Challenges and Opportunities Faced By Women Entrepreneur

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ABSTRACT-
An entrepreneur is a person who has an enterprising quality with an eye on opportunities and an uncanny vision, a person who is willing to take risks because of the adventurous skill within, same holds good for women also. In today’s world, women entrepreneurs are playing very vital role and they have become important part of the global business environment and it’s really important for the sustained economic development and social progress. In India, though women are playing key role in the society, but still their entrepreneurial ability has not been properly tapped due to the lower status of women in the society. The paper endeavors to study the concept of women entrepreneur and challenges faced by them. In this paper we also tried to find out the opportunities for the better future for women entrepreneurs.

Keywords: Women entrepreneurs, challenges, Opportunities, economic development

INTRODUCTION:

A DEFINITION OF ENTREPRENEURSHIP

The word entrepreneur originates from the French word “entrepreneur” which means “to undertake”. In a business context, it means to start a business. The Merriam Webster dictionary presents the definition of an entrepreneur as organizes, manages and assumes the risk of a business or enterprise. According to Peter Ducker, an “Entrepreneur is one who always searches for change, responds to it and exploits it as an opportunity”. Entrepreneurs innovate and innovation is a specific instrument of entrepreneurship. It creates resources because there is no such thing as a ‘resource’ until the human finds a use for something and endorses it with economic value.

THE ROLE OF WOMEN ENTREPRENEUR

Women Entrepreneur has been recognized 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, organization and business problems as well as to the exploitation of Women Entrepreneurial opportunities. However, they still represent a minority of all Women Entrepreneurs. Thus there exists a market failure discriminating against Women possibility to become Women Entrepreneurs and their possibility to become successful Women Entrepreneurs. This market failure needs to be addressed by policy makers so that the economic potential of this group can be fully utilized. While without a doubt the economic impact of women is substantial, we still lack a reliable picture describing in detail that specific impact.

Women Entrepreneurship has been largely neglected both in society in general and in the
social sciences. Not only have women lower participation rates in Women 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.

1.2 PUSH-PULL FACTORS OF WOMEN ENTREPRENEURS

Women in business are a recent phenomenon in India. By and large they had confide themselves to petty business and tiny cottage industries. Women entrepreneurs engaged in business due to push and pull factors. Which encourage women to have an independent occupation and stands on their own legs. A sense towards independent decision-making on their life and career is the motivational factor behind this urge. Saddled with household chores and domestic responsibilities women want to get independence. Under the influence of these factors the women entrepreneurs choose a profession as a challenge and as an urge to do something new. Such situation is described as pull factors. While in push factors women engaged in business activities due to family compulsion and the responsibility is thrust upon them.

1.3 PROBLEMS OF WOMEN ENTREPRENEURS

Women in India are faced many problems to get ahead their life in business. A few problems can be detailed as:-

1. The greatest deterrent to women entrepreneurs is that they are women. A kind of patriarchal – male dominant social order is the building block to them in their way towards business success. Male members think it a big risk financing the ventures run by women.

2. The financial institutions are skeptical about the entrepreneurial abilities of women. The bankers consider women loonies as higher risk than men loonies. The bankers put unrealistic and unreasonable securities to get loan to women entrepreneurs. According to a report by the United Nations Industrial Development Organization (UNIDO), "despite evidence that woman’s loan repayment rates are higher than men's, women still face more difficulties in obtaining credit," often due to discriminatory attitudes of banks and informal lending groups (UNIDO, 1995b).

3. Entrepreneurs usually require financial assistance of some kind to launch their ventures - be it a formal bank loan or money from a savings account. Women in developing nations have little access to funds, due to the fact that they are concentrated in poor rural communities with few opportunities to borrow money (Starcher, 1996; UNIDO, 1995a). The women entrepreneurs are suffering from inadequate financial resources and working capital. The women entrepreneurs lack access to external funds due to their inability to provide tangible security. Very few women have the tangible property in hand.

4. Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations. "Having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business" (Starcher, 1996, p. 8).The financial institutions discourage women entrepreneurs on the belief that they can at any time leave their business and become housewives again. The result is that they are forced to rely on their own savings, and loan from relatives and family friends.

5. Indian women give more emphasis to family ties and relationships. Married women have to make a fine balance between business and home. More over the business success is depends on the support the family members extended to women in the business process and management.
6. Another argument is that women entrepreneurs have low-level management skills. They have to depend on office staffs and intermediaries, to get things done, especially, the marketing and sales side of business. Here there is more probability for business fallacies like the intermediaries take major part of the surplus or profit. Marketing means mobility and confidence in dealing with the external world, both of which women have been discouraged from developing by social conditioning. Even when they are otherwise in control of an enterprise, they often depend on males of the family in this area.

7. The male-female competition is another factor, which develop hurdles to women entrepreneurs in the business management process. Despite the fact that women entrepreneurs are good in keeping their service prompt and delivery in time, due to lack of organisational skills compared to male entrepreneurs women have to face constraints from competition. The confidence to travel across day and night and even different regions and states are less found in women compared to male entrepreneurs. This shows the low level freedom of expression.

