



FEMALE ENTREPRENEURS CONSTRAINTS IN COMBATORE CITY

Commerce

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ABSTRACT

In today's world with rapid changes and development, female entrepreneurship is considered as a key role in the economic development of the country. So an attempt is made to study the constraints of female entrepreneur in Coimbatore city of Tamil Nadu. Convenience sampling method has been employed. The tools used for this study are simple percentage and Garrett ranking. Data was collected from 200 female entrepreneurs in Coimbatore city to analyse the demographic profile of female entrepreneurs and their constraints. From the study it was found that there are married female entrepreneurs in the age group of 21 to 40 living in nuclear family possessing under graduate degree having a income upto Rs.15,000 in sole proprietorship business and the main constraints faced by them are limited working capital followed by poor credit facility, heavy competition, no appropriate market, old technology, tension and restless, breathing problems, lack of training and family support.

KEYWORDS

Constraints, Entrepreneurship, Entrepreneurs, Female Entrepreneurs.

Introduction

Female entrepreneurship is gaining importance in the economic development of the country. Female entrepreneurship improves the wealth of the nation in general. Female owned business enterprises are playing more dynamic role in the society. Female contribution in terms of small business has been increasing so rapidly. Females enter in almost all sorts of business.

Statement of the Problem

Female entrepreneurship has been a recent concept. Even though the Government has taken measures to facilitate the growth of female entrepreneurs by providing various schemes, incentives etc., but females hesitate to utilize those schemes. Inadequate training and education makes the situation worse. Hence an attempt has been made to analyse the question:

What are the constraints faced by female entrepreneurs in Coimbatore city?

Objectives of the study

To study the socio economic profile of the female entrepreneurs.
To analyse the constraints faced by the female entrepreneurs.
To offer suggestions to the female entrepreneurs.

Review of Literature

Anitha D.Pharm and Dr. R.Sritharan in the study of "Problems Being Faced By Women Entrepreneurs in Rural Areas" finds that the most number of the respondents have given first rank for lack of strong leadership and have given second rank for financial deficit.

Firdouse Rahman Khan in the study of "Women Entrepreneurship in Chennai, India – Factors Trigger and prevent" conclude that women entrepreneurs prefer finance factor prior to all other factors in ranking. "Shortage of working capital" is the major discouraging factor in all the stages of the women entrepreneurial development. The prime reason for decreasing interest in entrepreneurship is "insufficiency of financial support".

Marami Das in her study of "Women Empowerment through Entrepreneurship: A Case Study of Guwahati Municipal Corporation" finds that 84 % of Women entrepreneurs reported that finance was a major problem and 76% of Women entrepreneurs have Marketing problem as second problem faced by them.

Sabiha Fazalbhoy in her study of "Women Entrepreneurship as the Way for Economic Development" state that few factors are restricting the development of women entrepreneurs like access to finance, lack of relevant education and experience, domestic responsibilities, and access to vocational skills and training. All these factors are limiting women entrepreneurs to excel in their respective fields. Out of all factors, the major problem lies with the access to finance.

Sumaira Aslam, Madiha Latif and Muhammad Wasim Aslam in the study of "Problems Faced by Women Entrepreneurs and Their Impact on Working Efficiency of Women in Pakistan" show that 65% of the respondents agree that to start a business funds arrangement is one of the biggest obstacle.

Scope of the study

Female entrepreneurs play a major key role in the economic development of the country. The present study is confined to study the constraints of female entrepreneurs in Coimbatore city. The study gains importance as it intends to assess the constraints of female entrepreneurs and offers suggestions to such constraints.

Research Methodology

For the purpose of the study Coimbatore city was chosen. It was a convenient place to collect the sample. A sample of 200 female entrepreneurs was taken under the convenient sampling. Primary data was collected using interview schedule. The data collected was analyzed using simple percentage for demographic profile of female entrepreneurs and Henry Garrett ranking method to rank the constraints faced by them.

Limitations of the study

The study was conducted only to the female entrepreneurs in Coimbatore city. The sample size is limited to 200 female entrepreneurs. The results may vary according to the opinion of different female entrepreneurs.

Analysis and Interpretations

Demographic Profile

Table:1 Profile of Female Entrepreneurs

Particulars	Numbers	Percentage
Age		
Upto 20	16	8
21 to 40	84	42
41 to 60	80	40
Above 60	20	10
Marital Status		
Married	72	36
Unmarried	28	14
Divorce	63	32
Widow	37	18
Educational Qualification		
Illiterate	32	16
H.Sc.	48	24
Under Graduate	70	35
Post Graduate	20	10
Technical	30	15
Type of Family		
Joint	88	44
Nuclear	112	56
Monthly Income		
Upto Rs.5000	18	09
Rs.5001 to Rs.10000	58	29
Rs.10001 to Rs.15000	72	36
Rs.15001 to Rs.20000	52	26
Type of Business		
Partnership	62	31
Sole proprietorship	138	69
TOTAL	200	100

Source: Primary Data

Simple percentage reveals that majority of female entrepreneurs are in the age group of 12 to 40. Majority of the females are married with under graduate degree living in nuclear family with income of Rs.10001 to 15000 doing sole proprietorship business.

Henry Garrett Ranking

Garrett ranking technique was used to evaluate the constraints faced by female entrepreneurs.

Garrett's ranking technique was to assign the rank for all constraints and the outcome of such ranking have been converted into score value with the help of the following formula:

$$\text{Percent position} = \frac{100(R_{ij} - 0.5)}{N_j}$$

Where R_{ij} = Rank given for the i th variable by j th respondents
 N_j = Number of variable ranked by j th respondents

With the help of Garrett's Table, the percent position estimated is converted into scores. Then for each constraint, the scores of each individual are added and then total value of scores and mean values of score is calculated. Constraints having highest mean value are considered to be the most important constraint.

Table:2 Constraints of Female Entrepreneurs

S.No	Constraints	Garrett Total Score	Garrett Mean	Garrett Rank
1	Lack of Family Support	9642	48.21	X
2	No Appropriate Market	10108	50.54	IV
3	Lack of Training	9672	48.36	IX
4	Old Technology	9936	49.68	V
5	Breathing Problems	9882	49.41	VIII
6	Poor credit facility	10214	51.07	II
7	Tension and Restless	9898	49.47	VII
8	Heavy Competition	10176	50.88	III
9	Low Demand	9912	49.56	VI
10	Limited Working Capital	10358	51.79	I

Source: Primary Data

Henry Garrett Ranking indicate that Limited working capital rank first, poor credit facility rank second, heavy competition rank third followed by it are no appropriate market, old technology, tension and restless , breathing problems, lack of training and family support.

Suggestions to face the constraints

Special Female Entrepreneurship Training Programme should be conducted to enhance their skills.

Government should reduce the procedure for availing credit facilities. Relevant business support initiatives should be given.

Awareness programme should be held.

Separate market for female entrepreneurs should be there.

Conclusion

Female entrepreneurs are working in the complex world and hence face various constraints. The results of the study reveals that married female entrepreneurs in the age group of 21 to 40 living in nuclear family possessing under graduate degree have income upto Rs.15,000 in sole proprietorship business and the main constraints faced by them are limited working capital followed by poor credit facility, heavy competition, no appropriate market, old technology, tension and restless , breathing problems, lack of training and family support. Female entrepreneurs have to overcome the constraints in order to be successful as a whole.

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