

**AN EMPIRICAL STUDY ON CHALLENGES AND ISSUES FACED BY WOMEN  
ENTREPRENEURS FOR BUSINESS START-UP WITH SPECIAL REFERENCE TO  
COIMBATORE DISTRICT**

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**ABSTRACT**

Entrepreneurship has emerged as a global concept and contributed for economic development of the country. With the help of various governmental and non-governmental agencies, growing numbers of women are joining the ranks of entrepreneurs. However, in the existing familial and societal setup, entrepreneurial women are overburdened and find it increasingly difficult to balance their work and life roles. This study was initiated to explore the challenges and issues faced by the women entrepreneurs in family and societal life. The primary data were collected through questionnaire using survey method. The women entrepreneurs in Coimbatore district were considered as sample unit. The questionnaire was distributed to 75 women entrepreneurs based on convenience sampling method. The collected data were organised and analysed using the statistical tools. Based on the analysis, it was found that there is a significant agreement between the women entrepreneurs regarding the issues and challenges faced by them. It was found that work life balance , motivation,and limited access to the finance are the major issues faced by the women entrepreneurs. The study would be helpful for the women entrepreneurs to find the constraints which restrict them in entrepreneurship field and also it would give the directions for the government in policy making for women entrepreneurship.

**Key words:** Women entrepreneur, challenges, Entrepreneurship issues, work- life balance.

## INTRODUCTION

Entrepreneurship has emerged as a global concept and contributed for economic development of the country. With the help of various governmental and non-governmental agencies, growing numbers of women are joining the ranks of entrepreneurs. However, in the existing familial and societal setup, entrepreneurial women are overburdened and find it increasingly difficult to balance their work and life roles. This study was initiated to explore the challenges and issues faced by the women entrepreneurs in family and societal life.

In India, previously entrepreneurship has traditionally been considered a male prerogative. Women were confined within the four walls of their house and were considered only as the house wife. They had to perform multiple roles in their home front being a mother, a wife, a daughter, a daughter-in-law and many such. The male members were the earning members of the family. But the situation gradually changed when the family required more financial help for the improvement of the family status & education of children. Acknowledging his need, women have stepped out of the boundaries of the house and came forward to share equal financial and social responsibilities along with the male members of their family.

This study has been initiated to study the challenges and issues faced by the women entrepreneurs.

## REVIEWS ON CHALLENGES AND ISSUES FACED BY WOMEN ENTREPRENEURS

**Sucheta & Usha (2015)** defined Entrepreneurship is a worldwide concept and its contribution is on the economic development. The success of the enterprises is defined by the entrepreneurial competencies. The women entrepreneurs are also be the part of the economic development but they suffer with the problem of work–life balance. The role conflict arises when the women perform their family responsibilities in parallel with potential roles. These problems

can be resolved only by balancing work and personal life. In order to be flexible with the work and family life, women are willing to go for start ups.

**Anne & Eileen, (2010)** found that there is a strong gender effect on some motivational factors, but that gender itself needs to be examined along with other social factors in order to understand differences in motivations. In particular, marital statuses, being a parent and/or age, as well as their interaction with gender, are useful in explaining differences in pathways into entrepreneurship for men and women.

**Jyothi and Prasad (2009)** found a striking difference in the educational background of women entrepreneurs in general and those belonging to rural India. Social factors like caste, community and religion were found to strongly influence the growth of entrepreneurship. The findings reveal that the system of joint family was on decline and that there was no significant relation between occupational background and entrepreneurial character of the women. A majority of them misperceived training as a pre-requisite for getting finance. The main reason, which urged them to take up business activities, were unemployment and inadequate educational qualification.

