



To Study on the Problems Faced by the Women Entrepreneurs (Special Reference to Selected Districts of Tamilnadu)

KEYWORDS

Dr. V. R. Palanivelu

Associate Professor, PRIMS, Periyar University,
Salem – 11, Tamilnadu.

T. Srividhya

Ph.D Research Scholar, PRIMS, Periyar University,
Salem – 11, Tamilnadu.

INTRODUCTION

The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. The challenges and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job craters. Factors in the starting process of a business for male and female entrepreneurs are also different, especially in such areas as support systems sources of funds and problems.

ORIGIN OF THE PROBLEM

In the process of entrepreneurship women have to face various problems associated with entrepreneurship. In spite of government policies and schemes offering development programmes and funding, there lies a line of gap that shows deviation in plan and execution, this difference requires a systematic and depth analysis in to the cause for and solutions to the problems faced by women entrepreneurs in Tamilnadu.

REVIEW OF RESEARCH AND DEVELOPMENT IN THE SUBJECT:

Women entrepreneurs are the women or a group of women, who initiates, organize and operate a business enterprise. The government of India notes women entrepreneurs as "An Enterprise owned and controlled by women saving a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women".

Another challenge that women entrepreneurs, particularly face is the conflict between work and family. Running a healthy business often means finding a healthy balance between work and family members, few women can devote all their time and energies to their business" (Stracter, 1996, p.8). The financial institutions discourage women entrepreneurs on the belief that they can at any time leave their business and become housewives again.

The Micro, Small and Medium Enterprises Development (MSMED) Act, 2006 addresses these issues and also other issues relating to credit, marketing, technology upgradation etc concerning the micro, small and medium enterprises, there are some concessions/ incentives available under these programmes for the benefit of women entrepreneurs. (Source: www.nsic.co.in)

As a pan-India initiative, the program aims to connect women from different socio-economic strata and educational backgrounds, to recognize, award and enable women. It also recognizes the growing role of women in the Indian entrepreneurial eco-system. The theme will be celebratory – "Inspiring Women Entrepreneurs in India". Dedicated to the advancement of entrepreneurship, TSS is a forum for women entrepreneurs to create trust based partnerships through active networking. (Source: Business Wire India).

SIGNIFICANCE OF THE STUDY

- ❖ To provide information service to government policy makers to offer programs and initiatives nationally, regionally and locally on problems and needs of women entrepreneurs
- ❖ To provide growth-minded women business owners with the tools they need to take them to the next level
- ❖ To explore women entrepreneurs responsibilities in nation's growth and development.

Its potential contribution to knowledge in the field of social relevance or national importance: Through this study the researcher as found out the real problem faced by the women Entrepreneurs and what the need to overcome such problems. In this respect the Government and policy makers may take an appropriate policy for promoting women Entrepreneurs in the country. Its impact will reflect in the social development of the nation. If the women Entrepreneurship is really motivated it generate employment opportunities and also improve the standard of living of the people in general.

OBJECTIVES OF THE STUDY

- ❖ To Study the working pattern and performance of women Entrepreneurship in general particularly in Tamilnadu
- ❖ To Study the socio-economic status of women entrepreneur in Tamil Nadu
- ❖ To assess the factors that influencing funding gap, market sustainability, technological updatation with relevance to women Entrepreneurs.
- ❖ To identify the factors influence the women Entrepreneurs problems.
- ❖ To assess the suitable mechanism for resolving women Entrepreneurs problems.

RESEARCH METHODOLOGY

The study shall be conducted in the 11 major districts of TamilNadu. These districts are Thiruvannamalai, Cuddalur, Coimbatore, Dharmapuri, Karur, Namakkal, Salem, Madurai, Trichy, Dindigul and Krishnagiri. Stratified Random sampling technique was adopted for selection of study area. In each district, the pilot study has been conducted with selection of 10 women entrepreneurs. A sample of 110 women Entrepreneurs running business independently of at least five years is considered for analysis. Entrepreneurs for the study shall be from business of manufacturing, marketing and service industry. A well structured interview schedule shall be used for the collecting primary data y survey method. Statistical tools for analysis may be percentages, averages, range (minimum and maximum), standard deviation, chi square test and analysis of variances (ANOVA)

LIMITATIONS OF THE STUDY

1. This study is based on primary data and therefore carries all the limitations of not being compared and verified.
2. This is restricted to the selected units of women entrepreneurs in the 11 district of Tamilnadu.
3. This study assumes that the information and data provided by women entrepreneurs as authentic.

