



DETERMINING FACTORS AND PROBLEMS OF WOMEN ENTREPRENEURS IN MSMEs: A STUDY OF DINDIGUL DISTRICT IN TAMILNADU

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Abstract: The Micro, Small and Medium Enterprises (MSMEs) are widening their domain across sectors of the economy. The share of MSME Sector in the country's GDP was 28.90 per cent in 2016-17. The objectives of the study are i) to examine various factors influencing on women entrepreneurs to start-up in the business and ii) to examine the sample women entrepreneur problems such as personal, production marketing, financial, manpower and power problems in running their enterprises. The study is based on primary and secondary data. The role of women in MSMEs is inevitable. Several factors like facilitating, motivating, compelling and psychology factors influencing on women entrepreneurs to undertake business. Majority of the sample women entrepreneurs (69 per cent) were encountered the problem of lack of mobility which affected seriously in business promotional activities, as a result they are unable to compete with other business enterprises. The second problem is related to no cooperation by family members (58 per cent), followed by other problems vis, dual duties (54 per cent), limited liberty (27 per cent), lack of knowledge about the latest technologies (18 per cent, negotiations with labour (17 per cent) lack of confidence (14 per cent), lack of training and motivation (13 per cent) and lack of decision making capacity (10 per cent).

In the case of production problems, larger number (63 per cent) of respondents were faced nonavailability of raw materials and smaller number of (10 per cent) respondents confronted by lack of time to concentrate on business. Regarding market problems, the higher percentage (68) was found in changing tastes and preferences of the consumer due to latest technology whereas its lowest percentage (12) was in disinterested of customers. Lack of credit facility was primary financial problem to majority of the sample women entrepreneurs (55 per cent). Load shedding was the major power problem encountered by more than half of sample respondents (55 per cent) in the study area.

Index Terms - MSMEs, Entrepreneur, Motivating, Women.

I. INTRODUCTION

The Micro, Small and Medium Enterprises (MSMEs) have been contributing significantly to the expansion of entrepreneurial endeavours through business innovations. The MSMEs are widening their domain across sectors of the economy; producing diverse range of products and services to meet demands of domestic as well as global markets. The share of MSME Sector in the country's GDP was 28.90 per cent in 2016-17. The MSMEs in India are playing a crucial role by providing large employment opportunities at comparatively lower capital cost than large industries as well as through industrialisation of rural and backward areas, inter alia, reducing regional imbalances, assuring more equitable distribution of national income and wealth. As per the National Sample Survey (NSS) 73rd round (2015-16), there were 63.388 million unincorporated non agriculture MSMEs in the country engaged in different economic activities (19.665 million in Manufacturing, 0.003 million in Non-captive Electricity Generation and Transmission, 23.035 million in Trade and 20.685 million in Other Services). The Micro sector with 63.052 million estimated enterprises accounts for more than 99 per cent of total estimated number of MSMEs. Small sector with 0.331 million and Medium sector with 0.005 million estimated MSMEs accounts for 0.52 per cent and 0.01 per cent of total estimated MSMEs, respectively. Out of 63.388 million estimated number of MSMEs, 32.488 million MSMEs (51.25 per cent) are in rural area and 30.9 million MSMEs (48.75 per cent) are in the urban areas. Out of 63.388 million MSMEs, 60.841 million (95.98 per cent) MSMEs were proprietary enterprises. There has been overwhelming predominance of male owners in proprietary MSMEs. Thus, for proprietary MSMEs as a whole, male owned 79.63 per cent of enterprises as compared to 20.37 per cent owned by female. There was no significant deviation in this pattern in rural areas, although the dominance of male owned enterprises was slightly more pronounced in urban areas as compared to rural areas (81.58 per cent as compared to 77.76 per cent).

Hon'ble Prime Minister made 12 key announcements in the support and outreach programme for MSMEs on 2nd November, 2018 for strengthening MSME sector. These 12 key announcements are aimed to address various challenges faced by MSMEs such

as access to credit, market access, technology up gradation, ease of doing business, social security for employees of MSMEs etc. One of the Key announcements is that CPSUs to make mandatory procurement of 3 per cent from women entrepreneurs out of 25 per cent mandatory procurement.