**Arshad (2020)** found that females in the Middle East lack support from both the family as well as from the society - something that has proven to have a major impact on female's opportunities to get a job and be a part of the current labour force. From an early age, clear gender roles are implemented where the parents make it clear that the female's main role is to stay at home and take care of the family. At some occasions, the female has even required permission from her father or her husband in order to leave the home, be able to travel or to apply for a bank loan or a job - which means that her freedom is limited and that she has difficulties going against what the family does not accept. Furthermore,

**Agarwal & Lenka, (2018)** stated that the six female entrepreneurs that participated in this research have to some extent experienced a lack of finance as an obstacle during their entrepreneurial journey. Important to note is that the females emphasize this challenge differently, as some highlight it greatly, while some mention it briefly. However, lack of finance and access to capital is mentioned both in the existing literature as well as from the participating females to such a large extent that it can be assumed as a challenge for female entrepreneurs in India.

According to **Maas and Herrington (2007)**, the most important factors preventing women from becoming entrepreneurs are: give up quickly, not willing to make sacrifices, expecting quick and easy jobs, less exposure in different fields of business, not willing to take risks, not having any assets for loan security, no support for training, less knowledge in financial management, lack of knowledge in terminologies of banks, lack of confidence, not able to find appropriate location and lack of motivation.

### **Objectives of the study**

- To explore the challenges and issues faced by the women entrepreneurs in family and societal life.

### **Research Methodology**

The primary data were collected through questionnaire using survey method. The women entrepreneurs in Coimbatore district were considered as sample unit. The questionnaire was distributed to 75 women entrepreneurs based on convenience sampling method. Mean Score analysis is used to find the issues and challenges.

## DATA ANALYSIS AND RESULTS

### Mean Score Analysis of issues faced women entrepreneurs before starting the business

**Table 1: Issues faced women entrepreneurs before starting the business**

Issues	Mean Value	Standard Deviation	Rank
Awareness / access to Business support	3.73	.823	4
Lack of business management skills	3.23	.816	7
Lack of confidence	3.86	.754	3
Lack of motivation	4.17	.732	1
No time for training / upgrading of skills	3.45	.842	6
No assets to be used as security to obtain financial assistance	4.01	0.667	2
No financial management knowledge	3.56	0.578	5

(Source: Primary Data)

It can be inferred from the Table 1 that the mean is high for “lack motivation” with a score of 4.17 followed by the variable “No assets to be used as security to obtain financial assistance” with a mean value of 4.01. This indicates that the high level obstacle faced by the women entrepreneur before starting the business is lack of motivation. No asset to be used as security to obtain financial assistance is the second major obstacle faced by the women entrepreneur before starting the business.

The standard deviation values are less than one which confirms the dispersion of the opinion of the respondents are low and nearer to mean value.

**Mean Score Analysis of Challenges faced by women entrepreneurs while running the business****Table 2: Challenges faced by women entrepreneurs while running the business**

<b>Problems</b>	<b>Mean Value</b>	<b>Standard Deviation</b>	<b>Rank</b>
Imbalance in time	4.56	.412	1
Work life balance requirements	4.27	.603	2
Personal demand	3.71	0.451	5
Poor support policies	3.68	0.432	6
Difficulty in finding customers	3.57	0.671	7
Societal influences	4.16	0.541	2
Marketing difficulties	3.96	0.561	4

(Source: Primary Data)

It can be inferred from the Table 2 that the mean is high for “Imbalance in time” with a score of 4.56 followed by the variable “Work life balance requirements” with a mean value of 4.27. This indicates that the high level problem faced by the women entrepreneur while running the business is imbalance in time. Work life balance requirements are the second major problem faced by the women entrepreneur while running the business.

The standard deviation values are less than one which confirms the dispersion of the opinion of the respondents are low and nearer to mean value.

**Discussion & Conclusion**

From the analysis, it was found that the high level obstacle faced by the women entrepreneur before starting the business is lack of motivation. No asset to be used as security to obtain financial

assistance is the second major obstacle faced by the women entrepreneur before starting the business and also found that high level problem faced by the women entrepreneur while running the business is imbalance in time. Work life balance requirements are the second major problem faced by the women entrepreneur while running the business. Work life balance, financial support and motivation are the need of any women entrepreneurial success. So, government should initiate suitable schemes and support for motivating women entrepreneurs.

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