REVIEW OF LITERATURE

Muhamad Azam Roomi and Guy Parrott (2008)⁵ In Pakistan, women entrepreneurs do not enjoy the same opportunities as men due to a number of deep-rooted discriminatory socio-cultural values and traditions. Furthermore, these restrictions can be observed within the support mechanisms that exist to assist such fledgling businesswomen. The economic potential of female entrepreneurs is not being realized as they suffer from a lack of access to capital, land, business premises, information technology, training and agency assistance. Inherent attitudes of a patriarchal society, that men are superior to women and that women are best suited to be homemakers, create formidable challenges. Women also receive little encouragement from some male family members, resulting in limited spatial mobility and a dearth of social capital. The research suggests that in order to foster development, multi-agency cooperation is required. The media, educational policy makers and government agencies could combine to provide women with improved access to business development services and facilitate local, regional and national networks. This would help integration of women entrepreneurs into mainstream economy

Sujata Maukherjee (2009)⁶ The rapidly changing economy has forced women to venture out as entrepreneurs. Although there are no concrete evidences of discrimination against women micro entrepreneurs, failure to provide collateral or guarantees reduces the likelihood of obtaining credit. Further, lack of marketing skills and technological know-how also act as impediments to the growth of their business. The present paper discusses the factors impeding the growth of women micro entrepreneurs and the catalytic role played by the Non – Governmental Organizations(NGOs) in creating appropriate entrepreneurial environment. The paper also discusses the supporting role in the process of entrepreneurship development among women.

Rajesh K.Pillania, Madhurima Lall, Shikha Sahai (2010)⁷ Entrepreneurship has again gained currency across the globe and female entrepreneurship has become an important component. India is one of the fastest emerging economies and the importance of entrepreneurship is realized across the spectrum. This research is a preliminary investigation in which the researchers identified 43 motives for starting business amongst women entrepreneurs. Principal component matrix was used for rotation, which yielded eight factors. The eight factors were labeled as Independence, Flexibility, Achievement, Money, Opportunity, Escape, Family Support and Recognition from other. The motives were further classified into push and pull elements (Turner, 1993) on which Wilcoxon signed rank test was performed, the statistical test revealed that relatively pull motives attract women entrepreneurs more than the push motives for starting business.

**DATA ANALYSIS AND INTERPERTATION
INDRODUCTION**

In this chapter an attempt has been made to identify the factors that influence the level of success by the women entrepreneurs in the study area. For this purpose a field survey method was employed to collect first hand information from 110 sample respondents. The respondents have been chosen randomly from the 11 different districts of the Tamilnadu. The data thus collected were arranged into simple tabular form. The level of success as a dependent variable. The Independent variables selected for the study are year of establishment, size of enterprise, type of sector, business area, current position in the company, educational background and age.

The data were analyzed by using simple statistical tools like percentage, average, standard deviation, co-efficeient of variation, Two way tables, chi-square test and ANOVA. The above mentioned statistical tools have been analysed and discussed in the following pages.

LEVEL OF SUCCESS

The level of success among the women entrepreneurs was measured based on their opinion on optimizing entrepreneurial spirit and skills, consistently exceeding performance expectations, successfully managing others, successfully managing myself, Having recognized expertise in a specific area, Gaining intercultural and language skills and seeking out difficult or highly visible assignments. The responses were scored by Likert five point scaling technique like 5 for strongly agree, 4 for agree, 3 for neither agree nor disagree, 2 for disagree and 1 for strongly disagree. The level of success was classified as low, medium and high based on mean and standard deviation.

ANOVA TEST

YEAR OF ESTABLISHMENT AND LEVEL OF SUCCESS

The women entrepreneurs have started their business with full involvement and enthusiasm to flourish their business. For the purpose of this study, year of establishment was studied under three classification viz., below 3 years, 4-5 years and above 5 years. The sample consists 59 (53.6%) respondents started their business for 4-5 years, and 13 (11.8%) respondents started their business for above 5 years. The distribution of sample respondents according to the year of establishment and level of success are shown in the following table.

YEAR OF ESTABLISHMENT AND LEVEL OF SUCCESS

S.No	Year	No.of Re-spondents	%	Average	Range		S.D
					Min	Max	
1	Below 3 years	59	53.6	21.1	14	30	3.4
2	4-5years	38	34.5	22.1	14	32	3.9
3	Above 5 years	13	11.8	22.6	19	28	2.5
	Total	110	100.0				

It could be observed from the above table that the level of success of the women entrepreneurs who started their business for below 3 years ranged between 14 and 30 with an average of 21.1. The level of success of the respondents who established their business for 4-5 years ranged between 14 and 32 with an average 22.1. On the other hand, the level of success of the women entrepreneurs who started their business for above 5 years ranged between 19 and 28 with an average of 22.6. It is found from the analysis that women entrepreneurs who started their business for above 5 years have perceived the successful level in their business.