8. Knowledge of alternative source of raw materials availability and high negotiation skills are the basic requirement to run a business. Getting the raw materials from different source with discount prices is the factor that determines the profit margin. Lack of knowledge of availability of the raw materials and low-level negotiation and bargaining skills are the factors, which affect women entrepreneur's business adventures.

9. Knowledge of latest technological changes, know how, and education level of the person are significant factor that affect business. The literacy rate of women in India is found at low level compared to male population. Many women in developing nations lack the education needed to spur successful entrepreneurship. They are ignorant of new technologies or unskilled in their use, and often unable to do research and gain the necessary training. Although great advances are being made in technology, many women's illiteracy, structural difficulties, and lack of access to technical training prevent the technology from being beneficial or even available to females ("Women Entrepreneurs in Poorest Countries," 2001). According to The Economist, this lack of knowledge and the continuing treatment of women as second-class citizens keep them in a pervasive cycle of poverty ("The Female Poverty Trap," 2001). The studies indicate that uneducated women do not have the knowledge of measurement and basic accounting.

10. Low-level risk taking attitude is another factor affecting women folk decision to get into business. Low-level education provides low-level self-confidence and self-reliance to the women folk to engage in business, which is continuous risk taking and strategic cession making profession. Investing money, maintaining the operations and ploughing back money for surplus generation requires high risk taking attitude, courage and confidence. Though the risk tolerance ability of the women folk in day-to-day life is high compared to male members, while in business it is found opposite to that.

11. Achievement motivation of the women folk found less compared to male members. The low level of education and confidence leads to low level achievement and advancement motivation among women folk to engage in business operations and running a business concern.

12. Finally high production cost of some business operations adversely affects the development of women entrepreneurs. The installation of new machineries during expansion of the productive capacity and like similar factors dissuades the women entrepreneurs from venturing into new areas.

DEVELOPMENT OF WOMEN ENTREPRENEURS
Right efforts on from all areas are required in the development of women entrepreneurs and their
greater participation in the entrepreneurial activities. Following efforts can be taken into account for effective development of women entrepreneurs.

1. Consider women as specific target group for all developmental programmes.
2. Better educational facilities and schemes should be extended to women folk from government part.

3. Adequate training programme on management skills to be provided to women community.
4. Encourage women's participation in decision-making.
5. Vocational training to be extended to women community that enables them to understand the Production process and production management.

6. Skill development to be done in women's polytechnics and industrial training institutes. Skills are put to work in training-cum-production workshops.

7. Training on professional competence & leadership skill to be extended to women entrepreneurs.

8. Training and counseling on a large scale of existing women entrepreneurs to remove psychological causes like lack of self-confidence and fear of success.

9. Counseling through the aid of committed NGOs, psychologists, managerial experts and technical personnel should be provided to existing and emerging women entrepreneurs.

10. Continuous monitoring and improvement of training programmes.

11. Activities in which women are trained should focus on their marketability and profitability.

12. Making provision of marketing and sales assistance from government part.

13. To encourage more passive women entrepreneurs the Women training programme should be organized that taught to recognize her own psychological needs and express them.

14. State finance corporations and financing institutions should permit by statute to extend purely trade related finance to women entrepreneurs.

15. Women's development corporations have to gain access to open-ended financing.

16. The financial institutions should provide more working capital assistance both for small scale venture and large scale ventures.

17. Making provision of micro credit system and enterprise credit system to the women entrepreneurs at Local level.

18. Repeated gender sensitization programmes should be held to train financiers to treat women with Dignity and respect as persons in their own right.

19. Infrastructure, in the form of industrial plots and sheds, to set up industries is to be provided by state run agencies.

20. Industrial estates could also provide marketing outlets for the display and sale of products made by women.

21. A Women Entrepreneur's Guidance Cell set up to handle the various problems of women entrepreneurs all over the state.

22. District Industries Centres and Single Window Agencies should make use of assisting women in their trade and business guidance.
23. Programmes for encouraging entrepreneurship among women are to be extended at local level.

24. Training in entrepreneurial attitudes should start at the high school level through well-designed Courses, which build confidence through behavioral games.

25. More governmental schemes to motivate women entrepreneurs to engage in small scale and large-scale business ventures.

26. Involvement of Non Governmental Organizations in women entrepreneurial training programmes and Counseling.

**Review of literature:**

Dr. N.V.Kavitha And Dr. P.Sai Rani (2011) makes an attempt to study the opportunities and financial challenges of women entrepreneurs in Andhra Pradesh with an objective to ascertain the financial and marketing constraints faced by women in their enterprise. The Scope of study is restricted to few districts in Andhra Pradesh and small business units. The study was carried on 100 women enterprises with the help of structured questionnaires and efforts were made to cover all districts of Andhra Pradesh, with respect to small scale units with the help of data available from ALEAP,(Association of lady entrepreneurs in Andhra Pradesh) and FAPCCI (Federation of Andhra Pradesh Chambers of Commerce and Industry) and at some places snow ball sampling was also adopted. Data was collected through structured questionnaires and they being tabulated taking educational qualification of the respondents, turnover of the enterprise, year of establishment, and age of the respondents as variables.

