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PROBLEMS FACED BY THE WOMEN ENTREPRENEURS IN THENI DISTRICT-AN OVER VIEW

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ABSTRACT

Women owned businesses are highly increasing in the economies of almost all countries. The biggest problem or difficulty of a woman entrepreneur is that she is a woman. With joint families breaking up, many women simply don't have the support of elders. Women have been confronted by such dilemmas ever since they started leaving home for the workplace. On the other hand, the attitude of society towards her and the constraints under which she has to work are not very conducive. They still suffer from male reservations. These attitudes of reservation create difficulties and problems at all levels, i.e., family support, training, banking, licensing and marketing. Women in rural areas have to suffer still further. They have to face not only resistance or reservation from men but also from elderly women who are rooted in the attitude of inequality. Though the central government and state governments have launched many entrepreneurial development programmes especially for women, there is no remarkable achievement in rural areas. Therefore, an attempt has been made to identify the problems faced by women Entrepreneurs and to take suitable remedial measures to overcome their problems.

KEYWORDS

women entrepreneurs, theni district.

INTRODUCTION

Women owned businesses are highly increasing in the economies of almost all countries. The biggest problem or difficulty of a woman entrepreneur is that she is a woman. With joint families breaking up, many women simply don't have the support of elders. Women have been confronted by such dilemmas ever since they started leaving home for the workplace. On the other hand, the attitude of society towards her and the constraints under which she has to work are not very conducive. They still suffer from male reservations. These attitudes of reservation create difficulties and problems at all levels, i.e., family support, training, banking, licensing and marketing. Women in rural areas have to suffer still further. They have to face not only resistance or reservation from men but also from elderly women who are rooted in the attitude of inequality. Though the central government and state governments have launched many entrepreneurial development programmes especially for women, there is no remarkable achievement in rural areas. Therefore, an attempt has been made to identify the problems faced by women Entrepreneurs and to take suitable remedial measures to overcome their problems.

OBJECTIVE OF THE STUDY

The objective of the study is to highlight the problems faced by the women Entrepreneurs in Theni District.

METHODOLOGY

The study is mainly based on primary data collected from women entrepreneurs in Theni District through an Interview schedule. It is an empirical study based on survey method. The required secondary data were collected from the Government agencies, books, magazines, journals, bulletins and periodicals.

AREA OF STUDY

The study is conducted in Theni District. Theni Town, the District Head quarter is known for its cotton trade and hence known as the second Manchester of south India, next only to Coimbatore. The district has a population of 10,49,323. The sex rate is 964 female per 1000 males.

PERIOD OF THE STUDY

The present study covers a period of six months from January 2012 to June 2012.

SAMPLING DESIGN

Theni has around 3419 registered small scale Industrial units as on 31.03.2005 of which there were 342 small scale units run by women. According to the field staff of the DIC 37 units were defunct and hence there were 305 working unit run by the women in the sample district. Five women entrepreneurs were reluctant to part with information about their units. The remaining 300 units were selected for the study.

DECISION BEHAVIOR OF ENTREPRENEURS

The entrepreneurs generally wish to run their business for quite a long period and they always aim at their goals. The goal of every businessman is to earn more profit and thereby expand his business. During the course of business they face many problems. The problems faced by the entrepreneurs were identified and categorized into vital variables. These problems were studied through an opinion survey in the study area.

The respondents were asked to rank the problems encountered by them according to the order of merit. The order of merit assigned by the respondents was converted into scores by using Garrett's ranking techniques. Garrett suggested this method for converting the ranks into scores when a number of items ranked differed from respondent to respondent. The percent position for each rank was found using the following formula.

$$\text{Per cent position} = \frac{100(R_{ij} - 0.5)}{N_j}$$

Where,

R_{ij} = Rank given to i^{th} factor by j^{th} individual.

N_j = number of factors ranked by j^{th} individual.

FINDINGS & SUGGESTIONS**MARKETING PROBLEMS**

Marketing is a serious problem encountered by women entrepreneurs. Market competition has become very intense due to the introduction of a wide variety of products posing a serious threat to the survival of women entrepreneurs. Location disadvantage because of their rural background, they do not have access to get enough orders and market exposure. They do not know how to market their produce. Establishing shops and showrooms is costly. Due to the prevailing social environment, they are unable to move as freely and quickly as male individual to distant places to mobilize either resources or markets. Hence they are forced not to increase the production on large scale.

The factors affecting marketing and the mean scores are depicted in Table 1

TABLE 1: FACTORS AFFECTING MARKETING AND MEAN SCORES

Sl.No.	Factor	Garrett's Mean Score	Rank
1.	Competition from Small Unit	54.26	II
2.	Competition from Large Unit	56.00	I
3.	Slackness of demand	48.75	IV
4.	Middleman & Tax Problem	51.45	III

Source: Computed data.