A woman as an entrepreneur is economically more powerful and self-determining than as a mere worker because ownership not only offers control over assets but also gives her freedom to take decisions which leads to attaining the sustainable development of the country. In India, traditionally, women are treated as life on within four walls and performing household activities such as cooking, washing, children, family members care and to maintaining the family responsibility (Colaco and Hans, 2018).

II.STATEMENT OF THE PROBLEM

The basic problem or difficulty of a women entrepreneur is that she is a woman -this pertains to her responsibilities towards family, society and work. With joint family breaking up, many women simply don't have the support of elders. Women have been confronted by such dilemmas ever since they started leaving home for the work place. On the other hand, the attitude of society towards her and constraints in which she has to live and work are not very conducive. In spite of the constitutional equality, in practice the attitude of men is not only tradition-bound but even of those who are responsible for decision-making, planning and research is not of equality. They still suffer from male reservation. This attitude of reservation creates difficulties and problems at all levels, i.e., family support, training, banking, licensing and marketing. Women in rural areas have to suffer still further. They have to face not only resistance or reservation from men but also from elderly women who are ingrained in the attitude of inequality. In rural areas joint families are still the norm.

The overbearing presence of elders restrain even young men from venturing out; so one can imagine how much a young girl needs to put up to become economically independent. Though in rural areas women are working along with men since times immemorial, their contribution in monetary terms remains unaccounted, or if at all accounted, it is given a very low value. They are mostly engaged in low-paid, back-breaking agricultural activities or act as helpers in handicrafts. It is not that women do not have skills or capacity but they are not properly trained or initiated in craftsmanship because it is taken up a taboo-it is wasted because when she gets married she takes the away the skill with her. Therefore, a woman can only act as a helper. She was not allowed to function independently. Training is basic for any entrepreneurship. Facilities are available, many institutions have been imparting training under various schemes but again social attitude do not appreciate this independence and thus keep women away from them- both in urban and rural areas.

At the government level, the licensing authorities and labour officers and sales tax inspectors ask all sorts of questions like what technical qualifications you have how will you manage labourers, how will you manage both house and business, does your husband approve, etc. Most important is asked question regarding strategies for marketing – both of raw material and finished goods. To market her product she has to be at the mercy of middlemen who eat up a big chunk of profit. Besides, the middlemen try to exploit women entrepreneurs at both ends. They deny her discount or give the minimum discount in the purchase of raw materials and on the other hand, try to extract maximum credit discount and commission on purchase of finished products from her. If she decides to eliminate middleman, it involves a lot of running about. Secondly, in these days of stiff competition, a lot of money is required for using advertisement. If the product happens to be a consumer then it takes time to win people away from other products and make this product popular. And then there is a tendency to always question the quality of the product produced by women entrepreneurs, though many agree that they are most sincere in maintaining the quality and time schedule.

Women's entrepreneurship needs to be studied separately for two main reasons. The first reason is that women's entrepreneurship has been recognised during the last decade as an important untapped source of economic growth. Women entrepreneurs create new jobs for themselves and others and by being different also provide society with different solutions to management, organisation and business problems as well as to the exploitation of entrepreneurial opportunities. However, they still represent a minority of all entrepreneurs. Thus there exists a market failure discriminating against women's possibility to become entrepreneurs and their possibility to become successful entrepreneurs. This market failure needs to be addressed by policy makers so that the economic potential of this group can be fully utilised. While without a doubt the economic impact of women is substantial, we still lack a reliable picture describing in detail that specific impact. Recent efforts initiated by the OECD (1997, 2000) are responses to this lack of knowledge and have focused the attention of policy makers and researchers on this important topic.

