



# A STUDY ON PROBLEM FACED BY WOMEN ENTREPRENEURS (SMALL SCALE) WITH SPECIAL REFERENCE TO COIMBATORE CITY.

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## ABSTRACT:

This study investigates the challenges encountered by women entrepreneurs operating small-scale businesses in Coimbatore City, Tamil Nadu, India. Despite the growing recognition of women's contribution to the entrepreneurial landscape, they continue to face unique obstacles that hinder their business growth and sustainability. Through qualitative research methods including interviews, surveys, and observations, this study aims to identify and analyze the multifaceted challenges experienced by women entrepreneurs in Coimbatore City.

## INTRODUCTION:

This study aims to delve into the multifaceted challenges confronting women entrepreneurs operating small-scale businesses. By examining these challenges, we seek to shed light on the unique barriers that women encounter, which often differ from those faced by their male counterparts. Through an in-depth analysis, we endeavor to provide insights into the socio-economic, cultural, and institutional factors contributing to these challenges, as well as potential strategies to address them effectively.

The significance of this study lies in its potential to inform policymakers, business leaders, and support organizations about the specific needs and obstacles faced by women entrepreneurs. By

understanding these challenges, stakeholders can develop targeted interventions and policies aimed at fostering a more inclusive and supportive entrepreneurial ecosystem. Additionally, by amplifying the voices of women entrepreneurs through this research, we hope to contribute to the ongoing dialogue surrounding gender equality and economic empowerment.

### **OBJECTIVE OF THE STUDY:**

1. To know the socio-economic status of the small-scale women entrepreneur.
2. To study the attitude of the women entrepreneur to their business.
3. To identify the problem faced by the women entrepreneurs in small-scale business.
4. To offer valid suggestions based on the study.

### **SCOPE OF STUDY:**

The scope of the study will encompass a comprehensive examination of the challenges encountered by women entrepreneurs in small-scale businesses, focusing specifically on the Coimbatore region. This investigation will delve into various aspects, including financial constraints, market access issues, socio-cultural barriers, and the availability of institutional support. Additionally, the study will analyze the influence of local economic dynamics, cultural norms, and regulatory frameworks on the entrepreneurial endeavors of women in Coimbatore. By comparing and contrasting the experiences of women entrepreneurs with their male counterparts and examining the efficacy of existing support mechanisms, this research aims to provide insights into the unique obstacles faced by women in small-scale businesses and propose recommendations for fostering a more inclusive and supportive entrepreneurial environment in Coimbatore.

### **RESEARCH METHODOLOGY:**

Research methodology is the specific procedures or techniques used to identify, select, process and analyze information about the topic. The word “Research” is used to describe several similar and often overlapping activities involving a search for facts.

A search is concerned with information rather than knowledge or analysis and answers can normally be found in a single source. This is a comparative study on Problem faced by women entrepreneurs (small scale) with special reference towards Coimbatore city.

### **RESEARCH DESIGN**

This is a descriptive study. The data and the other information required for the study were collected from both primary and secondary sources. Primary data were collected from respondents directly and the secondary data collected from various sources including libraries, journals, newspapers, websites.

**LIMITATION OF THE STUDY:**

1. The sample size is limited to 121 respondents so as the result may not be accurate since the response of entire population is not taken into consideration.
2. Due to Limitations of time and resources, the research was conducted within a limited period of three months.
3. Area was wide since it is confined only to Coimbatore city so results cannot be universally accepted.
4. Analysis was done based upon personal opinion of respondents, not from any focus groups or expert.

**ANALYSIS AND INTERPRETATION OF THE STUDY SIMPLE PERCENTAGE ANALYSIS:**

Simple percentage analysis is used to determine the relationship between the series of data collected by the researchers. It is also used to make comparisons between two or more series of data. In this part of the study, the percentage analysis was used to determine the general nature of the respondents over the different aspects of the data collected.

**FORMULA:**

Percentage= number of respondents / total number of respondents\*100

S.NO	VARIABLES	CATEGORIES	NO.OF RESPONDENTS	PERCENTAGE
01.	Age	21-30	61	50.4%
		31-40	43	35.5%
		41-50	17	14.0%
02	Family Type	Joint family	78	64.5%
		Nuclear family	43	35.5%
03	Area Of Residency	Rural	50	41.3%
		Semi-urban	44	36.4%
		Urban	27	22.3%
04	Monthly Income	Below 50,000	47	38.8%
		50,000-1,00,000	57	47.1%
		1,00,000-1,50,000	16	13.2%
		1,50,000&		
		above	1	.8%

