

# PROBLEM AND OPPORTUNITIES CHALLENGED BY WOMEN ENTREPRENEURS WITH REFERENCE TO SALEM DISTRICT

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## ABSTRACT

*Startup India in collaboration with select organizations crosswise India is providing free space for start-ups led by women entrepreneurs. These start-ups will be able to occupation in a collaborative and flexible environment based on mutual trust between the organization and entrepreneurs. Women entrepreneurs are well-defined as these who effort and switch an endeavor and their keeping of the creativity is at least 51%. After review national and international reviews the research gap has been identified. Indian government has given possibility for women entrepreneurs for startup companies. The foremost objective of this research stands towards know the problems and opportunities challenged by women entrepreneurs in Salem district. There is Lack of finance and family restriction is the major problems of women entrepreneurs in Salem district. The current research his founded on prescriptive and analytic method. Non-parametric test is used for synthesize the data. In India, although women make up approximately 50% of the total people, enterprising It is determined from 64.6% of the respondents lend in these tablished group of homemaker. In the first step women entrepreneurs may face difficulties but they essentially persist, trust in themselves and not snap up mid-way. The society has to proceeds steps to take off the disparity of gender bias to develop women entrepreneurship.*

**Keywords :** *Challenges and Opportunities, Women Empowerment, Entrepreneurship*

## Introduction

Women consume preserved and run businesses for spans, but they remained not for each time encourage or granted praise for their hard work of ten women entrepreneurs were “imperceptible” as they functioned by side with their partner, and some individual measure into able to be seen activity sites when their husbands pass away. But then again a multiplicity of cause has united in currently ears to give to the clearness and amount of women who jump their own industries. They signify a collection of women who have injured away from fitted path and are discover new undertakings off in ancialinfluence “Women Entrepreneurship” means apiece of commercial control and commercial preparation that authorizes women cautiously rises their financial asset as well as opinion in the world. Women–Entrepreneurs have been basic a substantial influence in all greatest segment of the budget. Women have developed equivalent contributors in a lot of excessive needs at all stages of civilization. This will main to pay sage group and improved intelligence of self-actualization among women. Women have encouraged away from their

outmoded parts of home makers and child perpendicular to common and commercial resolutions. These imposing women familiar their individual makes and clashed projection and pin for achievement in the face of societal control, partial reward, and disgraces pest women occupational proprietors. To this day, these Logo subsist to notify the heritage of approximately of America’s most basic women executive.

## Problems challenged by women entrepreneurs

### 1. Family constraint

Women are hoped-for to fill a lot of period with their household members. They do not impact to transportable at long for manipulating private opportunity.

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## 2. Absence of investment

Occasionally household members do not aid female industrialists. They suspension to fill change in the occupational venture started by women magnates. Set and additional Corporate innovativeness Organizations are uncertain to give unintended to Intermediate Woman Business persons.

## 3. Absence of Tutoring

Females are usually deprived of their advanced education, particularly in country side zones in below industrialized nations. Females are not expert to recover their technical familiarity in Indian culture.

## 4. Disapproving Atmosphere

The culture is measured by males. Numerous corporate group men are not elaborate to have corporate association with female business persons. Male frequently waver provision to females.

## Qualities of women entrepreneurs

### 1. Make a choice of what type of control erneedstobe

Actuality regulates what are working away to do and what you are working to have. Absence will spring the interior fuel to transmit out the exterior duty.

### 2. Simplify your purpose

Maximum trades are conquered because they not have clearness. You want to identify what you need, and why you hop eit.

### 3. Be are tainer leader

Stay a head who deal others. We conscious in a series of ambulance. We cannot recognize from someplace the portion will arise, but this may not be essential if we delay to openalteration.

### 4. Communicate efficiently

Acquire how to well carry your supposed to a combination of listeners. Persons do not need be uninterested, they need to beheavenly, stimulated and affected.