Dr Rajeev Singh & Mr. Pramod Nagaich (2011) made the analyses to identify the major problems of women entrepreneurs in Jabalpur city with the objectives of analyzing the various problems faced by them. For women entrepreneurs," starting and operating a business involves considerable risks and difficulties regarding obtaining lines on credit, problems in marketing management, production, advertising and packaging and other socio-personal, managerial, technical, Raw-material, Inventory, Financial and governmental assistance problems. By suggesting the remedial measure which will help in the acceleration of women entrepreneurship in the city.

Dr Rana Zehra Masood (2011) made the analyses to concept of women entrepreneurs in India; their traits in the business, the problems faced by them when they setup and make some suggestions for future prospects for the development of women entrepreneurs. In the era of liberalization, privatization and globalization along with ongoing IT revolution, today’s world is changing at surprising pace. Political and economic transformations appear to be taking place everywhere as countries convert from command to demand economies, dictatorships moves toward democratic system and monarchies build new civil institutions. These changes have created economic opportunities for women who want to own and operate businesses.

Tulus Tambunan (2009) has been made the study with aims to examine recent developments of women entrepreneurship in Asian developing countries. This issue is currently very important since it is part of ongoing national efforts to alleviate poverty in developing countries in relation to the Millennium Development Goals (MDGs). Greater opportunities for women to become entrepreneurs (or to have better income paid jobs) will help much in poverty reduction. Methodologically, this study is based on data analysis and a review of recent key literature. This paper focuses only on women entrepreneurs in small and medium enterprises. The findings of this study show three main important facts. First, SMEs are of overwhelming importance in the region, as they account, on average per country, for more than 95 percent of all firms in all sectors. Second, the representation of women entrepreneurs is still relatively low which can be attributed to factors such as low level of education, lack of capital,
and cultural or religious constraints. Third, most of women entrepreneurs in SMEs are from the category of “forced” entrepreneurs seeking for better family incomes. This suggests that when women are better educated and have better paid employment opportunities increase for women, the participation of women as entrepreneurs in SMEs may decline.

Dr. G. Jayammal (2005) conducted the research study to analyse the problems of women entrepreneurs with special reference to some selected units in Coimbatore District of the state of Tamil Nadu. The main objective of the study has been to understand the socioeconomic background of women entrepreneurs, and their problems in running their enterprises efficiently and profitably. All most all the women entrepreneurs irrespective of their education, age, married and the unmarried, caste, religion, type of organizations, ownership type, experience, amount of capital investment, fixed assets have ranked the problem of finance as first in order. Followed by the problem relating to sales, competition from other sellers, purchase of raw materials, technical problems and labour related problems.

OBJECTIVES OF THE STUDY:-
The specific objectives of the study are as given below:-

1. To study the challenges and opportunities faced by women entrepreneurs in running their business.
2. To ascertain the financial, marketing and production constraints faced by women entrepreneurs in their business.
3. To assess the health status and work place facilities of women entrepreneurs.
4. To ascertain the work-family conflicts faced by women entrepreneurs

RESEARCH METHODOLOGY
Research Design
In this study, descriptive research design was used to study the Challenges & Opportunities faced by women entrepreneurs.

SAMPLE SIZE: Sample size of the study is 100 respondents
SAMPLING AREA: Rajpura and Patiala around region

DATA COLLECTION: The primary data collected from the respondents through questionnaire. The secondary data collected from Journals, Articles, Books, Websites, etc.

DATA ANALYSIS- The data has been analyzed with the help of simple Percentage of respondents analysis, kruskal Wallis analysis and Likert scale analysis.

ANALYSIS OF DATA:
A. SIMPLE PERCENTAGE OF RESPONDENTS ANALYSIS
Simple Percentage of respondents has been used to compare the relationship between distributions of two or more items. In this study the Percentage of respondent’s analysis is used to assess the socio economic profile of the consumers of Public Distribution System.

B. KRUSKAL WALLIS TEST (H TEST):
H test is used to test the null hypothesis that ‘k’ independent random samples come from identical universes against the alternative hypothesis that the means of these universes are not equal

\[
K = (N-1) \frac{\frac{g}{\sum \frac{n_i (r_i - \bar{r})^2}} {\sum \sum (r_i - \bar{r})^2}}
\]
\[
\sum_{j=1}^{n_i} r_{ij} = \frac{1}{2} (N+1) \]

\( r = \frac{\sum_{j=1}^{g} r_{ij}}{n_i} \)

Chi-square with \( k-1 \) (number of groups – 1) degrees of freedom can be used to approximate the significance level for the test.

