

CHALLENGES CONSTRAINING WOMEN ENTREPRENEURS IN THE SMALL-SCALE RETAIL SECTOR OF COIMBATORE DISTRICT

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Abstract: Business people assume an essential part in the financial welfare of the nation. They recognize the requirements of the business, by alternate elements of creation and facilitate them for some gainful purposes. They are the trendsetters, analysts, and daring people of the organization. The present study was conducted to identify the social and economic position among the women entrepreneurs as well as the various challenges facing by them during the starting and running the business, especially in the retail sector. The sample size of 120 respondents from a distinctive retail region in Coimbatore used for this study. The gadgets like Percentage Analysis, Descriptive Analysis and K related precedent test used in the data analysis.

Key words: *women entrepreneurs, challenges, retail sector*

1. Introduction to entrepreneur

The person who embraces to sort out, oversee, and accept the dangers of a business are always known as an entrepreneur. They are the trendsetter or designer who perceives different exercises and distinguishes the open door in the business. He or she is a free scholar who sets out to be distinctive in a foundation of basic occasions. The qualities of a business visionary are close to home activity, the capacity to merge assets, administration aptitudes, a craving for self-sufficiency, and hazard taking. Different attributes incorporate forcefulness, intensity, objective situated conduct, certainty, pioneering conduct, instinct, reality-based activities, the capacity to gain from botches, and the capacity to utilize human relations aptitudes.

1.2 women entrepreneurs

Women Entrepreneurs can be characterized as the women's or a gathering of women's who begin and work a business wander. Women's ought to investigate in beginning another venture. They need to embrace dangers, presentation of new advancements, coordination, organization and control of the business and giving compelling authority in all parts of the business. The legislature of India has depicted women's business people as an undertaking claimed and controlled by women's having in any event money related enthusiasm of 51% of the capital and giving no less than 51% of work created in the association to women's. By building up representatives, business people create new employment for themselves as well as other people and furthermore furnish the general public with various answers for administration, association issues. Women business people regularly confront gender-based obstructions to the beginning and developing their organizations. In this way, governments over the world and also different formative associations are currently helping and advancing women business visionaries through different plans, motivating forces and limited time measures.

1.3. Women Entrepreneurs In Tamil Nadu

In Tamil Nadu, every district has its own arrangement of items that are produced by women business visionaries utilizing indigenous aptitudes. Women entrepreneurs in Tamil Nadu have authoritative capacities, promoting aptitudes, entrepreneurial abilities and proficiency, and original thoughts. In Tamil Nadu, women were engaged more in agriculture than in manufacturing or services. In the manufacturing sector, women worked as beedi workers and as manual labor for cotton textiles, fish, and food processing and match industry a few were involved in the manufacturing of electronic and electrical goods. The position of rural women in the State has remarkably changed with the formation of SHGs, which started on an experimental basis in 1989 in the rural areas. It helped poor rural women to enter the entrepreneurial world and it also helped them to develop self-confidence, communication, courage, independence, mobility, management, and technical skills. Tamil Nadu is the best entrepreneurs in the country; they have shown that they could make excellent entrepreneurs if they get support by way of finance and guidance.

1.4. Women entrepreneur's in Coimbatore district

Coimbatore District is the second most industrialized locales in the state, otherwise called the "Manchester of South India" for its improvement in the material Industry. Industrialization in this area began at an early time; followed back to the mid-1920's. Coimbatore District is one among the mechanically created and financially lively areas of Tamilnadu. It has a high centralization of Small Scale, Medium and Large-scale enterprises. In Coimbatore District, ladies while building up firm toehold in artistic and economic well-being appear to be yet to distinguish their part in the business enterprise. Today, we discover ladies of Coimbatore District in an assortment of businesses, customary and also non-conventional, for example, building, ready-made articles of clothing, textures, diners, crafted works, doll making, dairy cultivating, compound industry, weaving, gem specialists outlining and so forth.

2. Objectives of the study

To identify the socioeconomic background of retail women entrepreneurs in Coimbatore District.

To find out the challenges faced by women entrepreneurs while starting and running the business.