### 5. Be situated persistent

Effort tough and working the extramile, mainly in the initial year.

## 6. Have detailed facts

Recognize your invention, recognize your market place and bargain the competitions. Be worthy with manually and squeal your faults. If aimed at no purpose wages to skill an uncompleted or faulty invention. In today's challenging market, customers will change contractors.

## 7. Stand passionate

Individuals respond to happiness and theorize. You will appeal what and whom you essential when your opinion of assessmentis fixed in legality and passion.

## Review of literature

H. Aramoon (2009) in their thesis that the "Analysis of women's entrepreneurship" found the issues that power women's entrepreneurship and decided that the side by side of business person education, the equal of education in close associates of families, partdesigns, and entrepreneur behavior influence are in the mid of actual aspects. In spite of the part of separate qualities in manipulating business chance for innovative commercial or corporate modification by women entrepreneurs, however, innovative trainings have exposed that professional situation issues such as financial, monetary and socio-cultural, plays a better part in the use of business chances by women entrepreneurs.

Avanika Sinha (2009) about disturbing women entrepreneurship in India, it was initiate that women completed 39 were curved also entrepreneurship, a lot of whom remained excited to do service happenings than creations. In this study, it was clear that commonissues had extreme inspiration on women entrepreneurship in India.

Kamala Singh (2006) in his exploration it is initiate that a women entrepreneur is apoised, advanced and original woman accomplished of attaining financial individuality on your own or in team work make service chances for others through initial and consecutive lyan originality by custody step with her individual, persona land public life.

Meanwhile and Dilipkumar (2006) they are enlarged on some of the difficulties challenged by women entrepreneurs, such a absence of funds, male domination, incomplete flexibility, a absence of education, desirable protective responsibilities and a absence of attainment incentive.

### Research Gap

Subsequently thorough study of assessment of works it is initiate that the strong sustenance and inspiration of Tamilnadu government, each woman in Salem District has constant founding professional on their personal investment but 80% of the corporatelately in progress. Ineffective unpaid to absence of procedural education, sustenance and training and essential of adequate loan services. As a result, their determination of opening new or remaining existing commercial cannot be contented. Hence, there is an essential to concentration on the difficulties challenged by women entrepreneur in the study area.

### Statement of the problem

While women's influence to business is solitary of the foremost bases of international monetary development, also commonly women do not consumerigh to fentrance to undeveloped professional education, for revenue commendation and promotion chances. Later commencement the worldwide Women's Year, as hare of women has twisted to self-employment ant entrepreneurship as a means of service, financial liberation, commonposition and improved average of a live. In India, even though women make up around 50% of the entirepopulace, business world is still a male-dominate ended. As the researcher fits to Salem district an technologically regressive are a when related with other districts, it is touched that this district is preferably right for the study on women entrepreneurship.

### Objectives of the study

1. To examine the several prospects obtain able for women entrepreneurs in Salem district.
2. To study the funding given by the government and other interventions help to women entrepreneurs.
3. To recognize the aspect of persuading encourage women to become entrepreneurs.
4. To clarify the problems and opportunities faced by women entrepreneurs.

### Scope of the study

The current study is showed created on problem challenged by women entrepreneurs in Salem district and data were analyzed based on statistics collected from the women enterprises. It also covers the entrepreneurial

performance and problems faced by the women entrepreneurs in Salem district. The study would be support to find the problem and opportunities for women entrepreneurs.

### Research methodology

The study is showed both logical and expressive category of process. The study first and leading depends on primary and secondary data.

### Area of the study

Survey is showed in Salem district, which is the lowest district in Tamilnadu. Even if it is the minimum number of in relations of area (1672/Sq.Km), the compactness of populace is the maximum 1119/Sq. Km in Tamilnadu. In literacy it positions first. It is the only place in the whole world where one can witness both the increasing and scenery of the sun.