If null hypothesis is true then there is no difference between the sample means and each sample has at least five items, then the sampling distribution of \( H \) can be approximated with a chi-square distribution with \( (k-1) \) degrees of freedom. As such we can reject the null hypothesis at a given level of significance if \( H \) value calculated, as stated above, exceeds the concerned table value of chi-square.

C. LIKERT SCALE ANALYSIS

A Likert scale is a psychometric scale commonly involved in research that employs questionnaires. It is the most widely used approach to scaling responses in survey research, such that the term is often used interchangeably with rating scale, or more accurately the Likert-type scale, even though the two are not synonymous. The scale is named after its inventor, psychologist Rensis Likert.

The format of a typical five-level Likert item is:

1. Strongly disagree
2. Disagree
3. Neither agree nor disagree
4. Agree
5. Strongly agree

Likert scaling is a bipolar scaling method, measuring either positive or negative response to a statement. Sometimes a four-point scale is used; this is a "forced choice" method since the middle option of "Neither agree nor disagree" is not available.

| Table No: 1 Financial Problem and Causative Factors Faced By Women Entrepreneurs |
|-----------------------------------------------|-----------|------------|-----------------|-----------------|-------------|
| Financial Problems And Factors                | Garment sector | Beauty parlour | Departmental stores | Fashion Designing | Checking center |
| Non availability Of Long Term Finance         | 3.95       | 3.85       | 4.05             | 4.0             | 3.95        |
| Regular And Frequent Need Of Working Capital  | 4.8        | 4.8        | 5.0              | 4.7             | 4.95        |
The level of satisfaction that women experienced from their job are determined on the basis of mean score of all the statements of respondents, which came out to be 4.02 for garment sector, 3.94 for beauty parlour, 4.03 for departmental stores, 4 for fashion designing and 4.1 for checking center. Irrespective of the type of business the women entrepreneurs faced common problem based on the dependents in their family (score above 4.2 points) and long procedure to avail financial help (score above 3.7 points). Non availability of long term finance was the other problem faced by entrepreneurs of departmental store and Fashion designing (score above 4 points).

To find out whether there exist any significant difference in the level of problems faced by women entrepreneurs in different profession; Kruskal Wallis H test was applied. The null hypothesis tested was

\[ H_0: \text{There was no significant difference in the level of problems faced by women entrepreneurs in different profession} \]

\[ H_a: \text{Level of problem differed.} \]

TABLE NO: 2
Variability in the level of problem

<table>
<thead>
<tr>
<th>Variable</th>
<th>H Value</th>
<th>Degrees Of Freedom</th>
<th>Chi-square at 5 percent level</th>
<th>Inference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Problems and Causative Factors</td>
<td>.232</td>
<td>4</td>
<td>9.488</td>
<td>Accept $H_o$</td>
</tr>
</tbody>
</table>

The table shows that the women did not differ significantly on various issues related to the level of problem they experienced in their job.

TABLE NO: 3
Marketing Problems and Causative Factors Faced By Women Entrepreneurs:

<table>
<thead>
<tr>
<th>Marketing Problems And Factors</th>
<th>Garment Sector</th>
<th>Beauty Parlour</th>
<th>Departmental Stores</th>
<th>Fashion Designing</th>
<th>Checking Center</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack Of Demand In Local Market</td>
<td>3.75</td>
<td>3.45</td>
<td>4.05</td>
<td>3.65</td>
<td>3.7</td>
</tr>
</tbody>
</table>
The level of satisfaction that women experienced from their job are determined on the basis of mean score of all the statements of respondents, which came out to be 3.7125 for garment sector, 3.6 for beauty parlor, 3.7813 for departmental stores, 3.669 for Fashion Designing and 3.725 for checking center. Irrespective of the type of business the women entrepreneurs faced common problem based on the tough competition from the larger and established units (score above 4.35 points) and poor location of shop (score above 4.1 points) and difficulty in affording own vehicle (score above 3.2 points). Inadequate bus facility was the other problem faced by entrepreneurs of beauty parlor and checking center (score above 2.75 points).

To find out whether there exist any significant difference in the level of problems faced by women entrepreneurs in different profession; Kruskal Wallis H test was applied. The null hypothesis tested was $H_0$: There was no significant difference in the level of problems faced by women entrepreneurs in different profession $H_1$: Level of problem differed.

**TABLE NO: 4**
Variability in the level of problem

<table>
<thead>
<tr>
<th>Variable</th>
<th>H Value</th>
<th>Degrees Of Freedom</th>
<th>Chi-square at 5 percent level</th>
<th>Inference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Problems and Causative Factors</td>
<td>.440</td>
<td>4</td>
<td>9.488</td>
<td>Accept $H_0$</td>
</tr>
</tbody>
</table>

The table shows that the women did not differ significantly on various issues related to the level of problem they experienced in their job.