3. The scope of the study

The primary motivation behind this investigation is to know the different difficulties looking by women business visionaries in a retail segment. In light of the examination, we become more acquainted with how women business visionaries are confronting challenges & discrimination in the market to maintain their business and capacity to bear the difficulties too. The finding and recommendation know lady business person different difficulties and their social background. The investigation led in Coimbatore region so just a few knows of the studies were gathered. This investigation will assist us with knowing more about the women business person and their difficulties in the retail part.

4. Review of literature

Kaur and Maheshwari (2017) studied the problems faced by women entrepreneurs and highlighted the future prospects and challenges relating them. Through their study, they realized the role of training and development programs can play in the promotion of women entrepreneurs. Kumari, S (2016) analyses the different problems and challenges facing women entrepreneurship.

Charumathi (2015) examined emerging challenges and prospects of women entrepreneurs in India keeping in view the increasing infrastructure, education level and awareness regarding upcoming opportunities among women. She also concluded that women were still not able to handle risks in a calculated manner and enterprise held second priority, first was home. Bonito (2015) in their study on "Women Entrepreneurs: Their Problems and Constraints", revealed that rural self-employed women were facing competition from better quality products, and marketing problems.

Lathwal (2013) identifies the major problems of women entrepreneurs in India with the objectives of analyzing the various problems faced by them and by suggesting the remedial measure which will help in the speeding up of women Entrepreneurship in the city. Kumbhar (2012) talked about a few issues looked by ladies business visionaries like start-up fund, access to innovation, administration and showcasing aptitudes and the absence of certainty. He Ultimately they gave recommendations to the advancement of women business enterprise which will help them in gaining cash and ending up monetarily autonomous.

Goyal and Parkash (2011) made an attempt to think about the idea of women business visionary. The examination was finished up with the feeling that endeavors are being taken to satisfy the guarantee measure up to circumstance in all circles to the Indian women and ensuring meet privileges of support. James and Dr. K. Satyanarayana (2009), has conducted an empirical study on "Women Entrepreneurship in India -Problems and Prospects". The specialist concentrated on the status of ladies business visionaries, issues looked by them and furthermore offered recommendations for beating the requirements. It has been discovered that there ought to be endeavors from all areas to empower the financial interest of the ladies and the nation should meet people's high expectations and make more emotionally supportive networks for empowering more business among women's.

Lall & Sahai, (2009) lead an investigation on near evaluation of multi-dimensional issues and difficulties of ladies enterprise and privately-run company. The examination recognized entrepreneur's qualities as self-recognition confidence, Entrepreneurial power and operational issue for feasible arrangements for development and extension. The examination recommended that, however, there has been a significant development in the number of ladies selecting to work in family possessed business yet regardless they have brought down status and face more operational difficulties in running a business.

Basargekar (2009) conducted ponder on a few negative and positive difficulties for which they advanced business enterprise among ladies. The longing to begin one's own particular business, wants to investigate capacities are a portion of the positive drivers. In the meantime, there are some negative drivers, for example, an absence of openings for work, the weight of taking care of, double obligation and so on. The end drawn is ladies business visionaries confront various issues, for example, social abstractions, money related requirements, administrative and specialized limitations et cetera.

4.1. Research methodology

The investigation on challenging constraints among women entrepreneur in the retail sector as a key driver for breaking down the ladies battles looking by them in the general public, 120 respondents on. The respondents incorporated the different sort of store owning women business visionary. The supporting secondary data was collected from various journals and from others authenticated websites for the purpose of gathering information and review of the literature. The sample size of 120 respondents was selected from the various retail sectors in Coimbatore using purposive sampling method. The tools like Percentage(%)age Analysis, Descriptive Analysis and K related sample test used in the data analysis.

4.2. Analysis and Interpretation

4.2 Simple Percentage(%)age analysis

Table No: 4.2.1

Age of Respondents

Age	No of Respondents	Percentage (%)
Less than 30	41	34.17
30-35 yrs	30	25.0
35-40 yrs	33	27.5
Above 40 yrs	16	13.3
Total	120	100

Source: primary data

The above table indicates that out of 120 respondents, 34.2 % are in the age group of less than 30. 25% of respondents are in the age group of 30-35 and 27% are in the age group between 35- 40. The least number of respondents belong to above 40 years at the rate of 13%.