The second reason is that the topic of women in entrepreneurship has been largely neglected both in society in general and in the social sciences. Not only have women lower participation rates in entrepreneurship than men but they also generally choose to start and manage firms in different industries than men tend to do. The industries (primarily retail, education and other service industries) chosen by women are often perceived as being less important to economic development and growth than high technology and manufacturing. Furthermore, mainstream research, policies and programmes tend to be "men streamed" and too often do not take into account the specific needs of women entrepreneurs and would-be women entrepreneurs. As a consequence, equal opportunity between men and women from the perspective of entrepreneurship is still not a reality.

In order for policy makers to address the situation the report makes a number of recommendations. In order to realise the benefits of policy changes it is important to incorporate a women entrepreneurial dimension in considering all SMEs and growth policies (e.g. meeting women's financing needs at all stages of the business continuum; take-up of business development and support services; access to corporate, government and international markets; technology access and utilisation; R&D and innovation; etc.). Moreover this means periodically evaluating the impact of these measures on the success of women-owned businesses and exchanging good models and best practices, through cooperation with leading international organisations such as the OECD, European Union, APEC, UNCTAD and the ILO, in order to continually improve policies and programmes. Better qualitative information and quantitative data and statistics are required to profile women entrepreneurs (demographic information, barriers to start-up and growth). This would also assist in promoting awareness of the role of women entrepreneurs in the economy. Using a frame of reference such as that developed in the report could be valuable for the analysis of this information.

It is observed that women entrepreneur networks are major sources of knowledge about women's entrepreneurship and they are increasingly recognised as a valuable tool for its development and promotion. Policy makers must foster the networking of associations and encourage co-operation and 5 partnerships among national and international networks and facilitate entrepreneurial endeavours by women in the economy. Women's entrepreneurship is both about women's position in society and

the role of entrepreneurship in the same society. Women are faced with specific obstacles (such as family responsibilities) that have to be overcome in order to give them access to the same opportunities as men. Also, in some countries, women may experience obstacles with respect to holding property and entering contracts. Increased participation of women in the labour force is a prerequisite for improving the position of women in society and self-employed women.

III.OBJECTIVES

The main objectives of the study are:

1. To examine various factors influencing on women entrepreneurs to start-up in the business.
2. To examine the sample women entrepreneur problems such as personal, production marketing, financial, manpower and power problems in running their enterprises.

IV.RESEARCH METHODOLOGY

The Dindigul district has one of the districts of Tamilnadu. This district was selected purposely as the study area. The district consists of 14 blocks, the present study is focused on MSMEs women entrepreneurs who were registered with District Industries Centre (DIC), Dindigul, up to 31st March 2020 who were considered as the population for the purpose of the study. The details of MSMEs industrial units owned by women entrepreneur were collected from DIC in Dindigul. The study has adopted the multistage random sampling technique for the selection of the 100 sample respondents. The study consisted some criteria such as :1)The investment on plant and machinery should be above Rs.1,00,000 2) The micro enterprise should have completed three years of operation 3) Various kinds of MSMEs for choosing the sample units in the study district. From the list of MSMEs women entrepreneurs, sample units were chosen randomly in each block.

The study was based on both primary and secondary data. The primary data were collected by in-depth interview method. A well-structured interview schedule was prepared to collect the data. The interview schedule was pre-tested to know reliability and worthy. The secondary data were collected from the Ministry of Micro, Small & Medium Enterprises, Government of India, Annual Report, Global Entrepreneurship Monitor Report, published by Emerald Group, Delhi, various journals, government reports, magazines, and books. The collected data were processed by using Statistical Packages for Social Sciences (SPSS).

V.REVIEW OF LITERATURE

The literature on the subjects of entrepreneur is fairly large, while it is not so in the subject MSMEs women entrepreneur which is a growing area of research.

According to Singh (2013), the major challenges faced by the women in business are lack of confidence in their strength and competence, socio cultural barriers, lack of mobility of women, little awareness about the financial assistance etc. Women entrepreneurs are encountered with the major problems like lack of knowledge of availability of the raw materials and low level negotiation and bargaining skills, male-female competition due to the lack of organisational skills, low level risk taking attitude, ignorance of new technologies or lack of skill in their use etc.

Kumar and Jayachitra (2013) study indicated that the characteristics of women entrepreneurs in India, the ability to build a sound organisation is considered to be the most critical skill required for industrial development.