### Sampling Size and Design

The primary data has been collected over survey method using questionnaire. Survey is conducted by a well-prepared questionnaire. Stratified random Sampling is applied for produce data. Questionnaires were distributed to the 100 respondents a cross all sectors. 100 questionnaires only used for the study.

### Data analysis and interpretation

#### Age of the respondents

SLNo	Age	Frequency	Percentage	Cumulative Percentage
1	25 to 30 years	3	3	3
2	31 to 45 years	52	52	55
3	46 to 60 years	78	39	94
4	Above 60 years	12	6	100
<b>Total</b>		100	100	

Source : Primary data

**Interpretation**

From the above table it is found that the sample unit comprises 52% of women entrepreneurs are in the age group of 31-40 years, followed by 39% of the women entrepreneurs in the age group of 41-50 years, 6% in the group of 51-60 years and 3% of the women entrepreneurs are in the group of 20-30 years.

**Status before respondent's establishment of unit**

S. No	Status	Frequency	Percentage	Cumulative Percentage
1	Homemaker	62	62	62
2	Service	7	7	69
3	Salary employed	31	31	100
<b>Total</b>		100	100	

Source : primary data

**Interpretation**

It is observed from the above table that 62% of the respondents are status before established group of home maker, it constitutes 31% of women entrepreneurs belong to salary employed and 7% of women entrepreneurs are status before establishment unit is service.

**Marital Status Source of finance Cross tabulation**

Source of finance							
S. No	Marital status	Saving of E.P	Family members	Loan	Supposed by friends	Others	Total
1	Married	16 - 16%	33 33%	40 40%	4 4%	1 1%	94
2	Unmarried	2 2%	0	0	0	1 1%	3
3	Widow	0	2 2%	2 2%	0	0	3
<b>Total</b>		18	37	42	4	2	100

Source : Primary Data

**Interpretation**

From this above table, cross tab analysis, it is found that the marital status and the source of finance about the

women entrepreneurs. The married women entrepreneurs are saving of E.P are 16% and family members are 33% and loan are 40% and supposed by friends are 1%. The unmarried women entrepreneurs are saving of E.P are 2% and others are 1%. The widows of women entrepreneurs are family members are 2% and loan are 2%.

**Cross tab for the education of the respondents and time to spend with family**

S. No	Education	Respondent have enough time to spend with your family					Total
		Strongly agree	Agree	Neutral	Disagree	Strongly disagree	
1	Primary	0	3 3%	2 2%	1 1%	0	6
2	Secondary	9 9%	12 12%	10 5%	10 10%	0	41
3	Graduate	15 15%	22 22%	8 8%	6 6%	1 1%	52
4	Others	0	1 1%	0	0	0	1
<b>Total</b>		24	38	20	17	1	100

Source : primary data

**Interpretation**

From this above table, crosstab analysis, it is found that the education of the respondents and to spending time with their family. The primary educated entrepreneurs have spending time with their family in agree are 3% and the neutral are 2% and disagree is 1%. These condary educated entrepreneurs have spending time with their family in strongly agree are 9% and agree are 12% and neutral are 5% and disagree are 10%. The graduate educated entrepreneurs are spending with their family in strongly agree are 15% and agree are 22% and neutral are 8% and disagree are 6% and strongly disagree are 1%. Others educated entrepreneurs have spending time with their family in agree is 1%.

**Chi-square test for capital investment and profit margin**

**H0-Nullhypo thesis**

There is nos ignificance difference between capital investment and profit margin

### H1-Alternative hypothesis

There is significance difference between capital investment and profit margin.

