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PROBLEMS OF WOMEN ENTREPRENEUR IN MAYILADUTHURAI, NAGAI DISTRICT**K. MANIKANDAN****HEAD****DEPARTMENT OF MANAGEMENT STUDIES****A.V.C. COLLEGE (AUTONOMOUS)****MANNAMPANDAL****DR. K. RAMAKRISHNAN.****PRINCIPAL****VIVEKANANDA COLLEGE OF ARTS & SCIENCE****SIRKALI****ABSTRACT**

The growth of industrialization, education and domestic system has brought about significant changes in the tradition bound Indian society. Now increasing proportion of women are seeking gainful employment in industrial field. It is a fact that man alone cannot break the evils of poverty, unemployment and inequality. Active and equal participation of women is indispensable in fighting against these social-evils. The global evidences prove that women have been performing exceedingly well in different spheres of activities. It is traced out as an extension of their kitchen activities to 3 Ps., Pickles, Powder (Masala) and pappad manufacturing with growing awareness and spread of education over the years women have started engrossing to modern activities like engineering, electronics and energy popularly known as 3Es.

KEYWORDS

women entrepreneur, MAYILADUTHURAI.

INTRODUCTION**WOMEN ENTREPRENEURSHIP**

The government of India has defined women entrepreneurs based on women participation in equity and employment of a business enterprise. Accordingly a women entrepreneur is defined as an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of the employed generated in the enterprise to women.

Globalization and Liberalization of markets encouraged women to come forward to become entrepreneurs and start new industries. Culture mixes, challenges women face in their lives, have changed through out the world. In this regard both state and central governments have taken more initiatives in developing women entrepreneurs in has to be studies. Separately for two main reasons. The first reason is that women's entrepreneurship is an important uncapped source of economic growth. The second reason is that the women entrepreneurs create new jobs for themselves and others. They can provide different solutions to management. Organization and business problems. Empirical studies show that women contribute significantly to the running of family businesses mostly in the form of unpaid effort and skills.

Today business is built around human capital and women are one of the valuable factors in the task of setting industries. The 21st century has become virtually in every field including Information Technology, Service sectors. It is realized that there is an increased need for economic independence for women. Their participation in remunerative work in the formal and non-formal labour markets has increased significantly in the past decade. Women's becoming very necessary to households of all types in the wake of globalization and changing economic scenario. Many enterprises run by the women are able to create a successful business.

STATEMENT OF PROBLEM

- The study aims at understanding the incidence of problems of women entrepreneurs in Mayiladuthurai Town.
- Mayiladuthurai town has been chosen as the study area since it is one of the growing towns of the state with huge business volume.

OBJECTIVES

- To analyze the various problems faced by the women entrepreneurs in the study area.
- To give suitable suggestions based on the study.

METHODOLOGY

Primary data have been collected from the selected women entrepreneurs in the study area with the help of an interview schedule.

SAMPLING DESIGN

Simple random sampling techniques has been used through which 40 women entrepreneurs have been selected.

AREA OF THE STUDY

The study area is limited to Mayiladuthurai town, Nagapattinam District. Mayiladuthurai is identified as one of the rural based fast developing urban area in Nagapattinam District. It is poised for a spectacular growth in the near future. Mayiladuthurai being an Agriculture area, many retail outlets have established their business here.

OBSERVATIONS

The problems faced by women entrepreneurs in the country emanate from a multitude of sources and are manifold. Entrepreneurship is not a "bed of roses" to the women. Their task has become more tedious and full of challenges since they have to encounter public prejudices and criticism. Women face certain problems not as an entrepreneur but as a women. Therefore, when compared to the problems of women entrepreneurs are more in number.

They are classified as under

1. Socio – Personal Problems
2. Managerial Problems
3. Production Problems
4. Marketing Problems
5. Financial Problems
6. Problems of Government assistance

TABLE 1: SOCIO PERSONAL PROBLEMS

S.No.	PROBLEM	No of Entrepreneurs Agree	Percentage
1.	Male dominated society	40	28.57
2.	Lack of family & Community support	22	15.72
3.	Lack of education & Information	19	13.57
4.	Economic backwardness	28	20.00
5.	Low risk bearing capacity	31	22.14

The socio personal problem include male domination lack of family as well as social support, low risk bearing capacity of women etc., with regard to the incidence of these socio personal problem. It is pathetic to note that 28.57 % of the women entrepreneurs are suffering from the problem of male domination are their business and 20 % of the sample entrepreneurs felt that economic backwardness of their problem, 22.14% have accepted their inability in the risk bearing capacity, 15.72 % have women that their family is not supporting their business, and 13.57 % of the women entrepreneur have realized that the lack of education and information are the set back for their business track. From their it could be obvious to observe that even in the 21st century the male domination in the business is formed in the urban area.