Punitha et al(1999) study revealed that majority of rural entrepreneurs were involved in manufacturing activities such as doll and toy making, pot making, coir making, mat weaving etc, whereas in urban areas they were involved in trading items like fast food, readymade garments, fancy items, grocery items etc. in addition to the service sectors. None of them in rural as well as urban areas have entered into non traditional areas.

Tripathy (2005) study showed that the preferential attitude towards the male child decreases with increase in education of women and entering into micro enterprises. Selecting the right type of micro enterprise and imparting necessary training to the rural women to start such enterprises which will be conducive to their empowerment.

Tamil mani (2009) study found that majority of the respondents belonged to the age group of 31-40 years, from the backward classes, married, found to live in nuclear families, up to 10th standard education and living below poverty line. Majority of the respondents engaged in animal husbandry activities like rearing goats or milk animals as they from agricultural background. Among the three types of promoting organisations, Gandhigram Trust based micro entrepreneurs performed fairly well over the other two categories in business as well as economic aspects of MSME's.

Mukherjee (2009) discussed the socio-psychological constraints, lack of networking found to be the major one. The study thus views NGO's role as an inspiring one which considers entrepreneurship as an alternative to existing under employment and unemployment problem among women.

Sinha (2003) study shown that main motivating factor was occurred to start an enterprise to earn money. The unit set by women entrepreneur was mostly based on micro enterprises, of which they are mostly undertaken, the traditional activities such as handicrafts and handloom. Women entrepreneur was mainly suffering from inadequate income generation while the majority of the women are managing their enterprise from the own sources.

Khan (2015), study brought out that the education, earlier experience, employment, and religion are major factors of motivating of women entrepreneurs MSMEs. Further, financial problems were discouraging the behaviour of women entrepreneurs to the highest degree and preventing their operations causing substantial suffering as governmental financial programs are seldom executed on the ground.

Santha (2014) study depicted that the major problems faced by the women entrepreneurs in Kerala were financial and few women entrepreneurs are facing the training problem. But in Tamilnadu, the majority of the women entrepreneurs were faced with marketing problems as well as nobody did not face the training problems.

Shastri and Sinha (2010), study explored the socio-cultural and economic effect on the development of women entrepreneurs in India. It is observed that most of the women entered into the entrepreneurship around the age of 39 and above. This gives the impression that women entrepreneurs by the age of thirties become independent of their family responsibilities and left with no work.

Mariyammal and Seethalakshmi (2017) study proved that the majority of the women dairy farmers who had a high level of innovativeness, self-confidence and good co-coordinating ability.

Xavier et al (2012), has focused in three ways, one is the factor that cause women to leave employment for business ownership, the second one to identify their personal and entrepreneurial characteristics and last one is the challenges they faced during the transition from salaried employment to business ownership. The study revealed that the main factors identified to have stipulated women to leave employment for business owners who were a need to achieve personal growth, autonomy, and economic payoff.

Webster and Haandrikman (2017) study found that a gendered approach to understanding the business activities of Thai women business practitioners does challenge normative perspectives on entrepreneurship. The family structure, migration length, education, and partner's labor market status those are playing significant roles. Moreover, small business is sites of compromise and contestation.

Gichuki and Mutukub (2018) pointed out that women's membership in banking groups who simply influence awareness and consequently increase the adoption of mobile payments services. It is also established that women's control of enterprise finances and decision making a significant impact on awareness and usage of mobile money technologies.

VI. RESULTS AND DISCUSSION

Table 6.1: Generation and Facilitating Factors of the Sample Respondents to Undertake Business

Facilitating factors	Family business	Easy marketing	Success stories of other entrepreneurs	Property inherited	Previous employment	Availability of sufficient resources	Support from family members / relatives	Encouragement of the Government officials	Total
Generation									
First	17	9	5	8	4	7	10	2	62
Second	5	3	1	1	2	3	4	1	20
Third	3	2	0	1	2	2	1	0	11
Fourth	2	1	0	1	1	1	1	0	07
Total	27	15	6	11	9	13	16	3	100

Source: Primary data.

