



## Problems Faced by Women Entrepreneurs – Perception of Working Women in Coimbatore

### KEYWORDS

entrepreneurship, entrepreneurship interest, opinion of working women, working women and problems of women entrepreneurs

**Dr. M. Nagamani**

Associate Professor, Department of Commerce,  
PSGR Krishnammal College for Women,  
Coimbatore-641004., Tamil Nadu, India

**P. Aishwarya**

Ph.D Research Scholar, Department of Commerce,  
PSGR Krishnammal College for Women,  
Coimbatore-641004. Tamil Nadu India

**ABSTRACT** *The empowerment of women indicates women gaining control over their own lives. It involves building self confidence, increasing access to and control over resources. Working women population in India is showing an increasing trend but the transformation of working women into women entrepreneurs is a very rare case. In order to know the working women's interest in becoming entrepreneurs and to find out their opinion on the various problems faced by women entrepreneurs the present study has been conducted. A sample of 150 working women in Coimbatore have been identified and primary data have been collected from them using a structured questionnaire. The data have been analysed using the statistical tools namely simple percentage analysis and ANOVA. The overall results show that most of the respondents are not interested to take up entrepreneurship as their career and the mean opinion scores on problems faced by women entrepreneurs reveal that majority of the respondents feel that problems faced by women as entrepreneurs are many.*

### INTRODUCTION:

In India women have been identified to be susceptible than their male counterparts. Even after 60 years of independence women face numerous barriers like lack of education, health facility, problems due to male domination, etc. Women have joined the work force in order to financially support their families and improve their standard of living but not many women have well paid and secured jobs to satisfy their requirements. Therefore, to empower women and help them to lead a self-sustained life the Government of India, State Governments and various non-governmental organisations have implemented special schemes to facilitate women to take up entrepreneurship as their career.

Entrepreneurship has been recognised as an indispensable constituent for economic development of the country which has also contributed to the empowerment of Indian women during the recent past. Women in general possess the capability to analyse, organise and mobilise resources efficiently which proves their skill and ability to manage a business on their own. Women entrepreneurs have been successful in all the industries from pappad making to bio-technology. Women entrepreneurs not only create employment opportunities for themselves but for many other women in the country.

As per the Government of India, Women entrepreneurs are women who run their enterprise which is owned and controlled by them with 51 per cent financial interest and at least 51 per cent of their employees are also women.

### REVIEW OF LITERATURE

**Jayammal (2005)**<sup>1</sup> has conducted a study on the problems of women entrepreneurs with special reference to some selected units in Coimbatore District. The main objective of the study has been to understand the socioeconomic background of women entrepreneurs and their problems in running their enterprises efficiently and profitably. Almost all the women entrepreneurs irrespective of their age, education, marital status, caste, religion, type of organization, ownership type, experience, amount of capital invested and fixed assets held by the business, have ranked the problem of finance as the first major problem followed by problem relating to sales, competition from other sellers, purchase of raw materials, technical problems and labour related problems.

**Singh (2008)**<sup>2</sup> has identified the reasons for and influencing factors behind entry of women into entrepreneurship. He has explained the characteristics of their businesses in Indian context and also the various obstacles and challenges faced by women as entrepreneurs. The obstacles in the growth of women entrepreneurship are lack of interaction with successful entrepreneurs, social un-acceptance as women entrepreneurs, family responsibility, gender discrimination, missing networks and low priority given by bankers to provide loan to women entrepreneurs. He has suggested few remedial measures like promoting micro enterprises, unlocking institutional frame work, projecting and supporting the successful women entrepreneurs. The study advocates for ensuring synergy among women related ministry, economic ministry and Social and Welfare Development Ministry of the Government of India.

### STATEMENT OF THE PROBLEM:

In the present globalised economy women in India are not confined only to household works they step out of their home and are employed based up on their educational qualification. Even though it is a good sign for women empowerment the patriarchal society continues to create problems. Major hindrances for working women is that in most of the cases they are paid less when compared to men despite their skills and talents and they have to balance between household responsibilities and office works which they perform efficiently with lot of difficulties. Women are natural entrepreneurs who are capable of managing multiple tasks at ease but most of them do not realize their potential. Even though working women have comparatively more exposure than women who are home-makers they do not come forward and take up entrepreneurship as their career. Hence an effort has been made to elucidate working women's interest in becoming an entrepreneur and to know their attitude towards problems of women entrepreneurship.