FIG. 1

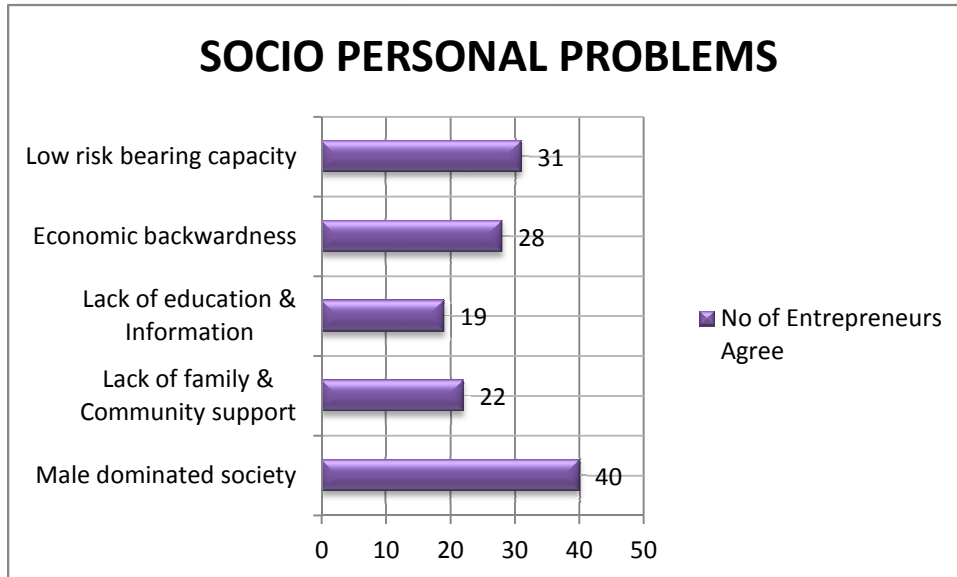


TABLE 2: MANAGERIAL PROBLEMS

S.No.	PROBLEM	No of Entrepreneurs Agree	Percentage
1.	Lack of knowledge of general management & experience	18	45.00
2.	Lack of skilled labours absenteeism & labour turnover	12	30.00
3.	Lack of clear cut objectives	30	75.00
4.	Transportation Problem as women	14	35.00

The managerial problems faced by the women entrepreneurs due to like lack of knowledge in management & experience, skilled labour absenteeism & turnover, no clear objective and problems in transportation. It is inferred that 75% of the women entrepreneurs having the lack of clear cut objectives, 45% of the respondents feel that lack of knowledge in management and experience, 35% have transportation problem. Only 30% of the women entrepreneurs are realized lack of skilled labour absenteeism and labour turnover.