**TABLE NO: 5**
Production Problems and Causative Factors Faced By Women Entrepreneurs:
The level of satisfaction that women experienced from their job are determined on the basis of mean score of all the statements of respondents, which came out to be 3.38 for garment sector, 3.46 for beauty parlour, 3.435 for departmental stores, 3.475 for Fashion Designing and 3.4 for checking center. Irrespective of the type of business the women entrepreneurs faced common problem based on the non availability of labour (score above 4.5 points) and high cost of required machines and equipments (score above 4.0 points) and non availability of shop/place and non availability of raw materials (score above 3.6 points). Non availability of persons for machine repair was the other problem faced by entrepreneurs of garment sector and departmental store (score above 2.4 points).

To find out whether there exist any significant difference in the level of problems faced by women entrepreneurs in different profession; Kruskal Wallis H test was applied. The null hypothesis tested was $H_0$: There was no significant difference in the level of problems faced by women entrepreneurs in different profession $H_a$: Level of problem differed.

### TABLE NO: 6

<table>
<thead>
<tr>
<th>Production Problems And Factors</th>
<th>Garment Sector</th>
<th>Beauty Parlour</th>
<th>Departmental Stores</th>
<th>Fashion Designing</th>
<th>Checking Center</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non Availability Of Raw Materials</td>
<td>3.85</td>
<td>3.6</td>
<td>4.1</td>
<td>3.85</td>
<td>3.95</td>
</tr>
<tr>
<td>Non Availability Of Machine Or Equipment</td>
<td>3.8</td>
<td>3.6</td>
<td>4.0</td>
<td>3.9</td>
<td>3.65</td>
</tr>
<tr>
<td>Training Facility</td>
<td>2.85</td>
<td>2.8</td>
<td>2.95</td>
<td>3.05</td>
<td>2.7</td>
</tr>
<tr>
<td>Repairing Facility</td>
<td>2.4</td>
<td>2.95</td>
<td>2.45</td>
<td>2.65</td>
<td>3.0</td>
</tr>
<tr>
<td>Non Availability Of Labour</td>
<td>4.5</td>
<td>4.7</td>
<td>4.55</td>
<td>4.7</td>
<td>4.65</td>
</tr>
<tr>
<td>Non Availability Of Shop/Place</td>
<td>3.45</td>
<td>4.15</td>
<td>3.65</td>
<td>4.1</td>
<td>3.6</td>
</tr>
<tr>
<td>Workers Shirk Work</td>
<td>2.5</td>
<td>2.95</td>
<td>2.45</td>
<td>2.8</td>
<td>2.75</td>
</tr>
<tr>
<td>High Cost Of Required Machine Or Equipment</td>
<td>4.8</td>
<td>4.1</td>
<td>4.65</td>
<td>4.0</td>
<td>4.15</td>
</tr>
<tr>
<td>Overcrowded Area</td>
<td>3.2</td>
<td>3.15</td>
<td>3.15</td>
<td>3.1</td>
<td>3.05</td>
</tr>
<tr>
<td>Non Availability Of Persons For Machine Repair</td>
<td>2.45</td>
<td>2.6</td>
<td>2.4</td>
<td>2.6</td>
<td>2.5</td>
</tr>
<tr>
<td><strong>Mean Score</strong></td>
<td><strong>3.38</strong></td>
<td><strong>3.46</strong></td>
<td><strong>3.435</strong></td>
<td><strong>3.475</strong></td>
<td><strong>3.4</strong></td>
</tr>
</tbody>
</table>
Variability in the level of problem

<table>
<thead>
<tr>
<th>Variable</th>
<th>H Value</th>
<th>Degrees Of Freedom</th>
<th>Chi-square at 5 percent level</th>
<th>Inference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Problems and Causative Factors</td>
<td>.316</td>
<td>4</td>
<td>9.488</td>
<td>Accept H₀</td>
</tr>
</tbody>
</table>

Kruskal Wallis H test

The table shows that the women did not differ significantly on various issues related to the level of problem they experienced in their job.

**TABLE NO: 7**

Health Problems and Causative Factors Faced By Women Entrepreneurs:

<table>
<thead>
<tr>
<th>Health Problems And Factors</th>
<th>Garment Sector</th>
<th>Beauty Parlour</th>
<th>Department Stores</th>
<th>Fashion Designing</th>
<th>Checking Center</th>
</tr>
</thead>
<tbody>
<tr>
<td>Back Ache</td>
<td>4.2</td>
<td>3.8</td>
<td>4.2</td>
<td>3.9</td>
<td>3.7</td>
</tr>
<tr>
<td>Eye Strain</td>
<td>3.15</td>
<td>3.5</td>
<td>3.25</td>
<td>3.3</td>
<td>2.95</td>
</tr>
<tr>
<td>Tension</td>
<td>3.85</td>
<td>3.85</td>
<td>3.85</td>
<td>3.9</td>
<td>3.75</td>
</tr>
<tr>
<td>Fatigue</td>
<td>2.9</td>
<td>3.15</td>
<td>2.85</td>
<td>2.7</td>
<td>2.95</td>
</tr>
<tr>
<td>Problems Of Joints</td>
<td>4.2</td>
<td>3.95</td>
<td>4.15</td>
<td>4.1</td>
<td>3.75</td>
</tr>
<tr>
<td>Respiratory Problems</td>
<td>2.0</td>
<td>2.75</td>
<td>2.15</td>
<td>2.45</td>
<td>2.75</td>
</tr>
<tr>
<td>Head Ache</td>
<td>4.4</td>
<td>4.25</td>
<td>4.1</td>
<td>4.35</td>
<td>4.2</td>
</tr>
<tr>
<td>Body Ache</td>
<td>4.1</td>
<td>3.8</td>
<td>4.15</td>
<td>3.9</td>
<td>3.75</td>
</tr>
<tr>
<td>Blood Pressure</td>
<td>2.3</td>
<td>2.7</td>
<td>2.1</td>
<td>2.85</td>
<td>2.25</td>
</tr>
<tr>
<td>Gastric Trouble</td>
<td>1.7</td>
<td>2.2</td>
<td>1.5</td>
<td>2.05</td>
<td>2.05</td>
</tr>
<tr>
<td>Lack Of Rest And Sleep</td>
<td>4.4</td>
<td>4.7</td>
<td>4.75</td>
<td>4.6</td>
<td>4.75</td>
</tr>
<tr>
<td>Heavy Schedule</td>
<td>5.0</td>
<td>4.5</td>
<td>4.95</td>
<td>4.5</td>
<td>4.55</td>
</tr>
<tr>
<td>Uncomfortable Working Posture</td>
<td>3.95</td>
<td>3.5</td>
<td>2.9</td>
<td>4.2</td>
<td>3.9</td>
</tr>
<tr>
<td><strong>Mean Score</strong></td>
<td><strong>3.55</strong></td>
<td><strong>3.5885</strong></td>
<td><strong>3.4538</strong></td>
<td><strong>3.6</strong></td>
<td><strong>3.4846</strong></td>
</tr>
</tbody>
</table>

The level of satisfaction that women experienced from their job are determined on the basis of mean score of all the statements of respondents, which came out to be 3.55 for
garment sector, 3.5885 for beauty parlour, 3.4538 for departmental stores, 3.6 for Fashion Designing and 3.4846 for checking center. Irrespective of the type of business the women entrepreneurs faced common problem based on head ache (score above 4.1 points) and heavy schedule of work (score above 4.5 points) and lack of rest and sleep (score above 4.4 points). Gastric trouble was the other problem faced by entrepreneurs of garment sector departmental store (score above 1.5 points).

**TABLE NO: 8**

Variability in the level of problem

<table>
<thead>
<tr>
<th>Variable</th>
<th>H Value</th>
<th>Degrees Of Freedom</th>
<th>Chi-square at 5 percent level</th>
<th>Inference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Problems and Causative Factors</td>
<td>.458</td>
<td>4</td>
<td>9.488</td>
<td>Accept $H_0$</td>
</tr>
</tbody>
</table>

;Kruskal Wallis H test

The table shows that the women did not differ significantly on various issues related to the level of problem they experienced in their job.

**TABLE NO: 9**

Work Place Facility Problems and Causative Factors Faced By Women Entrepreneurs:

<table>
<thead>
<tr>
<th>Work Place Facility Problems And Factors</th>
<th>Garment Sector</th>
<th>Beauty Parlour</th>
<th>Departmental Stores</th>
<th>Fashion Designing</th>
<th>Checking Center</th>
</tr>
</thead>
<tbody>
<tr>
<td>Space</td>
<td>3.15</td>
<td>4.15</td>
<td>3.25</td>
<td>3.65</td>
<td>3.4</td>
</tr>
<tr>
<td>Natural Light</td>
<td>2.8</td>
<td>3.05</td>
<td>2.65</td>
<td>3.1</td>
<td>3.1</td>
</tr>
<tr>
<td>Artificial Light</td>
<td>2.35</td>
<td>2.6</td>
<td>2.3</td>
<td>2.55</td>
<td>2.55</td>
</tr>
<tr>
<td>Ventilation</td>
<td>3.0</td>
<td>3.1</td>
<td>2.75</td>
<td>3.05</td>
<td>2.85</td>
</tr>
<tr>
<td>Water</td>
<td>2.3</td>
<td>3.5</td>
<td>2.45</td>
<td>3.05</td>
<td>3.25</td>
</tr>
<tr>
<td>Lack Of Sufficient Area For Business</td>
<td>4.55</td>
<td>4.4</td>
<td>4.65</td>
<td>4.3</td>
<td>4.35</td>
</tr>
<tr>
<td>Air Pollution</td>
<td>3.35</td>
<td>3.4</td>
<td>1.65</td>
<td>3.0</td>
<td>2.85</td>
</tr>
<tr>
<td>Water Storage</td>
<td>2.9</td>
<td>3.05</td>
<td>2.85</td>
<td>2.9</td>
<td>2.8</td>
</tr>
</tbody>
</table>