Table 6.1 bring out that the linkages between the generations and facilitating factors of the women respondents to undertake business. There are eight facilitating factors influencing among the four generations in women entrepreneur's business activities. Out of the total respondents, 62 per cent of sample women entrepreneurs belonged to first generation, followed by second generation (20.0 per cent, third generation (11.0 per cent) and fourth generation (7 per cent). Out of eight factors, family business (27 per cent) is an important factor as compared to other factors influencing the sample women respondents to become entrepreneur in the study area. Easy marketing, success stories of other entrepreneurs, property inherited, previous employment, availability of the sufficient resources, support from family members/relatives and encouragement of the government officials accounted by 15 per cent, 6 per cent, 11 per cent, 9 per cent, 13 per cent 16 per cent and 3 per cent, respectively. In a developing economy like India, marriage is a social symbol which is considered as one of the Indian cultural systems.

Table 6.2 Marital Status and Motivational Factors of Sample Respondents to Undertake Business

S.No	Motivation factor	Potential demand for the product	Location	Availability of resources	Education and Training received	Encouragement of parent and husband	Children Education	Government incentives	Total
	Marital Status								
1	Married	5	3	43	15	4	2	4	76
2.	Unmarried	1	2	3	4	3	1	1	15
3.	Widows	0	1	2	2	2	1	1	09
	Total	6	6	48	21	9	4	6	100

Source: Primary data

Table 6.2 clearly reveals that there are seven motivational factors which created among the sample women respondents to enter into business. 76 per cent of sample respondents are married, 15 per cent of sample respondents were unmarried and only 9 per cent of sample respondents belonged to widows categories. Availability of resources is most influenced factor for the married women sample respondents to become entrepreneur. Education and training were considered as a significant factor for entering into business activities by the unmarried category of respondents. Widows category of respondents mentioned that availability of resources, education and training and encouragement of parents are influenced in the decision to become entrepreneur. In all categories, availability of resources stood at first place, followed by education and training and other factors.

Table 6.3 Age and Compelling Factors

S.No	Compelling factors	Unemployment	Dissatisfaction with previous occupation	To make use of idle fund	Death of Husband	Health problems of husband/ father	Flexible in Time schedule	Knowledge and Technologies	Total
	Age Group								
1	Below 35	9	2	2	1	2	2	1	19
2.	35-45	24	2	1	1	7	11	1	47
3.	45-55	4	5	2	2	1	10	3	27
4.	Above 55	2	1	1	0	1	1	1	07
	Total	39	10	6	4	11	24	6	100

Source: Primary data.

The success of the entrepreneurs depended on age which doesn't really matter when an entrepreneur has good vision and mission in the business. It is observed from Table 6.3 that 47 per cent of sample women respondents belonged to middle age group (35-45), followed by 27 per cent of sample women respondents (45-55 age group), 19 per cent of sample women respondents (below 35 age group) and only 7 per cent of sample women entrepreneurs (above 55 category). Unemployment was the significant compelling factor for entering into the business among all age groups except 45-55 age group. Dissatisfaction with previous occupation was considered as a influential compelling factor in the case of 45-55 age group. The remaining factors such as to make use of idle fund, death of husband, health problems of husband/father, flexible in time schedule and knowledge and technologies are less important factors in the decision to become entrepreneur.

Table 6.4. Educational Status and Psychological Factors

S.No	Psychological factors	Self confidence	Achievement	To prove the competing excellence	To eliminate gender inequality	Total
	Age Group					
1	Illiterate	3	2	1	0	06
2.	Primary	13	2	2	2	19
3.	Secondary	45	10	6	2	63
4.	Collegiate	7	2	2	1	12
	Total	68	16	11	5	100

Source: *Primary data*

Table 6.4 Educational status and psychological factors are inter related. The growth of women entrepreneurs is solely relied on standard of education. The promotion of any enterprises is based on entrepreneurial inclination, attitudes, perceptions, risk, ambiguity, self-confidence and innovation. Table 4 shows that 63 per cent of sample women entrepreneurs have studied up to secondary level of education, 19 per cent of respondents had their education up to primary level, 12 per cent of respondents have studied at collegiate level and only 6 per cent of respondents are illiterate. Among the four psychological factors, self-confidence (68 per cent) is a vital factor for the sample women entrepreneurs to undertake the business activities, followed by achievement (16 per cent), to prove the competing excellence (11 per cent) and to eliminate gender inequality (5 per cent).