FIG. 2

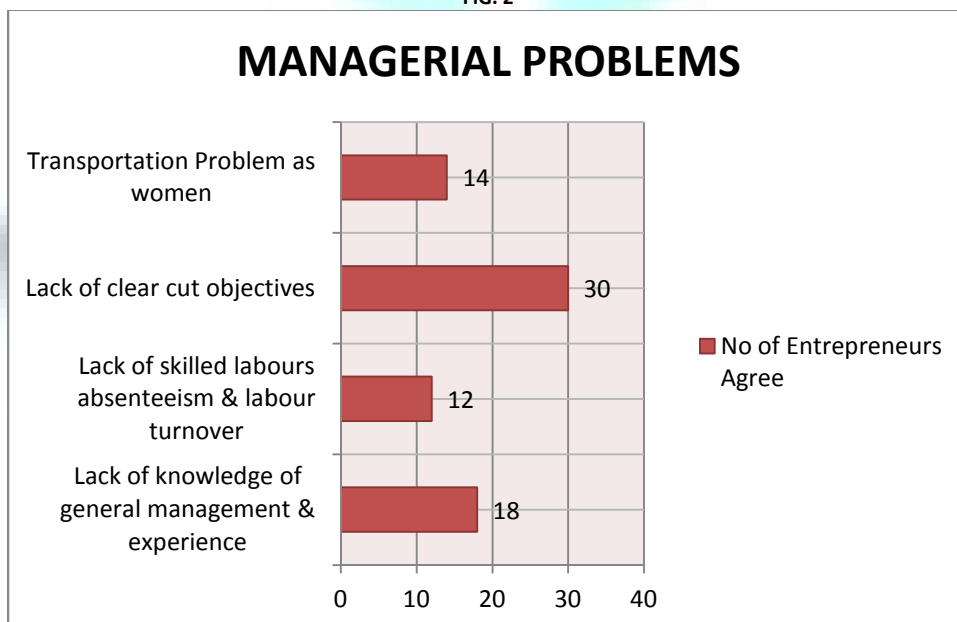


TABLE 3: PRODUCTION PROBLEM

S.No.	PROBLEM	No of Entrepreneurs Agree	Percentage
1.	Inadequate availability of land premises	11	27.50
2.	Getting required inputs	04	10.00
3.	Inadequate technical support	13	32.50
4.	Lack of up graduation of technology	16	40.00
5.	Poor inventory management	19	47.50

The table No 3 clearly explains with regarding to production problem include that Inadequate availability of land premises, getting required inputs, inadequate technical support, lack of up graduation of technology, and poor inventory management. 47.5% of the women entrepreneurs facing problem under production in poor inventory management due to proper utilization of stock. 40% have lack of up graduation of technology, 32.5% suffered inadequate technical support, and 27.5% of them have inadequate availability of land premises due to real estate business. Only 10% of the respondents accepted that proper supplying is not required for inputs.

FIG. 3

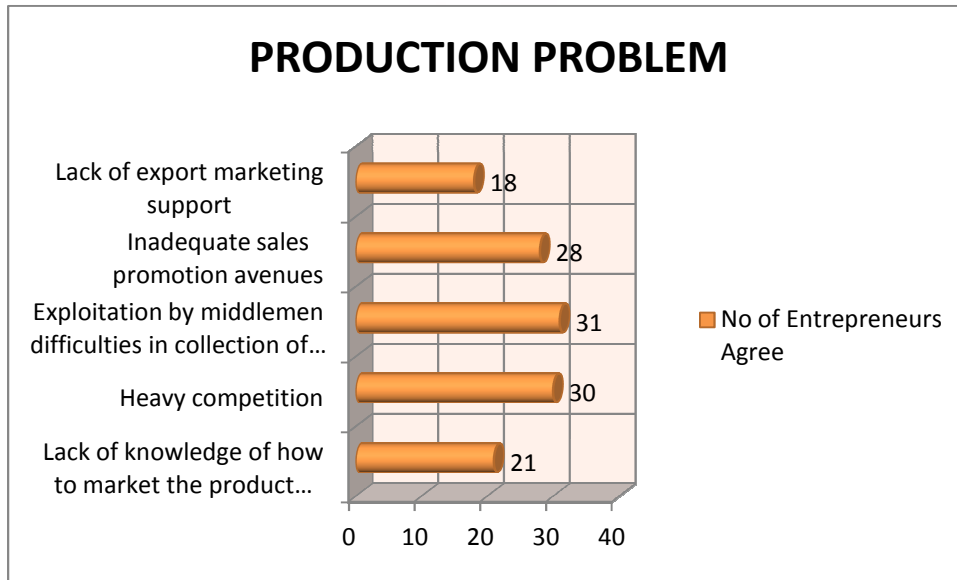
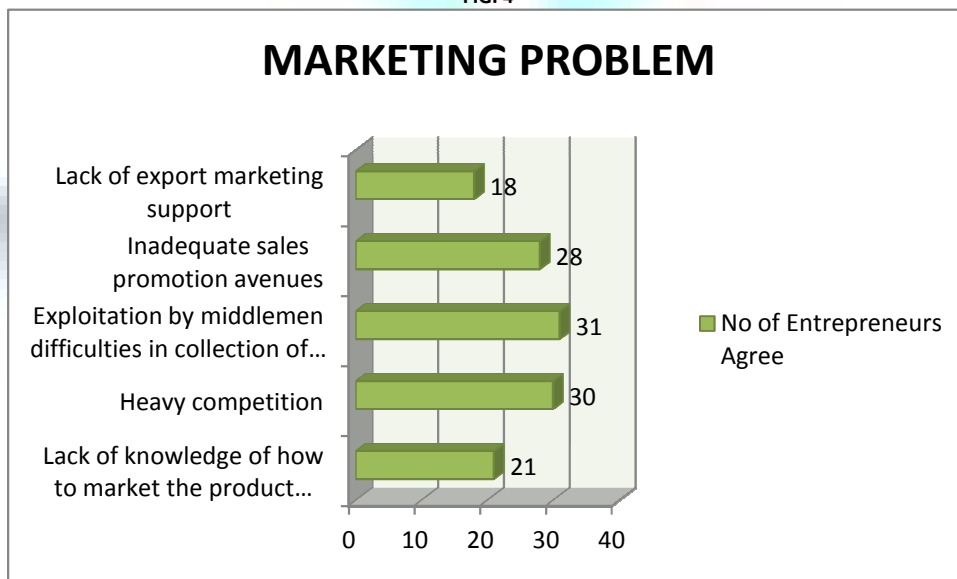