### OBJECTIVES OF THE STUDY:

- To describe the socio-economic profile of the working women in Coimbatore
- To know their interest on entrepreneurship
- To find out working women's opinion on problems faced by women entrepreneurs

**METHODOLOGY:**

To undertake this study a sample of 150 working women from Coimbatore have been selected as respondents by applying simple random sampling technique. A structured questionnaire has been administered to the respondents and primary data have been collected. Statistical tools namely simple percentage analysis and Analysis of Variance (ANOVA) have been used to analyse the primary data. Secondary data for the study have been collected from various publications in journals, magazines, websites and books.

**ANALYSIS AND INTERPRETATION:****Personal Profile:**

Table 1 shows the classification of the respondents based on their age, educational qualification, marital status, monthly income, type of family, residential area, occupation and occupation of their Spouse/Father.

**Table 1**  
**Personal Profile of working women**

		No	%
Age	18 – 25 yrs	22	14.7
	26 – 35 yrs	54	36.0
	36 – 45 yrs	29	19.3
	46 – 55 yrs	30	20.0
	Above 55 yrs	15	10.0
Educational qualification	No formal education	26	17.3
	School level	32	21.3
	Graduate	23	15.3
	Post graduate	21	14.0
	Diploma	4	2.7
	Professional	44	29.3
Marital status	Married	120	80.0
	Unmarried	27	18.0
	Widow	3	2.0
Monthly income	Up to Rs.10,000	76	50.7
	Rs.10,001 – Rs.20,000	33	22.0
	Rs.20,001 – Rs.30,000	17	11.3
	Above Rs.30,000	24	16.0
Type of family	Joint	34	22.7
	Nuclear	116	77.3
Residential area	Urban	63	42.0
	Semi-urban	42	28.0
	Rural	45	30.0
Occupation	Government employee	18	12.0
	Private employee	88	58.7
	Professional	35	23.3
	Agricultural labour	9	6.0
Occupation of Spouse/ Father	Government employee	6	4.0
	Private employee	84	56.0
	Professional	20	13.3
	Business	29	19.3
	Agriculturist	11	7.3
Total		150	100.0

Source: Computed

From the above table 1 it is evident that 36 per cent of the working women belong to the age group of 26 to 35 years, 20 per cent of them are in the age group of 46 to 55 years, the age group of 19.3 per cent of the respondents is 36 to

45 years, 14.7 per cent of the respondents belong to the age group of 18 to 25 years and 10 per cent of the respondents are in the age group of above 55 years.

29.3 per cent of the working women are professionally qualified, 21.3 per cent of the respondents have school level education, 17.3 per cent of them have no formal education, 15.3 per cent of the working women are graduates, 14 per cent of the respondents are post graduates and 2.7 per cent of them are diploma holders.

80 per cent of the working women are married, 18 per cent of them are unmarried and 2 per cent of the respondents are widow.

Monthly income earned by 50.7 per cent of the working women is up to Rs.10,000, 22 per cent of the respondents' monthly income is between Rs.10,001 and Rs.20,000, 16 per cent of the respondents earn more than Rs.30,000 per month and 11.3 per cent of them earn Rs.20,001 to Rs.30,000 in a month.

Majority (77.3 per cent) of the working women live in nuclear family structure and 22.7 per cent of them are in joint family.

42 per cent of the working women live in urban areas, 30 per cent of them are residing in rural areas and 28 per cent of the respondents' residential area is semi-urban.

58.7 per cent of the working women are private employees, 23.3 per cent of them are professionals, 12 per cent of the respondents are government employees and 6 per cent of the respondents are agricultural labourers.

56 per cent of the respondents' father/ spouse are private employees, 19.3 per cent respondents' father/ spouse are business men, 13.3 per cent of the working women's father/ spouse are professionals, 7.3 per cent of the respondents' father/ spouse are agriculturalists and 4 per cent of the respondents' father/ spouse are government employees.

**Entrepreneurship Interest:**

Table 2 depicts the interest of the working women to become an entrepreneur, factors influencing them to become an entrepreneur and the respondents' approach in encouraging other women in their family who are interested to become an entrepreneur.

