



PROBLEMS OF WOMEN ENTREPRENEURS IN VILLUPURAM

KEYWORDS

Finance, Entrepreneurs, Women, Economic, Business

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ABSTRACT Women entrepreneurs is one of most powerful segment major contribute provision of employment opportunities and income generation of economic activities is highly vibrant of our Indian economy. Women entrepreneur is sustainable development growth of modern business promote socio-economic empowerment of their society. Women entrepreneurs is ensuring small business enterprises given potentially reduce unemployment, increasing per-capita income, diversification economic inflation rate in our country. Women entrepreneurs are fundamentally strongest growth of leadership quality earning money easily. Entrepreneurs produce economic oriented goods selling export domestic and foreign countries developing foreign exchange of money transaction through financial institution.

Introduction

Women entrepreneurs are formal business enterprises incorporation of provisional register under government of India which considers reduce poverty alleviation of economic growth in our country. Women entrepreneurs is healthy competitive of business magnitude their involve various aspects of business enterprises are ability to work organization of their modern business. Basically women depend on father or husband or brother cannot take self-decision including social activities and business nature. Sometimes business enterprises may be affect huge loss does not know face the compensation of risk factors. Business strategy is competitive process of many default affected the financial oriented loss to meet small scale business enterprises. Women entrepreneurs are pathway of export and import of product distribution through multi-channel marketing. Women entrepreneurs is most import aspects of economic imbalance of assuring economic growth development of the country. Entrepreneur's enormously legal framework for recognition of enterprises both service and manufacturing sector entities. Government procurement of funding agencies supportive and guiding to promote women entrepreneurs is effective mechanism. Banking sector collecting high rate of interest from entrepreneurs sometime delay on repayment of banking loan not permitted follows procedures only. Even though financial institution pledge loan for more movable and immovable security of assets provide grant of calculated value of money disbursed to women entrepreneurs.

Problems of Women Entrepreneurs

Women's entrepreneurs is one of the statutory business entity has been decentralized providing more employment opportunities for generating sustainable development of economic growth in our country. Women entrepreneurs tradational set up discrimination such as gender wise equality of social justice's not proper way operating of enterprises. Really women entrepreneurs have faced many obstacles relevant due to tradational of modern business not change technical enterprises. Government agencies not supportive of on-site training and research development including testing centre are available in women entrepreneurs. The research has identified entrepreneur's values and ethic to promote individually person of national income and wealth of the sectors. Women entrepreneurs not improve the qualities of their business such as corruption of government of agencies, huge competition in low production technology obsolesce due to lack of support, mobility problems, family responsibilities of back up support, exploitation of mercantile agent. Therefore women are perceived to be weak in working of leadership quality not improve their own business enterprises.

Sampling Techniques

The present research is undertaken in descriptive analysis used simple random method collected the primary data through interview schedule method tools applied survey fact investigation of necessary information gathering from women entrepreneurs. Villupuram District can be divided into rural and urban areas. In rural there are taken from 75 women entrepreneurs and urban from 75 respondents collecting necessary information to applied in analytical nature only.

It is found that 54 percent of the women entrepreneurs are sole traders, 46 percent of the respondents are partnership. 18 percent of the respondents have experience below- 3 years, 36 percent of the women entrepreneurs have experience 4- 6 years, 15.33 percent of the women entrepreneurs have experience 7- 10 years, and remaining 30.67 percent of the women entrepreneurs have experience more than 10 years.

Table -1 Function of Women Entrepreneurs

Function	No of Respondents	Percentage
Entrepreneurs Sole	81	54
Partnership	69	46
Experience 3 years	27	18
4- 6 years	54	36
7- 10 years	23	15.33
More than 10 years	46	30.67
Investment below Rs 10 00 000	31	20.67
1100 000 – 1500 000	48	32
1600 000 -20 00 000	52	34.67
2100 000 lakhs and above	19	12.67
Sources of Capital Owned	64	42.67
Debt	86	57.33
If debt where borrowing Bank	40	26.67
Friends	36	24
Money lender	55	36.37
SHGs	19	12.67
Security Pledge of Loan Land/Plot	45	30
Job	21	14
House	54	36
Jewels/Gold	30	20
Time of loan One time	71	47.33
Two time	32	21.33
Three time	47	31.33
Repay of loan Repayment in time	30	20
Repayment in advance	44	29.33
Repayment not in time	76	50.67
Grant Total (Including All Variables)	150	100

Sources: Primary Data

It is calculated that 20.67 percent of the respondents have invested below Rs 10 00 000 lakhs, 32 percent of the women entrepreneurs have invested Rs.1100 000 – 1500 000 lakhs, 34.67 percent of the respondents have invested Rs.1600 000 -20 00 000 lakhs, 12.67 percent of the women entrepreneurs have invested Rs. 2100000 lakhs and above.

It exhibits that 42.67 percent of the respondents sources of capital by owned, 57.33 percent of the women entrepreneur's sources of capital by debt. Out of 150 respondents 26.67 percent of the women entrepreneurs are borrowing loan from bank, 24 percent of the respondents are borrowing loan from friends, 36.37 percent of the women entrepreneurs are borrowing loan from money lender, and 12.67 percent of the respondents are borrowing loan from SHGs.