TABLE 4: MARKETING PROBLEM

S.No.	PROBLEM	No of Entrepreneurs Agree	Percentage
1.	Lack of knowledge of how to market the product and whom to conduct	21	52.50
2.	Heavy competition	30	75.00
3.	Exploitation by middlemen difficulties in collection of dues	31	77.50
4.	Inadequate sales promotion avenues	28	70.00
5.	Lack of export marketing support	18	45.00

It is observed that 77.5% of the women entrepreneurs facing problem under marketing in exploitation by middlemen difficulties in collection of dues, 75% having fight to competitors where in the field of marketing, 70% have inadequate sales promotion avenues, 52.5% of the respondents realized for lack of knowledge in how to market the product and whom to conduct due to awareness and 45% of the respondents give their opinion relating to marketing in lack of export marketing support.

FIG. 4



FINANCIAL PROBLEM

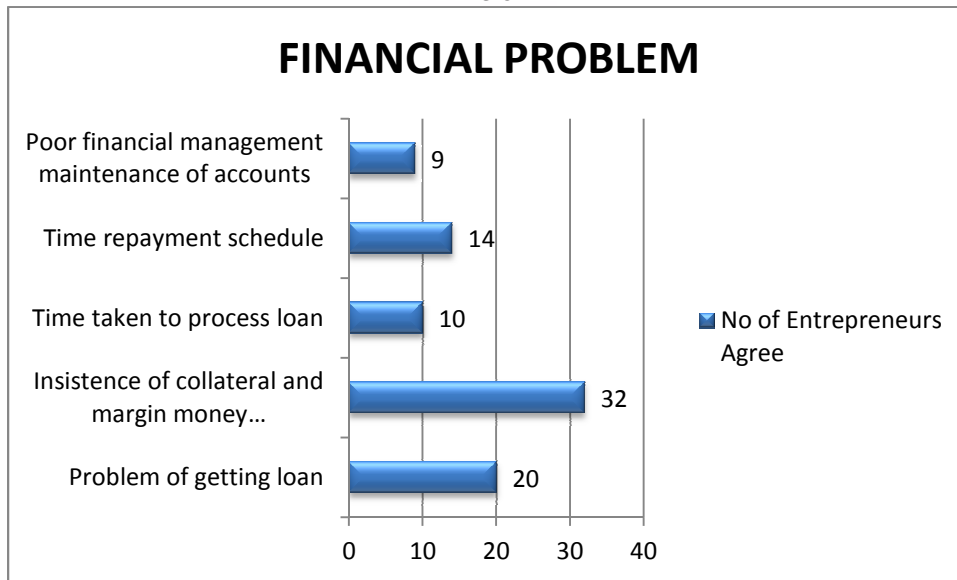
Financial problems are a major problem faced by all entrepreneurs. Finance is essential to start as well as to run business entrepreneurs. Most of the women entrepreneurs are facing financial problems at the time of starting as well as during operation of their business entrepreneurs.

TABLE 5: FINANCIAL PROBLEM

S.No.	PROBLEM	No of Entrepreneurs Agree	Percentage
1.	Problem of getting loan	20	50.00
2.	Insistence of collateral and margin money requirements	32	80.00
3.	Time taken to process loan	10	25.00
4.	Time repayment schedule	14	35.00
5.	Poor financial management maintenance of accounts	09	22.50

The above problem faced by the women entrepreneurs under the head of finance. It is revealed that 80% of the respondents faced problem under finance in insistence of collateral and margin money requirements, 50% of them problem of getting loan from financial institution, 35% have time repayment schedule, 25% are agreed in time taken to process loan, and 22.5% having poor financial management maintenance of accounts.