05	Qualification	School level	28	23.1%
		Diploma	28	23.1%
		Under graduate	39	32.2%
		Post graduate	26	21.5%
06	Marital Status	Married	72	59.5%
		unmarried	49	40.5%
07	Family Members	2 & below	26	21.5%
		3-4	51	42.1%
		5-6	40	33.1%
		Above 6	4	3.3%
08	Years of Experience	Below 5 years	51	42.1%
		5-10 years	56	46.3%
		10-15 years	12	9.9%
		More than 15 years	2	1.7%
09	Own Business	Childhood dream	24	19.8%
		Family situation	15	12.4%
		Make a difference in society	40	33.1%
		To be role model	42	34.7%
10	Main Challenges	Balancing work and family responsibilities	26	21.5%
		Gender bias and discriminations	54	44.6%
		Lack of access to funding	35	28.9%
		Limited opportunities	6	5.0%

11	Measure Success	Customer satisfaction and loyalty	48	39.7%
		Financial profitability	39	32.2%
		Personal fulfillment and happiness	34	28.1%
12	Primary Goals	Achieve work-life balance	8	6.6%
		Enhance product/service offerings	22	18.2%
		Expand market reach	51	42.1%
		Increasing revenue and profitability	40	33.1%
13	Personal and Professional life	Struggle to find balance	34	28.1%
		Successfully	34	28.1%
		Unable to balance effectively	13	10.7%
		With same difficulty	40	33.1%
14	Long Term Goals	Achieve sustainability	8	6.6%
		Expand internationally	56	46.3%
		Expand nationally	22	18.2%
		Increase profitability	35	28.9%

15	Work Life Balance	Delegating tasks	49	40.5%
		Flexible work arrangement	27	22.3%
		Seeking support from family and friend	7	5.8%
		Time management and techniques	38	31.4%
16	Setback and Failures	Feel discouraged but keep pushing forward	49	40.5%
		Learn from them and adapt	34	28.1%
		Seek support from mentors or peers	38	31.4%
17	Biggest Challenges	Access to funding	22	18.2%
		Balancing work and family responsibilities	61	50.4%
		Gender bias or discrimination	9	7.4%
		Limited access to networks and mentors	29	24.0%
18	Main Obstacles	Lack of access to markets	31	25.6%
		Lack of business skills and knowledge	6	5.0%
		Limited resources	45	37.2%
		Regulatory barriers	39	32.2%

19	Navigate the Challenges of Market	Collaboration with other business	9	7.4%
		Differentiating product/services	30	24.8%
		Marketing and branding efforts	40	33.1%
		Pricing strategies	42	34.7%
20	Day to day Operations	Leveraging technology	40	33.1%
		Outsourcing task	44	36.4%
		Seeking partnerships	17	14.0%
		Streamlining processes	20	16.5%

#### INTERPRETATION:

The above table shows the Majority 50.4% of the respondents between the age of 21-30. Majority 64.5% of the respondents from joint family. Most 41.3% of the respondents from rural. Most 47.1% of the respondents between 50,000-1,00,000 in monthly income. Most 32.2% of the respondents from Undergraduate. Majority 59.5% of the respondents in Martial status under married. Most 42.1% of the respondent's family members are three-four. Most 46.3% of the respondent's year between 5-10. Most 34.7% of the respondents to be role model. Most 44.6% of the respondents from gender bias and discrimination. Most 39.7% of the respondents from customer satisfaction and loyalty. Most 42.1% of the respondents from expand market reach. Most 33.1% of the respondents with some difficulty. Most 46.3% of the respondents from expand internationally. Most 40.5% of the respondents from delegating tasks. Most 40.5% of the respondents feel discouraged but keep pushing forward. Majority 50.4% of the respondents balancing work and family responsibilities. Most 37.2% of the respondents from limited resources. Most 34.7% of the respondents from pricing strategies. Most 36.4% of the respondents from outsourcing task.

#### WEIGHTED AVERAGE METHOD:

The term weight stands for relative importance of different items. Weights have been assigned to various ranks. The weighted score is calculating by multiplying the number of respondents in a cell with their relative weights and the whole and the whole number is summed up to give the weighted score for the factors. It is computed by using the formula:

$$\Sigma xy = \frac{\Sigma wx}{\Sigma w}$$

Were,

$\sum xw$  = weighted arithmetic mean

$\sum wx$  = value of items

$\sum w$  = weight of items

### SHOWING THE CHALLENGES TO ACCESS FINANCIAL RESOURCE OF THE BUSINESS

Factors	5	4	3	2	1	Total	Weighted	Rank
Gender Basis	5	3	3	44	66	200/121	1.65	6
	25	12	9	88	66			
Regulatory environment	1	7	8	61	44	316/121	2.61	1
	5	21	24	122	44			
Market conditions	4	3	29	53	29	254/121	2.09	3
	20	12	87	106	29			
Collateral Requirements	2	5	22	72	20	260/121	2.14	2
	10	20	66	144	20			
loan approval process	3	3	14	44	57	214/121	1.76	5
	15	12	42	88	57			
government support programs	3	4	21	51	42	238/121	1.96	4
	15	16	63	102	42			

### INTERPRETATION:

The above table shows the weighted average and ranking analysis of challenges to access financial resource of the business. regulatory environment ranks I. collateral requirements ranks II. Market conditions ranks III. Government support programs ranks IV. Loan approval process ranks V. gender basis ranks VI.