To find out whether there exist any significant difference in the level of problems faced by women entrepreneurs in different profession; Kruskal Wallis H test was applied. The null hypothesis tested was $H_0$: There was no significant difference in the level of problems faced by women entrepreneurs in different profession $H_a$: Level of problem differed.
The level of satisfaction that women experienced from their job are determined on the basis of mean score of all the statements of respondents, which came out to be 2.9167 for garment sector, 3.3111 for beauty parlour, 2.6944 for departmental stores, 3.133 for Fashion Designing and 3.0444 for checking center.

Irrespective of the type of business the women entrepreneurs faced common problem based on the lack of sufficient area for business (score above 4.3 points) and space (score above 3.15 points). Less entrance for natural light was the other problem faced by entrepreneurs of garment sector and departmental store (score above 1.7 points).

To find out whether there exist any significant difference in the level of problems faced by women entrepreneurs in different profession; Kruskal Wallis H test was applied. The null hypothesis tested was

\[ H_0: \text{There was no significant difference in the level of problems faced by women entrepreneurs in different profession} \]

\[ H_a: \text{Level of problem differed} \]

**TABLE NO: 10**

Variability in the level of problem

<table>
<thead>
<tr>
<th>Variable</th>
<th>H Value</th>
<th>Degrees Of Freedom</th>
<th>Chi-square at 5 percent level</th>
<th>Inference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Problems and Causative Factors</td>
<td>5.264</td>
<td>4</td>
<td>9.488</td>
<td>Accept ( H_0 )</td>
</tr>
</tbody>
</table>

**TABLE NO: 11**

Work Family Conflict and Causative Factors Faced By Women Entrepreneurs:

<table>
<thead>
<tr>
<th>Work Family Conflict And Factors</th>
<th>Garment Sector</th>
<th>Beauty Parlour</th>
<th>Departmental Stores</th>
<th>Fashion Designing</th>
<th>Checking Center</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dual Responsibility</td>
<td>4.7</td>
<td>4.8</td>
<td>4.75</td>
<td>4.65</td>
<td>4.7</td>
</tr>
<tr>
<td>Incapability To Attend To Domestic Work</td>
<td>4.65</td>
<td>4.5</td>
<td>4.45</td>
<td>4.4</td>
<td>4.8</td>
</tr>
<tr>
<td>Time For Education Of Children</td>
<td>4.7</td>
<td>4.65</td>
<td>4.5</td>
<td>4.45</td>
<td>4.4</td>
</tr>
<tr>
<td>High Responsibility</td>
<td>4.95</td>
<td>4.7</td>
<td>4.8</td>
<td>4.7</td>
<td>4.75</td>
</tr>
</tbody>
</table>
The level of satisfaction that women experienced from their job are determined on the basis of mean score of all the statements of respondents, which came out to be 4.73 for garment sector, 4.64 for beauty parlour, 4.58 for departmental stores, 4.56 for Fashion Designing and 4.67 for checking center.

Irrespective of the type of business the women entrepreneurs faced common problem based on the dual responsibility of the women entrepreneurs (score above 4.65 points) and time for education of children (score above 4.4 points). To spend more time for the family was the other problem faced by entrepreneurs of garment sector and departmental store (score above 4.4 points).

To find out whether there exist any significant difference in the level of problems faced by women entrepreneurs in different profession; Kruskal Wallis H test was applied. The null hypothesis tested was $H_0$: There was no significant difference in the level of problems faced by women entrepreneurs in different profession

$H_a$: Level of problem differed.

**TABLE NO: 12**
Variability in the level of problem

<table>
<thead>
<tr>
<th>Variable</th>
<th>H Value</th>
<th>Degrees Of Freedom</th>
<th>Chi-square at 5 percent level</th>
<th>Inference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Problems and Causative Factors</td>
<td>3.672</td>
<td>4</td>
<td>9.488</td>
<td>Accept $H_0$</td>
</tr>
</tbody>
</table>

The table shows that the women did not differ significantly on various issues related to the level of problem they experienced in their job.