AGE AND LEVEL OF SUCCESS

Age is an important factor to know about their experience and gain the successful level in their enterprise. For the purpose of this study, age of the respondents was studied under three classifications viz.,below 30 years, 30 40 years and above 40 years. The sample consists 23 (20.9%)respondents belonged to below 30 years age group, 68 (61.8%) respondents were 30-40 years age group and 19 (17.3%) respondents belonged to above 40 years age group. The distribution of sample respondents according to the age and level of success are shown in the following table

AGE AND LEVEL OF SUCCESS

S.No	Age	No.of Re-spondents	%	Average	Range		S.D
					Min	Max	
1	Below 30 years	23	20.9	21.4	14	32	4.9
2	30-40 years	68	61.8	21.2	14	29	3.1
3	Above 40 years	19	17.3	23.5	19	30	3.2
	Total	110	100.0				

It could be identified from the above table that the level of success of the enterprise based on the women entrepreneurs

belonged to the age group of below 30 years ranged between 14 and 32 with an average of 21.4. The level of success of the enterprise based on the women entrepreneurs belonged to the age group of 30-40 years ranged between 14 and 29 with an average of 21.2. On the other hand, the level of success of the enterprise based on the women entrepreneurs belonged to the age group of above 40 years ranged between 19 and 30 with an average of 23.5. It is found from the analysis that the level of success of the enterprise based on the women entrepreneurs belonged to the age group of above 40 years With a view to find the degree of association between age and level of success, a two-way table was prepared and it is exhibited in the following table.

AGE AND LEVEL OF SUCCESS (TWO-WAY TABLE)

S.No	Age	Level of Success			Total
		Low	Medium	High	
1	Below 30 years	7(30.4)	7 (30.4)	9	(39.1)
23	30-40 years	9 (13.2)	39 (57.4)	20 (29.4)	68
3	Above 40 years	8 (42.1)	6 (31.6)	5 (26.3)	19
	Total	24	52	34	110

It could be noted from the above table that the percentage of high level of success of the women entrepreneurs was the highest (39.1%) among the respondents belong to the age group of below 30 years and the same was the lowest (26.3%) among the respondents belong to the age group of above 40 years. The percentage of medium level of success of the women entrepreneurs was the highest (57.4%) among the respondents belong to the age group of 30-40 years and the same was the lowest (30.4%) among the respondents belong to the age group of below 30 years. The percentage of low level of success of the women entrepreneurs was the highest (42.1%) among the respondents belong to the age group of above 40 years and the same was the lowest (13.2%) among the respondents belong to the age group of 30-40 years age group.

In order to find the relationship between the age and level of success, the following hypothesis was framed and tested with the help of chi-square test and the result is shown in the following table

H0 : There is no significant relationship between age and level of success

H1 : There is a significant relationship between age and level of success.

FACING THE MAIN OBSTACLES WHILE RUNNING THEIR BUSINESS

An attempt has made to know about the problems faced by the respondents while running their business. For the purpose of this study, it has been classified into six categories viz., No obstacles, Combining family and work life, Liquidity and other financial problems, No time for training/ upgrading skills, Gaining the acceptance/respect of people (internally and externally) and other problems. The details are furnished in the following table.

FACING THE MAIN OBSTACLES WHILE RUNNING THEIR BUSINESS

S.No	Opinion	No.of Re-spondents	Percentage
1	No obstacles	6	5.5
2	Companioning family and work life	94	85.5
3	Liquidity and other financial problems	14	12.7
4	No time for training / upgradinf skills	37	33.6
5	Gaining the acceptance / respect of people (internally and externally)	51	46.4
6	Others (specify)	16	14.5

It is identified from the above table that 5.5 percent of the entrepreneurs are not facing any obstacles while running their business, 85.5 percent of the entrepreneurs are facing the problem of combining family and work life, 12.7 percent of the entrepreneurs are facing liquidity and financial problems, 33.6 percent of the entrepreneurs are facing no time for training/ upgrading skills, 46.4 percent of the entrepreneurs are facing the problem of gaining the acceptance/ respect of people (internally and externally) and 14.5 percent of the entrepreneurs are facing other problems while running their business. It is noted from the analysis that majority (85.5%) of the entrepreneurs are facing the problem of combining family and work lif while running their business.

SUGGESTIONS

Lack of self confidence is another major problem of women entrepreneurs as revealed in the study. Therefore, government and other agencies can take up the task of providing personality development courses to boost up self confidence among women entrepreneurs.

Yet another major problem of women entrepreneurs was lack of access to information technology. In order to be successful in business not only nationally but also internationally they need to be educated on information technology.

CONCLUSION

In this study the researcher has attempted to provide an insight into the life of women as entrepreneurs. Attempt has been made to associate various factors (both personal and industry) with level of success of women entrepreneurs. Through proper support and effective channelizing of resources, women entrepreneurs will definitely prove to be better than their male counterparts.