The competition prevailing in the market may be managed by conducting frequent surveys and analyses. The latest sales promotion techniques and programmes will lead to expected sales of products. The Government can also take necessary steps to sell at least some of the products through fair price shops.

FINANCIAL PROBLEMS

Although the problem of finance is a common phenomenon it is acute in the case of women entrepreneurs because getting assistance from financial agencies is a lengthy process. The ignorance of banking procedure and the lack of experience in formulating bankable projects are also the constraints of women entrepreneurs. Very few women have property in their names. Banks take a conservative attitude while providing finance to women entrepreneurs since they fear that women are likely to leave their business at any time due to personal reasons like marriage.

The factors affecting finance and the mean scores are presented in Table 2

TABLE 2: FACTOR AFFECTING FINANCE AND MEAN SCORE

Sl.No.	Factor	Garrett's mean score	Rank
1.	Too Many Formalities	53.63	III
2.	Shortage of working capital	50.08	V
3.	Shortage of fixed capital	65.15	I
4.	High rate of Interest	56.78	II
5.	Red tape in government agencies	48.70	VII
6.	Meager Assistance from government agencies	51.18	IV
7.	Lack of subsidiary	49.93	VI

Source: Computed data.

The rate of interest on loans for working capital, fixed capital, seed capital and the like provided by financial institution must be reduced. The securities offered to such loans may be on the basis of fluctuating characters so that before completion of one loan another loan may be availed of if needed. The authorities may take necessary steps to reduce the period of processing of loans.

RAW MATERIAL PROBLEM

The quality of the finished products depends upon the quality of the raw materials and the process involved in production. Raw material is very often considered a limiting factor. Raw material problem may be due to non-availability, shortage, poor quality, and high cost.

The factors affecting the raw materials and the mean scores are shown in Table3

TABLE 3: FACTORS AFFECTING RAW MATERIAL AND MEAN SCORE

Sl.No.	Factor	Garrett's mean score	Rank
1.	Scarcity of material	52.54	III
2.	High cost of material	62.08	I
3.	Low quality of material	57.16	II
4.	Transport cost of material	50.52	IV
5.	Inadequate storage facility	40.61	V

Source: Computed data.

The Government can grant subsidy on the raw materials used by women entrepreneurs. Fair price shops could be organized by the Government to supply at a reasonable price quality raw materials needed by these women entrepreneurs. Thereby the presence of middlemen can be avoided. This will also pave the way for avoiding the difficulties faced by the entrepreneurs regarding storage of raw materials.

LABOUR PROBLEMS

The process of conversion of raw materials into finished products is carried out with the help of hired workers. All the respondents engaged two or more hired workers to run their business operations. In the study area they faced a few problems associated with human labour. These are the non-availability of skilled labour, unionization; turn over, absenteeism, lack of specialisation and high wages.

The factors affecting labour and the mean scores are given in the Table 4.

TABLE 4: FACTORS AFFECTING LABOUR AND MEAN SCORE

Sl.No.	Factor	Garrett's mean score	Rank
1.	Non-availability of skilled labour	51.84	IV
2.	Unionization	48.68	V
3.	Indiscipline	63.34	II
4.	Absenteeism	56.91	III
5.	Lack of Specialisation	42.33	VI
6.	High wages	67.68	I

Source: Computed data.

The Government can fix the wages or salary of employees. It can also impart entrepreneurship training at various levels (even at the school/college levels) by including it in the curriculum.

POWER SUPPLY

Without power, production is not possible. Uninterrupted power supply alone can ensure the smooth flow of production. The causes of power supply problems in the study area were identified as high cost, uncertainty and scarcity of power supply.

The causes of power supply problem and the mean scores are depicted in Table 5

TABLE 5: CAUSES OF POWER SUPPLY PROBLEM AND MEAN SCORE

Sl.No.	Cause	Garrett mean Score	Rank
1.	High Cost of Power Supply	65.52	I
2.	Uncertainty Power Supply	56.78	II
3.	Scarcity Power Supply	46.65	III

Source: Computed data.

Subsidy can be granted on electricity consumption by these women entrepreneurs at least in the initial period of production. The Government can also take steps to see that these entrepreneurs power without any disturbance.

OTHER SUGGESTIONS

In order to motivate the women to participate in organising the Government may periodically select successful business ventures and successful women entrepreneurs in every district and honour them with awards.

Business training can be imparted to women entrepreneurs frequently by the Government with the assistance of non-governments and organizations.

A "Government-Entrepreneurs Association" may be formed to offer counselling and to provide consultancy services to solve the problems faced by women entrepreneurs.

CONCLUSION

The present study has been undertaken mainly to help the women entrepreneurs to take their policy decisions for the well being of their business. This study has brought to light certain problems faced by the women entrepreneurial respondents in Theni District. The suggestions presented in this study based on the experience of the researcher will help in solving many problems presently faced by women entrepreneurs.

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