**Table 2**  
**Entrepreneurship Interest**

		No	%	
Willing to become an entrepreneur	Yes	53	35.3	
	No	97	64.7	
	Total	150	100.0	
If yes, reasons to become an entrepreneur (Multiple Response)	Inspired by an entrepreneur	11	7.3	
	Risk taking ability	12	8.0	
	Leadership quality	6	4.0	
	Childhood ambition	16	10.7	
	Family support/ family background	9	6.0	
	Educational background	14	9.3	
	Possess better business contacts to run a successful business	9	6.0	
	Experience in the field	6	4.0	
	Do not want to work under others	18	12.0	
	Problems in workplace	5	3.3	
	Insufficient income earned at present	8	5.3	
	Encourage any other women in family to become an entrepreneur	Yes	77	51.3
		No	73	48.7
Total		150	100.0	

Source: Computed

It has been noted from table 2 that 64.7 per cent of the respondents are not willing to start their own business and 35.3 per cent of them are willing to start their own business.

Out of the 53 respondents who are willing to start their own business 18 of them want to become an entrepreneur as they are not willing to work under others, for 16 working women respondents entrepreneurship has been their childhood ambition and educational background has been the influencing factor for 14 of them.

51.3 per cent of the respondents have opined that they will encourage women from their family to become entrepreneurs and 48.7 per cent of them have said that they will not encourage entrepreneurship among women in their family.

**Opinion on problems faced by women entrepreneurs:**

With a view to elucidate the opinion of working women on the various problems of women entrepreneurs, the following statements were framed and the ratings (Strongly agree – 1, agree – 2, neutral – 3, disagree – 4 and strongly disagree – 5) have been given by working women respondents on the basis of their agreeability. These ratings were averaged and compared with their socio-economic profile and their interest towards entrepreneurship using ANOVA and t-Test in order to identify the significant variations in their responses.

**Statements:**

- Women’s family obligations restrict them from becoming successful entrepreneurs
- Intervention of male family members in business has restricted women entrepreneurs’ active participation in business
- Male domination in the industry has suppressed the growth of women entrepreneurs
- Women entrepreneurs possess insufficient technical knowledge
- Ineffective measures are taken by government/ support agencies to promote women run businesses
- Women entrepreneurs do not have financial independence to conceive, plan and execute their business plans
- Society does not show special interest in consuming the products/ services offered by women entrepreneurs

**ANOVA**

**H<sub>0</sub>:** There is no significant difference in the opinion of working women classified based on their socio-economic variables such as age, educational qualification, marital status, monthly income, residential area, occupation and occupation of their spouse/father about the problems faced by women entrepreneurs.

**Table 5**  
**Personal factors Vs. Opinion on problems faced by women entrepreneurs**

Mean	Opinion Score			F	Table Value	Sig.	
	S.D	No.					
Age	18 – 25 yrs	2.48	.71	22	.650	2.37	NS
	26 – 35 yrs	2.30	.58	54			
	36 – 45 yrs	2.53	.53	29			
	46 – 55 yrs	2.48	.83	30			
	Above 55 yrs	2.44	1.06	15			
Educa-tional qualifica-tion	No formal education	2.15	.65	26	3.094	2.21	S*
	School level	2.77	.82	32			
	Graduate	2.53	.51	23			
	Post graduate	2.35	.77	21			
	Diploma	2.00	.66	4			
	Professional	2.35	.60	44			

Marital status	Married	2.42	.71	120	.271	2.99	NS
	Unmarried	2.40	.71	27			
	Widow	2.71	.00	3			
Monthly income	Up to Rs.10,000	2.31	.69	76	6.489	3.78	S**
	Rs.10,001 – Rs.20,000	2.75	.79	33			
	Rs.20,001 – Rs.30,000	2.74	.56	17			
	Above Rs.30,000	2.11	.36	24			
Residential area	Urban	2.54	.69	63	2.522	4.61	NS
	Semi-urban	2.23	.49	42			
	Rural	2.43	.84	45			
Occupation	Government employee	2.36	.91	18	2.845	2.60	S*
	Private employee	2.49	.62	88			
	Professional	2.18	.58	35			
	Agricultural labour	2.81	1.12	9			
Occupation of Spouse/ Father	Government employee	2.10	.48	6	1.401	2.37	NS
	Private employee	2.43	.69	84			
	Professional	2.22	.46	20			
	Business	2.63	.88	29			
	Agriculturist	2.40	.62	11			