FIG. 5



PROBLEM OF GOVERNMENT ASSISTANCE

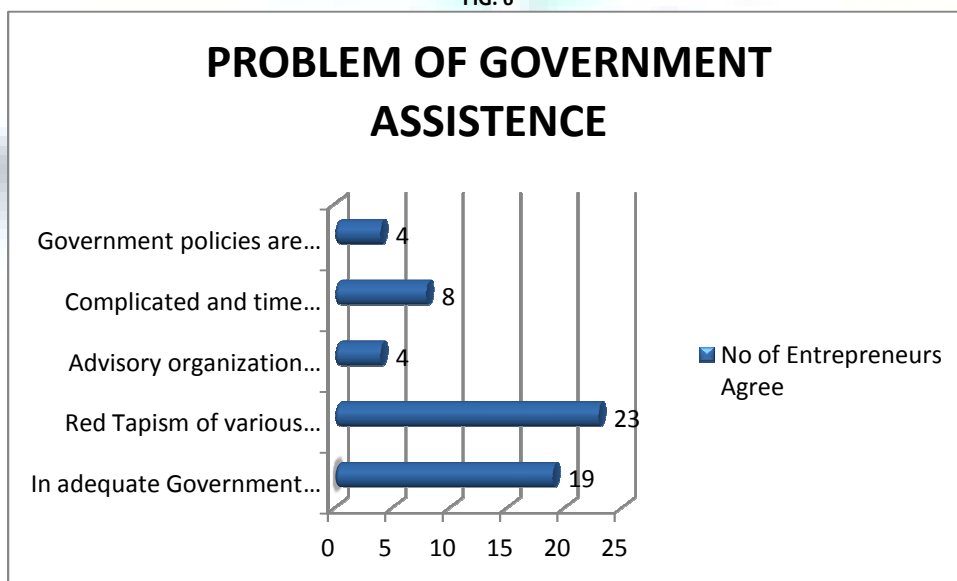
Both State & Central Government are implementing various assistance schemes for promotion of women entrepreneurship. But in practice women entrepreneurs are facing many difficulties in obtaining various government of assistance.

TABLE 6: PROBLEM OF GOVERNMENT ASSISTANCE

S.No.	PROBLEM	No of Entrepreneurs Agree	Percentage
1.	In adequate Government Assistance	19	47.50
2.	Red Tapism of various levels	23	57.50
3.	Advisory organization become exploitive and dishonest	04	10.00
4.	Complicated and time consuming procedures for getting assistance	08	20.00
5.	Government policies are not favorable.	04	10.00

From the above table is clearly understood that majority (57.5%) of the women entrepreneurs are satisfied with Government assistance. 47.5% of the respondents give their opinion under government assistance not adequate. 20% of the respondents felt that complicated and time consuming procedures for getting assistance. Only 10% of them give their problem in Government policies are not favorable and advisory organization become exploitive and dishonest.

FIG. 6



SUGGESTIONS

To widen and strengthen the base of women entrepreneurship the following remedial measures may prove meaningful.

1. Government financial institution should implement to solve financial problems, government implement special lending policies, quick processing of loan and liberal repayment.
2. The government should give subsidies and concessions to women entrepreneurs to face price competition from big enterprises. Government and women entrepreneurs association should make arrangement for conducting exhibitions and conferences of women entrepreneurs.
3. Attention of the Government should be drawn in rectifying the production problems by the allotment of factory shed and land in government industrial estates on priority basis, supply of raw materials and other inputs regularly at subsidized rates, giving assistance for up gradation of technology research and development and giving production training to women entrepreneurs.
4. Attention of the government as well as voluntary organizations needs to be drawn to rectify socio-personal problems. A special programme can be conducted against the social evils.
5. Adequate assistance should be given to the right person at the right time. A special advisory organization should be established.
6. Simplified procedures should be followed in getting the government assistance.
7. Motivation through subsidies.
8. Training and development facilities.
9. NGO and Service organizations role
10. Psychological empowerment of women.

CONCLUSION

The growth of industrialization, education and domestic system has brought about significant changes in the tradition bound Indian society. Now increasing proportion of women are seeking gainful employment in industrial field. It is a fact that man alone cannot break the evils of poverty, unemployment and inequality. Active and equal participation of women is indispensable in fighting against these social-evils.

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