Table No: 4.2.2

Education of Respondents

Education	No of Respondents	Percentage (%)
Up to SSLC	13	10.8
HSC	27	22.5
Under Graduation	63	52.5
Post-Graduation	15	12.5
Others	2	1.7
Total	120	100

Source: primary data

The above table shows that out of 120 respondents, 10% are up to SSLC education and 22.5% are qualified in the HSC examinations. 52.5% are qualified in UG and 12.5% peoples are qualified in PG. 1.7% people qualification is others.

Table No: 4.2.3

Nature of Business of the Respondents

Nature of business	No of Respondents	Percentage (%)
Supermarket	21	17.5
Department Store	28	23.3
Hypermarket	15	12.5
Kirana	20	16.7
Others	36	30
Total	120	100

Source: primary data

The above table reveals that out of 120 respondents, 17.5% of respondents own Supermarkets and 23.3% people owning Departmental stores and 12.5% people own Hypermarket. 16.7% own Kirana stores and 30% people are having other types of retail sectors.

Table No: 4.2.4

Type of Business of the Respondents

Type of business	No of Respondents	Percentage (%)
Sole-proprietorship	76	63.3
Partnership	44	36.7
Total	120	100

Source: primary data

The above table shows that out of 120 respondents, 63.3% are sole proprietorship respondents and 36.7% are running business in partnership.

Table No: 4.2.5

Business Premises of Respondents

Business premises	No of Respondents	Percentage (%)
Home	18	15
Own building	52	44.17
Rental building	50	40.83
Total	120	100

Source: primary data

The above table indicates that out of 120 respondent's 15% running business in home and 44% are running a business in their own building. 40% are running a business in the rental building.

Table No: 4.2.6

Year of Existence of Respondents

Year of existence	No of Respondents	Percentage (%)
Less than 2 yrs	21	17.5
2-4 yrs	46	38.3
4-6 yrs	33	27.5
More than 6 yrs	20	16.7
Total	120	100

Source: primary data

The above table shows that out of 120 respondents, 17.5% are running business less than 2 years about 38.3% of people are running business between 2-4 years and 27.5% of people are running business 4-6 years and 16.7% people are doing business more than 6 years.

Table No: 4.2.7

Initial Investment of the Respondents

Initial Investment	No of Respondents	Percentage (%)
Below 50000	24	20
50000-100000	49	40.8
100000-500000	31	25.8

More than 500000	16	13.3
Total	120	100

Source: primary data

The above table indicates that out of 120 respondents, 20% of people invest below 50000 and about 40.8% of people invest in between 50000-100000 and 25.8% of people invest 1lakh to 5 lakhs. 13.3% of people invest more than 5 lakhs in their investment.

Table No: 4.1.8
Source of Capital of the Respondents

Source of capital	No of Respondents	Percentage(%)
Owned	78	65
Borrowed	42	35
Total	120	100

Source: primary data

The above table reveals that out of 120 respondents, 65% of people have invested their own investment and 35% of people have borrowed their source of investment.

Table No: 4.2.9
Monthly Income of the Respondents

Monthly income	No of Respondents	Percentage(%)
Below 25000	31	25.8
25000-100000	67	55.8
100000-250000	11	9.2
Above 250000	11	9.2
Total	120	100

Source: primary data

The above table shows that out of 120 respondents, 25.8% of people are having a monthly income of under 25000 and 55.8% of people are having a monthly income in between 25000-100000 and 9.17% of people are having a monthly income between 100000 - 250000. And 9.17% of people are having a monthly income above 2.5lakhs.