6.1 PROBLEMS OF WOMEN ENTREPRENEURS

The women entrepreneurs are facing a lot of problems at various stages from their initial commencement of enterprise, in running their enterprise. By identifying herself a successful entrepreneur, she acts in the two faces of her life i.e. "society and family". The role of women in the growth of economy has been increasing in India. The women owned enterprises have created positive impact in all spheres of economic activities Women in India are very emotionally attached to their home and families. They are playing a pivotal role in all the domestic work, to look after the children and other family members. As a result, it is very difficult to concentrate and run the business enterprises successfully and efficiently. The problems are classified into six in this study such as personal, production, marketing, financial, manpower and power problems.

6.1.1 PERSONAL PROBLEMS

Women entrepreneurs have been facing enormous problems in person. They have to discharge many duties both in family and business.

Table 6.1.1 Personal Problems Faced by the Sample Respondents

S. No.	Services	Percentage
1.	Lack of confidence	14
2.	Dual duties	54
3.	Limited liberty	27
4	No cooperation by family members	58
5.	Lack of decision making capacity	10
6.	Lack of mobility	69
7.	Lack of knowledge about the latest technologies	18
8.	Lack of training and motivation	13
9.	Negotiations with Labour	17

Source: *Primary Data*

Table 6.1.1 indicates that the sample women entrepreneurs have faced nine personal problems in the study area. Majority of the sample women entrepreneurs (69 per cent) were encountered the problem of lack of mobility which affected seriously in business promotional activities, as a result they are unable to compete with other business enterprises. The second problem is related to no cooperation by family members (58 per cent), followed by other problems vis, dual duties (54 per cent), limited liberty (27 per cent), lack of knowledge about the latest technologies (18 per cent, negotiations with labour (17 per cent) lack of confidence (14 per cent), lack of training and motivation (13 per cent) and lack of decision making capacity (10 per cent).

6.1.2 PRODUCTION PROBLEMS

The sample women entrepreneurs also face numbers of production problems which led to low level of production, poor planning and management and inefficiency in the productivity both in capital and labour.

Table 6.1.2 Production Problems Faced by the Sample Respondents

S.No.	Services	Percentage
1.	Availability of raw materials	63
2.	Late realisation of bills	12
3.	Costly inputs	15
4.	Discriminate taxes	13
5.	Lack of encouragement from Government	11
6.	Indigenous machines	18
7.	Ever changing technologies	55
8.	Lack of time to concentrate on business	10

Source: *Primary Data*

Table 6.1.2 depicts that the biggest problem (63 per cent) was availability of raw materials, followed by ever changing technologies (55 per cent), indigenous machine (18 per cent), costly inputs (15 per cent), discriminate taxes (13 per cent), late realisation of bills (12 per cent), lack of encouragement from government (11 per cent) and lack of time to concentrate on business (10 per cent).

6.1.3 MARKETING PROBLEMS

Table 6.1.3 Marketing Problems Faced by the Respondents

S. No.	Marketing Problem	Percentage
1.	Competition	59
2.	Changing tastes and preferences	68
3.	Lack of demand	22
4.	Expensive nature of advertisement	17
5.	Lack of proper transportation	13
6.	Disinterested of customers	12
7.	Lack of market exposure	15

Source: *Primary data*

Every business woman faces different marketing problems which caused for delay in marketing decisions. Solving the majority of marketing challenges is accomplished by formulating a marketing plan and strategy so that all challenges in the market can be conquered and successfully market the business. The details of marketing problems are presented in Table 6.1.3. There are seven marketing problems faced by the sample respondents. The first and foremost problem was changing tastes and preferences (68 per cent) of the consumer due to latest technology. The second problem is related to competition (59 per cent) among the enterprises, followed by lack of demand (22 per cent), expensive nature of advertisement (17 per cent), lack of market exposure (15 per cent), lack of proper transportation (13 per cent) and disinterested of customers (12 per cent).