As regards 30 percent of the women entrepreneurs have secured pledge of loan for land/plot, 14 percent of the respondents have secured pledge of loan for job, 36 percent of the respondents have secured pledge of loan for house and remaining 20 percent of the respondents have secured pledge of loan for jewels/gold. 47.33 percent of the respondents are getting the loan one time, 21.33 percent of the respondents are getting the loan two time, 31.33 percent of the women entrepreneurs are getting the loan three time. Out of 150 respondents 50.67 percent of the women entrepreneurs are repaying the loan not in time, 29.33 percent of the respondents are repaying the loan in advance, 20 percent of the respondents are repaying the loan in time.

Table -2 Economic Activities of Women Entrepreneurs

Economic Activities	No of Respondents	Percentage
Soda making	14	9.33
Agar batti making	9	6
Fruit marketing	10	6.67
Rice selling	12	8
Tailoring	13	8.67
Idly shopping	7	4.67
Flower shopping	12	8
Vegetable sales	21	14
Petty shop	19	12.67
Basket making	13	8.67
Candle making	8	5.33
Small beauty parlors	12	8
Total	150	100

Sources: Primary Data

It is noted that 14 percent of the respondents are doing economic activities by vegetable sales, 12.67 percent of the respondents are economic activities by petty shop, 9.33 percent of the women entrepreneurs are their economic activities by soda making, 8 percent of the respondents are doing flower shopping, 8.67 percent of the respondents are tailoring, 8.67 percent are basket making, 6 percent of the respondents are agar batti making 6.67 percent of the respondents are fruit marketing, 5.33 percent of the respondents are candle making.

Table -3 Problems of Women Entrepreneurs

Problems	Very high Level	High Level	Mode rate Level	Low Level	Least Level	Total
Inadequate of infrastructure facility	38 (25.33)	41 (27.33)	27 (18)	14 (9.33)	30 (20)	150
Lack of entrepreneurs awareness	56 (37.33)	21 (14)	34 (22.67)	24 (16)	15 (10)	150

Lack of self confidence and decision making	36 (24)	20 (13.33)	41 (27.33)	15 (10)	38 (25.33)	150
Lack of business operation knowledge/skill	21 (14)	46 (30.67)	23 (15.33)	19 (12.67)	41 (27.33)	150
Impact on literacy	51 (34)	32 (21.33)	17 (11.33)	26 (17.33)	24 (16)	150
Improper institutional training	19 (12.67)	37 (24.67)	43 (28.67)	11 (7.33)	40 (26.67)	150
Depending on Financial Assistance	66 (44)	21 (14)	14 (9.33)	31 (20.67)	18 (12)	150
Government policy	47 (31.33)	56 (37.33)	31 (20.67)	10 (6.67)	6 (4)	150

Sources: Primary Data

It is found that 27.33 percent of the women entrepreneurs said that inadequate of infrastructure facility is high level, 37.33 percent of the respondents opinion that lack of entrepreneurs awareness is very high level, 27.33 percent of the respondents said that lack of self confidence and decision making is moderate level, 30.67 percent of the respondents opinion that lack of business operation knowledge/skill is high level, 28.67 percent of the women entrepreneurs said that Improper institutional training is moderate level, 12 percent of the respondents opinion that depending on financial assistance is least level and 4 percent of the respondents said that government policy is least level.

Recommendations

Finance is one of fundamental resources of every business entity have invested all function are effectively smooth running of entrepreneurs activities. Women entrepreneurs are basically depending on financial assistance cannot extend their own business management without finance they cannot operate ability of successful business. Banking and financial agencies certain level help to promote extent the tradational business in qualitative models. Training is integral part of management role of business concepts to encourage and motivational training of women entrepreneurs in initial stage of motivators. Tamil Nadu government should be implementation economic activities oriented training given to especially for rural entrepreneurs are benefit to improve their entrepreneurial development achieves the goals easy manner. Business strategy is one of their own ability to manage run of entrepreneurs in modern business. Women entrepreneurs is lacking of business awareness not able to invest money in small scale industry because major impact there is no self- confidence and self decision to take their own way. Infrastructure facilities are the basic need is running the business of every aspect is most valuable stage and sustainable development of their business. Every entrepreneur's expectation more profit are spent for reasonable expenses to follow the government policy and procedures maintain in properly. Entrepreneurs getting more profit to pay high level tax expenses collected from small scale entrepreneurs in rural areas. Business skill is effective growth of entrepreneurs will developing and remodeling of their own business entity. Women entrepreneurs' basic knowledge does not know manage quality of enterprises to export and import of their product distribution to foreign exchange act.

Conclusion

Women entrepreneurs are one of the backbones of our Indian economy developing sustainable economic growth in our society. Entrepreneurs became popular word which promotes the social aspects of variability human resource development removes certain impacts residents and business activity. Women entrepreneurs tradational discrimination set up gender equality, social justice, de-promise leadership quality changing modern society. Still now women entrepreneurs have faced many risk both business relevant and irrelevant activity not change positive aspects of goals in business. Women entrepreneurs are not ability of business skill, export and import of their product distribution to foreign countries. Government of India creates foreign direct investment linkage between various countries understanding business ethics models.

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