**FINDINGS OF THE STUDY**

- Majority (73 percent) of the women entrepreneurs are between the age group of 21-40 years.
- Majority (67 percent) of the women entrepreneurs are get married.
- Majority (57 percent) of the women entrepreneurs were finished their UG Degree.
- Majority (75 percent) of the women entrepreneurs were started their business organization between the years of 2001-2008.
- Majority (48 percent) of the women entrepreneurs having the experience between 2 to 5 years.
- Majority (71 percent) of the women entrepreneurs were from the nuclear family type.
- Majority (88 percent) of the women entrepreneurs are from the Hindu religion.
- Majority (57 percent) of the women entrepreneurs were having the three numbers of dependents in their family.
- Majority (62.5 percent) of the Respondents were having the single dependent with above 58 years of age.
- Majority (69.8 percent) of the Respondents were having the single dependent with below 18 years of age.
- Majority (69 percent) of the women entrepreneurs are having their monthly income between Rs 6001-18000.
- Majority (67 percent) of the women entrepreneurs were having their family income between Rs 15001-35000.
SUGGESTION AND CONCLUSION

Suggestions:
(1) The women an entrepreneur have felt necessity of, “proper sheds and plots”, financial subsidies and "availability of raw materials and adequate and proper transport facilities etc. It is assumed that these factors are needed to be considered mostly by the government and funding agencies for various purposes.
(2) There are many problems in relation to guidance as stated by the women entrepreneurs. The concentration of marketing problems and production problems were found to be of serious nature, which may also be rectified by using the parameters associated to this study.
(3) Women entrepreneurs have also communicated several financial problems in relation to price-fluctuations, non-availability of loan and funds and their release in time. Attention of the government as well as the voluntary organizations should be drawn in rectifying these problems by making liberal assistance and gearing up the various facilities for enhancement of the status of enterprises.
(4) Finally on the basis of the study, several problems were faced with government assistance, which involves proper policy to help small entrepreneurs, red-tapism, non availability of guidance and advisory service in time, etc.
(5) Obviously, these factors need to be considered in re-framing and re-organizing Entrepreneurial Development Programmes (EDPs) in the country, which will not only benefit the entrepreneurs but will be in the largest interest of the region and country, in achieving higher productivity and prosperity.

The women entrepreneurs may have to leave the family and make business tours. They may have to travel alone or with others, stay in a new place. The family should not put any restriction and help them to look after the family in their absence. The women should not lose hope if they face failure, in spite of taking many efforts. They should not give up even if the loss is more. They should try to come up successfully again.

Conclusion:
This research work is a rewarding exercise to the researcher to gain more knowledge on the role of women entrepreneurs. It is concluded that most of the women entrepreneurs are facing the constraints in aspects of financial, marketing, production, health, work place facility problems and work family conflicts. All most all the women entrepreneurs are irrespective of their education, age, marital status, caste, religion, type of organizations, ownership type, experience, amount of capital investment in their business. The major problems faced by women entrepreneurs are

Financial Problems: Finance is a most important aspect of any business. Non-availability of long-term finance, regular and frequent need of working capital and long procedure to avail financial help were found to be the financial problems faced by respondents based on the multiple responses given by them. Non availability of long-term finance was found to be a problem faced by women entrepreneurs.

Marketing Problems: During the process of marketing of products women entrepreneurs faced certain problems viz. poor location of shop, lack of transport facility and tough competition from larger and established units. There was a significant difference in the problems faced by entrepreneurs. Difficulty in affording own vehicle was a major factor causing marketing problem.
Production Problems: Production problems faced by maximum respondents were non-availability of raw material. Non-availability of raw material was one of the reasons to the slow growth of women entrepreneurs. Other production problems were non-availability of machine or equipment, lack of training facility and non-availability of labour. Major causable factors leading to production problems were high cost of required machine or equipment.

Health Problems: Major health problems faced by women entrepreneurs were tension, backache, eyestrain fatigue and headache by most of the respondents respectively. Women respondents faced the problem of feeling fatigued after returning home. Causable factors were lack of rest and sleep and heavy schedule.

Work Place Problems: The work place facility problems faced were viz. inadequate work place for water, less entrance for natural light and improper space for work. Women entrepreneurs faced the problem of lack of proper places. Work place problems were faced by maximum respondents. Causable factors were water shortage, less entrance for natural light and lack of sufficient area for business.

For effective sustainable development and technology transfer for women entrepreneurs proper training based on scientific inputs, Suitable product ideas, product identification, market survey, project formulation and necessary approvals from the government at the right time with less legal formalities, soft recovery rules are of utmost importance.

Finance should be made available to women entrepreneurs at a reduced rate of interest. The procedures and formalities of bank should be simplified and the required documents should be minimized. Moreover all the documents shall be in the regional language.

At the district level, a separate women’s organization can be formed so as to help women entrepreneurs in fulfilling their requirements of financial assistance, marketing aid, obtaining subsides, concessions, technical know-how, raw material assistance, conduct of market surveys to assess the feasibility counseling, follow up guidance etc..

The women are expected to spend more time for the family and more responsibilities are thrust on them so that they cannot even think of doing any business. The family members should understand them and give way for continuing their efforts for becoming and being a woman entrepreneur. The family members may hesitate to invest money in business started by woman or permit to avail bank loan. Sometimes, all the property may be in the name of male persons and they may not be ready to put security for availing a bank loan. Woman should find a solution for the opposition in the family for doing a business and try to get full moral and financial support from them. The women should not be treated as supplementary income providers.

References