K-Related Samples

Table No: 4.2.10

Challenges faced while starting the business:

Challenges	Mean Value	Rank
Raising Capital	5.46	1
Knowledge&Skills	2.92	8
Customer Acquisition	4.28	6
Competition	4.39	4
Work life balance	5.43	2
Real-Estate	5.18	3
Tax	3.96	7
Infrastructure	4.38	5

Source: primary data

Women entrepreneur consider raising capital as a major problem with a mean rank of 5.46; work life balance as second problem with mean rank of 5.43; real estate as third problem with mean rank of 5.18; competition as fourth problem with mean rank of 4.39; infrastructure as the fifth problem with mean rank 4.38; customer acquisition as sixth problem with mean rank of 4.28; tax as the seventh problem with mean rank 3.96; and at last knowledge and skills as the last problem with the mean rank of 2.92.

Descriptive statistics

Table No: 4.1.11

Challenges faced while running a business

Challenges	N	Minimum	Maximum	Mean	Std. Deviation
Sufficient financial & liquidity positioning	120	1	5	3.68	.799
Work life balance & time management	120	1	5	3.93	.796
Adequate administrative skills	120	2	5	3.99	.794
Facing tough competition at any situation	120	1	5	3.70	.751
To take own decisions	120	2	5	4.02	.772
Handling marketing & pricing problems	120	2	5	3.83	.792
Enough knowledge about customers	120	2	5	4.10	.627
Face discrimination as a women entrepreneur	120	1	5	2.89	1.275

Valid N (list wise)	120				
Average Mean				3.767	

The result from the above table (4.1.1) shows several challenges faced by women entrepreneurs while running the business; the mean value of (4.10) implies that Enough knowledge about my customers, the mean value of (4.02) implies that able to take their own decision as a women; the mean value of (3.99) implies that they have adequate administrative skills; the mean value of (3.93) implies that they have planned work life balance & time management; the mean value of (3.83) implies that their marketing and pricing problems: mean value of (3.70) implies the tough competition at any situation in the market; the mean value of (3.68) implies that they had sufficient financial & liquidity positioning; the mean value of (2.89) shows that they face discrimination as a women entrepreneur.

4.3. Findings

- Out of 120 respondents, the greater part of respondents are in the age gathering of under 30 years and are qualified up to undergraduate they are running a business in a sole proprietorship. The dominant part of respondents (40.8%) are invested from Rs.50000-Rs.100000 and they are earning Rs.25000- Rs.100000 per month
- It has been inferred that the mean value (2.92) implies that raising capital is a major problem while starting the business. The analysis shows that the highest mean value (4.10) implies that the getting enough knowledge about their customer is the major problem while running the business and the lowest mean value is (2.89) implies that the women while running their business concerns do not consider the facing discrimination as a women entrepreneur.

4.4 Suggestions and Recommendations

Family members should support and motivate females for their enterprising skills. State finance corporations and financial institution also help the women entrepreneurs by providing the loans. The education system should also encourage women about the entrepreneurship; they should create some awareness about it. Society has to make the environment more conducive for promoting female entrepreneurial culture. By bringing information and technology to every household, we can educate all the women's. As a male, they should motivate the women's in their home, to bring out their innovation and talent. Central and state government should promote the women entrepreneurship towards the urban and rural areas. The government should conduct some trade fairs, exhibition and conferences give some knowledge about the entrepreneurship. New governmental schemes are required to motivate the women entrepreneurs to engage in small scale and large-scale business.

5. Conclusion

Entrepreneurship is those souls of at whatever economy. That culture comprises about both men also women. However, as a man turns into an entrepreneur, they alone turned a businessperson. Yet when ladies turned into a business person the whole gang turns into those entrepreneurial. Through entrepreneurship improvement we will create self-confidence, consciousness Also capability by having monetary independence, which will prompt finer health, education, over this a superior content living conditions, which will at last move forward the social status, sparing for assets, such as time vitality What's more reasonable environment, What's more will aggravate ladies A stronger persnickety Furthermore serves to gatherings give a great nature about life. Ladies entrepreneurship involves a paramount part altogether our improvement activities something like that a greater amount entrepreneurship cells, preparing course, Push those mindfulness around the provincial women's Furthermore ought further bolstering assessment built educational module if a chance to be run On the whole institutes, especially On towns the place females are even now viewed as Concerning illustration An powerless persnickety Furthermore An trouble ahead the public arena with groom them, so starting with this time of time ladies if turn out of these battles will demonstrate them in the public arena.

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