**Cross tab for the capital invested in business and profit margin**

S. No.	Capital invested in business	Profit margin					Total
		Up to 10%	11 to 20%	21 to 30%	31 to 40 %	Above 40%	
1	Less than 50000	2 (2%)	4 (4%)	3 (3%)	0	0	9
2	50000 to 100000	1 (1%)	7 (7%)	9 (9%)	0	0	17
3	100000 to 500000	2 (2%)	16 (16%)	23 (23%)	2 2%	0	43
4	Above 500000	5 (5%)	10 (10%)	7 (7%)	5 (5%)	4 (4%)	31
<b>Total</b>		10	37	42	7	4	100

### Interpretation

From this above table, cross tab analysis, it is found that the capital invested in business and profit margin. The capital investment less than 50000 have profit margin up to 10% are 2% and 11 to 20% are 4% and 21 to 30% are 3%. The capital investment that 50000 to 100000 have profit margin is up to 10% are 1 and 11 to 20% are 7% and 21 to 30% are 9%. The capital investment that 100000 to 500000 have profit margin upto 10% are 2% and 11 to 20% are 16% and 21 to 30% are 23% and 31 to 40% are 2%. And the capital investment that above 500000 have profit margin upto 10% are 5% and 11 to 20% are 10% and 21 to 30% are 7% and 31 to 40% are 5% and above 40% are 4%.

### Chi square tests

	Value	Df	Asymp.Sig. (2sided)
Pearson Chi-Square	22.078 <sup>a</sup>	12	0.003
Likelihood Ratio	22.495	12	0.003
Linear-by-Linear Association	2.373	1	0.06
N of Valid Cases	100		

Source : Primary Data

### Interpretation

From the above chi-square analysis, the table value of 5% is 2.37 and calculated value of chi-square analysis is 0.003, so the Null hypothesis is accepted. Therefore, there is no significance difference between capital investment and the profit margin.

### Findings

There was a total of 100 answers received. About the problems challenged by respondents in women entrepreneurs. Age is an significant factor for the women entrepreneurs to desire their preference decision making process and criteria. Many studies have proved that age has the significant influence over the women entrepreneur in the present research. There searcher categorized four important age group classifications 20-30 years, 31-40 years, 41-50years and 51-60years.

From the cross-tab analysis is found in the marital status and source of finance about the women entrepreneurs. The married entrepreneurs are saving of E.P are 21 and family members are 44 and loan are 56 and supposed by friends are 2. The unmarried women entrepreneurs are saving E.P is 1 and others is 1.

From the chi-square analysis the table value of 5% is 3.94 and calculated value of chi-square analysis is .004, so the Null hypothesis is accepted. Therefore, there is no significance difference between capital investment and the profit margin.

### Suggestions of the study

Based on the above-mentioned problems challenged by women entrepreneurs and several other problems too, here is a facility of a amount of a resolution measures to over whelmed the problems. Some resolutions or remedies can be situated understood as below. In the opening periods women entrepreneurs may challenge problems but they necessity persist, trust in them selves and elasticity in middle. For rural women entrepreneurs essential suitable training. The society has to take stages to eliminate the inequality of gender bias to grow women entrepreneurship. It has to eliminate the social barriers which are measured to be the captivity chains of women entrepreneurs. Women entrepreneurs essential want to authorize them selves by using the obtain able chances. They have to come onward to

utilize the conveniences presented by banks, government and advance programmers.

### Conclusion

Women establish approximately half of the entire population in India but they are not liking their independences, equivalences, privileges, on similarity with their complements. It can be said that now a days we are in a improved place in which women involvement in the pitch of women entrepreneurship is growing at a significant rate. Hard work is existence involved at the budget as a carried declare off air ness of chance in all scopes to the Indian women and laws equal privileges of involvement in politically aware procedure and identical chances and privileges in education and service were passed. It is understandable from the study that rural and urban women are ready to challenge the problems related with situation of corporate. Women are not into commercial for persistence but to satisfy their interior need of ingenuity and to demonstrate their abilities. Women education is contributing to a excessive level to the common renovation. The imminent will see additional women offering into zones usually conquered by men. Absence of economics and domestic limit are the significant difficulties of women entrepreneurs in Salem district.

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