. of. Respondents	Percentage
1.	Labour	8	32
2.	Working Capital	2	8
3.	Raw Materials	7	28
4.	Infrastructure	5	20
5.	Marketing	3	12
6.	Fixed Capital	---	---
Total		25	100

Source : Primary Data

Table : 7 – Problems at the time of running a business

S.No	Problem	No. of. Respondents	Percentage
1.	Labours	4	16
2.	Working Capital	5	20
3.	Raw Materials	3	12
4.	Infrastructure	5	20
5.	Marketing	6	24
6.	Delay in payments	2	8
Total		25	100

Source : Primary Data

Table : 8 – Personal Problem

S.No	Personal Problem	No. of Respondents	Percentage
1.	Have Problem	20	80
2.	Have not any Problem	5	20
Total		25	100

Source : Primary Data

Table : 9 – Causes of personal problem

S. No	Causes	No. of Respondents	Percentage
1.	Husband	4	16
2.	Parents in – law	5	20
3.	Parents	1	4
4.	Neighbours shops	15	60
Total		25	100

Source : Primary Data

Table : 10 – Over all Opinion about performance of entrepreneurs

S. No	Opinion	No. of Respondents	Percentage
1.	Very Good	6	24
2.	Good	16	64
3.	Fair	3	12
Total		25	100

Source : Primary Data

4. Findings

- 48 percent of the respondents are between the age group of 30 – 40 years.
- Majority of the respondents are married.
- 55 percent of the respondent's educational qualification is upto higher secondary level.
- 66 percent of the respondent's family structure is nuclear family system.
- 58 percent of the respondent's have 3 – 5 members in their family.
- 62 percent of the respondent's type of business is beauty parlour and tailoring.
- 48 percent of respondent's source of capital is both owned and borrowed capital.
- Majority of the respondents borrowed capital is Rs.1,00,000 to Rs.2,00,000.
- 50 percent of the respondents have borrowel capital from banks.
- Majority of the respondents are have problem at the time of repayment of loans
- Most of the respondents are facing high interest problem at the time of repayment.
- 32 percent of the respondents face labour problem at the time of commencement of business.
- 24 percent of the respondents are facing marketing problem at the time of running a business.
- 80 percent of the respondents are having personal problem.
- Majority of the respondents have disclosed that maximum problems comes from neighbouring shops.
- 64 percent of the respondents feel that their overall performance of business is good.

Suggestions

Efforts should be made to simplify the procedures, formalities; rules and regulations regard registration and getting assistance from government agencies. Majority of middle class women with low income and less technical knowledge but desire to become entrepreneurs should be identified and trained. Banks can offer loans without collateral securities to improve women entrepreneurs. Vocational training should be extended to women community that enables them to understand the production process and production management. Marketing and sales assistance from government can be improved. Girls should be inspired to adopt entrepreneurs right from school level.

5. Conclusion

Women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena. It is hoped that the suggestions forwarded in the paper will help the entrepreneurs in particular and policy-planners in general to look into this problem and develop

better schemes, developmental programmes and opportunities to the women folk to enter into more entrepreneurial ventures.

References

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