### SHOWING THE CHALLENGES IN SMALL SCALE BUSINESS

Factors	5	4	3	2	1	Total	Weighted	Rank
Access to capital	10	10	3	57	41	254/121	2.09	2
	50	40	9	114	41			
work life balance	3	3	13	60	42	248/121	2.04	4
	15	12	39	140	42			
	5	3	29	43	41	251/121	2.07	3



lack of role model and mentorship	25	12	87	86	41			
self confidence and risk aversion	3	3	15	72	28	244/121	2.01	5
	15	12	45	144	28			
stress and mental health challenges	2	4	22	51	42	278/121	2.29	1
	10	16	66	102	84			
family and society expectations	2	5	18	58	38	238/121	1.96	6
	10	20	54	116	38			
identity and self worth	2	1	29	48	41	228/121	1.88	7
	2	2	87	96	41			

#### INTERPRETATION:

The above table shows the weighted analysis and ranking method of the challenges faced by small scale business. Stress and mental health challenges ranks I. access to capital ranks II. Lack of role model and mentorship ranks III. Work life balance ranks IV. Self Confidence and risk aversion ranks V. family and society expectation ranks VI. Identity and self-worth ranks VII.

#### FINDINGS:

- Majority 50.4% of the respondents between the age of 21-30.
- Majority 64.5% of the respondents from joint family.
- Most 41.3% of the respondents from rural.
- Most 47.1% of the respondents between 50,000-1,00,000 in monthly income.
- Most 32.2% of the respondents from Undergraduate.
- Majority 59.5% of the respondents in Martial status under married.
- Most 42.1% of the respondent's family members are three-four.
- Most 46.3% of the respondent's year between 5-10.
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- Most 44.6% of the respondents from gender bias and discrimination.
- Most 39.7% of the respondents from customer satisfaction and loyalty.
- Most 42.1% of the respondents from expand market reach.
- Most 33.1% of the respondents with some difficulty.
- Most 46.3% of the respondents from expand internationally.

- Most 40.5% of the respondents from delegating tasks. Most 40.5% of the respondents feel discouraged but keep pushing forward.
- Majority 50.4% of the respondents balancing work and family responsibilities.
- Most 37.2% of the respondents from limited resources.
- Most 34.7% of the respondents from pricing strategies.
- Most 36.4% of the respondents from outsourcing task.
- Most of the respondents ranks regulatory environment as I, collateral requirements as II and market conditions as III.
- Most of the respondents ranks stress and mental health challenges as I, access to capital II and lack of role model and mentorship as III.

### **SUGGESTION:**

- It is imperative to design programmes that will address to attitudinal changes, training, supportive services. The basic requirement in development of women entrepreneurship is to make aware the women regarding her existence, her unique identity and her contribution towards the economic growth and development of country.
- Government can set some priorities for women entrepreneurs for allocation of industrial plots, sheds and other amenities. However, precautionary measures should be undertaken to avoid the misuse of such facility by the men in the name of the women.
- Attempts should be there to enhance the standards of education of women in general as well making effective provisions for their training, practical experience and personality development programmes, to improvise their over-all personality standards.
- It includes basic day-to-day management training like how to keep track of accounts, handle taxes and understand compliance rules and regulations.
- Family members should be support and motivate women for their business, finance, cooperation.

### **CONCLUSION:**

It may be concluded that most of the problem faced by women entrepreneurs in small-scale business is multifaceted and requires a holistic approach for effective solutions. Through research, it is evident that women entrepreneurs encounter challenges such as limited access to finance, societal biases and stereotypes, lack of support networks, balancing family responsibilities, and inadequate training and education. These obstacles hinder their ability to start and grow their businesses, ultimately impacting their entrepreneurial success and contribution to economic development. To address these challenges, policymakers, organizations, and society as a whole must implement targeted initiatives aimed at providing financial resources, fostering an enabling environment free from gender biases, offering mentorship and networking opportunities, promoting work-life balance initiatives, and enhancing access to education and training tailored to women entrepreneurs' needs. By addressing these issues, we can create a more inclusive and supportive

ecosystem that empowers women entrepreneurs to thrive and contribute significantly to the economy.

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