6.1.4 FINANCIAL PROBLEMS

In India MSMEs constitute an important in its economic growth and development. Despite this fact that MSMEs are facing major finance financial problems. The financial institutions are more concentrated to provide finance only to large scale industries than that of MSMEs. The problems faced by MSMEs in raising finance may differ from region to region and business to business.

Table 6.1.4 Financial Problems faced by the Sample Respondents

S. No.	Financial Problems	Percentage
1.	Lack of credit	55
2.	High rate of interest	47
3.	Lack of working capital	25
4.	Absence of timely banking finance	23
5.	Bureaucracy in lending	11
6.	Strict repayment of loan schedule	08
7.	Collateral requirements	04

Source: *Primary data*

Table 6.1.4 clearly brings out that lack of credit facility was primary problem to majority of the sample women entrepreneurs (55 per cent). High rate of interest was second problem to about half of the sample respondents (47 per cent), followed by lack of working capital (25 per cent), absence of timely banking finance (23 per cent), bureaucracy in lending procedure (11 per cent), strict repayment of loan schedule (08 per cent) and collateral requirements (04 per cent).

6.1.5 MAN POWER PROBLEMS

The government both centre and the state acknowledges that skilled manpower is essential to boost up MSMEs in India. The policy makers are doing their best for promoting welfare of MSMEs sector as it contributes to 45 per cent of national industrial output.

Table 6.1.5 Man Power Problems faced by the sample respondents

S. No.	Man power problems	Percentage
1.	High wages and salaries	4
2.	Shortage of skilled labourers	53
3.	Labour absenteeism	49
4.	Trade Union	08
5.	Low productivity	09
6.	Lack of managerial skill	11

Source: Primary data.

Table 6.1.5 explains that more than half of the sample respondents (53 per cent) were faced the problem of shortage of skilled labours, followed by labour absenteeism (49 per cent), lack of managerial skill (11 per cent), low productivity (9 per cent), trade union (8 per cent) and high wages and salaries (4 per cent).

6.1.6 POWER PROBLEMS

Since MSMEs have limited financial resources that do not have generator facility for continuing production. When there is to power, the labourers are idle. As a result, MSMEs faced the problem of delaying in the supply of goods and services within stipulated period. It is observed from table 10 that load shedding was the major problem encountered by more than half of sample respondents (55 per cent), high power tariff was another problem faced by less than half of the respondents (48 per cent), followed by uncertainty (43 per cent), voltage fluctuations (17 per cent) and voltage unbalance (16 per cent).

Table 6.1.6 Power Problems Faced by the Sample Respondents

S. No.	Power Problems	Percentage
1.	Load shedding	55
2.	Uncertainty	43
3.	High Power tariff	48
4.	Voltage Fluctuations	17
5.	Voltage Unbalance	16

Source: Primary data

VII. CONCLUSION

At present, women entrepreneurs are a part of managerial decision making. The government of India is keen interest to promote the women engaged business activities as they are playing a pivotal role for enhancing the growth of economy. The study shows that the role of women in MSMEs is inevitable. Several factors like facilitating, motivating, compelling and psychology factors influencing on women entrepreneurs to undertake business. In Indian society, women are not treated on par with men. Still, they are considered as a weaker section of the society. Despite the fact that there are numerous successful women entrepreneurs at regional, national and global levels. Involving in entrepreneurship by women is the key to overcome many social and economic challenges. Women entrepreneurs are confronted bunch of problems such as personal, production, marketing, financial, power, and so on. India laws should break the obstacles for the growth of women entrepreneurship. They have to be competent enough to survive and sustain in all type of business activities. The financial institutions should provide enough subsidy and soft loan for the weaker category of women entrepreneurs.

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