Source: Computed S\*\* - Significant at 1% level S\* - Significant at 5% level NS – Not Significant

Opinion score of the respondents in the age group of 36 to 45 years is high with respect to the problems faced by women entrepreneurs (mean score 2.53) and the least score of 2.30 has been traced among the respondents in the age of 26 to 35 years. These scores have suggested that irrespective of their age the overall opinion of respondents on problems faced by women entrepreneurs is similar. Hence with the F-ratio value it is evident that there is no significant difference in the opinion of the respondents classified based on age on problems faced by women entrepreneurs thereby, the null hypothesis is accepted.

The working women who have school level education have high mean score of 2.77 and the least mean score of 2 has been found for the respondents who are diploma holders. Hence it is clear that the opinion of the respondents on the problems faced by women entrepreneurs differ with their educational qualification. With the F-ratio value it is understood that there is significant difference in the opinion of the respondents classified based on their educational qualification on the problems faced by women entrepreneurs. Therefore the null hypothesis is rejected at 5 per cent level of significance.

The opinion of the respondents whose marital status is widow have the high mean score of 2.71 and the low mean score of 2.40 has been found among the working women who are unmarried. These scores show that there is no vast difference in the opinion of the respondents on the problems faced by women entrepreneurs. With the F-ratio value it has been concluded that there is no significant difference in the opinion of the respondents classified based on marital status about the problems faced by women entrepreneurs thereby, the null hypothesis is accepted.

Respondents whose monthly income is between Rs.10,001 and Rs.20,000 have a high mean score of 2.75 and the working women whose monthly income is above Rs.30,000 have

the least mean score of 2.11. Problems faced by women entrepreneurs is relatively high in the opinion of the respondents whose monthly income is above Rs.30,000. The F-ratio value suggests that there is significant variation in the opinion of the respondents classified based on their monthly income about problems of women entrepreneurs. Therefore the null hypothesis is rejected at 1 per cent level of significance.

The high mean score 2.54 of the respondents residing in urban area and the least mean score 2.23 of the respondents living in semi-urban area suggests that at a high level they agree that problems faced by women as entrepreneurs is high. The F-ratio value confirms that irrespective of their residential area there is no significant difference in the opinion of respondents classified based on their residential area towards problems faced by women entrepreneurs thereby, the null hypothesis is accepted.

Opinion score of the respondents who are agricultural labourers is high (mean 2.81) and for the respondents who are professionals a low mean score of 3.82 has been registered which shows that there exists a wide gap between the two. The F-ratio value suggests that there is significant difference in the opinion of the respondents classified based on their occupation about the problems faced by women entrepreneurs. Hence the null hypothesis is rejected at 5 per cent level of significance.

The respondents whose spouse/ father is a business person has the high mean score of 2.63 and the low mean value of 2.10 has been found for the respondents whose spouse/ father is a government employee. The F-ratio value ensures that there is no significant variation in the opinion of the respondents classified based on occupation of father/spouse on problems faced by women entrepreneurs thereby, the null hypothesis is accepted.

#### SUGGESTIONS:

The following suggestions have been given based on the findings of the study:

- Working women may be motivated through entrepreneurship camps to become an entrepreneur.
- Positive impression about women entrepreneurship should be created among working women by arranging for an interaction with successful women entrepreneurs.

#### CONCLUSION:

Women entrepreneurship is a delightful experience where a woman recognizes her inner potential and with a great pride she overcomes all difficult situations and excels as a true leader in her community. Women working in an organization who have more knowledge about their respective field should start their own business and lead the way for building an era of women empowerment. Entrepreneurship not only empowers women but it empowers the nation as a whole which is evident with the words of our former Prime Minister **Pundit Jawaharlal Nehru** that **"You can tell the condition of a nation by looking at the status of its women"**.

#### REFERENCE

- Review of Literature: | 1. Dr. Jayammal, "Problems of women entrepreneurs in Coimbatore", URL:[www.google.com](http://www.google.com) | [www.ebscohost.com](http://www.ebscohost.com) | [www.doaj.org](http://www.doaj.org) | [www.infilibnet.com](http://www.infilibnet.com)