



A STUDY ON PROBLEMS OF WOMEN ENTREPRENEURS IN CUDDALORE DISTRICT

V.Muthaiyan

*Research Scholar in Economics, Annamalai University, Annamalai Nagar,
Chidambaram, Tamil Nadu, India*

Dr. I.Sundar

*Associate Professor of Economics, Directorate of Distance Education,
Annamalai University, Annamalai Nagar, Chidambaram, Tamil Nadu, India*

ABSTRACT

KEYWORDS:
*entrepreneurs,
entrepreneurship, women
empowerment, economic
status, economic
independence*

The greatest deterrent to women entrepreneurs is that they are women. Indian society is patriarchal and Indian women are traditionally considered to be home markets and not 'businesswomen. Now the trend has been changed and women engage themselves in entrepreneurial activities. This paper deals with problems of women entrepreneurs in Cuddalore district. It outlines the various indicators on problems of women entrepreneurs and such indicators are quantified and analyzed. This paper concludes with some interesting findings.

INTRODUCTION

The economic empowerment of women depends up on entrepreneurship. In Indian society women were traditionally suppressed, depressed and oppressed due to traditional values, customs and beliefs. It could be noted that entrepreneurship enables women to have independent economic status. There is a correlation between economic independence and women empowerment. The accumulation of entrepreneurial activities and experience enable the women to have positive effect on the development of personality. The women started economic activities to supplement their household income during the 20th century. In recent days women entrepreneurs are increasing rapidly throughout the world. Women have entrepreneurial potential and it has been changing according to the requirement of the situation. The women entrepreneurship development depends on skill, knowledge and adaptability. The development of women entrepreneurship is attributed to advent of media and media make women to aware of their own rights, traits and work situation. The development of information and communication technology enables women to create their job by the way of starting enterprises.

GROWTH OF WOMEN ENTREPRENEURS IN INDIA

The women want to have self determination and economic independence. This situation has enabled women to undertake economic activities to support their families. In order to become entrepreneur, the women take risk, face challenges and problems in undertaking business. One can cite a large number of examples where women have talents and capabilities. In developing countries women play a significant role by the way of their contribution to economic development.

Women entrepreneurs are the group of women who start organize and operate business.

Women in Indian society constitute a half of the population and their number in business enterprise is low. The reason is that women in Indian society have been denied equality of opportunities, rights and privileges. They have inadequate competencies and skills required for entrepreneurship in development. In general Indian women are traditionally conservatives and attached with family bonds. They are weak in bargaining power and dependent on men. During 1960s women started business activities in their homes in the form of self occupation and they constituted less in number. In 1970s women started entrepreneurial activities particularly in the form of kitchen activities in the form of preparation of pickles, powder and pappad. Women started the business with view to have independent economic status.

During seventies, the government of India has some changes in its policy towards development of women. In that period priorities were given to women to start small scale industries. As a result many women entrepreneurs emerged in India. In 1980s both the government and non government organization have given attention towards women entrepreneur development through formulation of various policies and programmes. Women entrepreneurs were given top most priority in starting business in agriculture and its allied activities particularly in dairy farming, poultry, animal husbandry, handlooms and so on.

The growth of education, knowledge and awareness enables women to start business in new areas of engineering, electronics and energy. They took personal choice towards selection of enterprise. During 1990s women entrepreneur constituted 185900 persons. In the context of liberalization,

privatization and globalization consortium of women entrepreneur of India was started. It acts as a common platform for women entrepreneurs' development in the form of providing information on innovative techniques of production and marketing and finance. Many government schemes promoted the women entrepreneurs. These include Prime Minister Rozgar Yojna, National Rural Employment Programme and Rural Landless Employment Guarantee Programme and Mahatma Gandhi Rural Employment Guaranty Act.

METHODS AND MATERIALS

This study aims at analyzing the problems of women entrepreneurs' development in Cuddalore district. This study is conducted in Cuddalore district. This district has 13 blocks and out of them 6 blocks are selected for the purpose of present study. From each block 50 women entrepreneurs are selected as sample under simple random sampling method. The relevant primary data are collected from the women entrepreneur respondents by employing a well structured interview schedule. The collected data are classified and tabulated with the help of computer programming. To study the inter block variation and inter group variation with respect to respondents' problems of running enterprise the ANOVA two way model is applied. The general data interpretation is done with the help of mean score analysis.

PROBLEMS OF WOMEN ENTREPRENEURS

This section deals with respondents' rating on problems of women entrepreneurs. It can be assessed with the help of 35 factors on a 5 point rating scale. These include problems in getting financial assistance, lack of political enforcement, lack of information, low level education, lack of policy enforcement, family ties, male dominated society, lack of education, lack of

entrepreneurial aptitude, limited managerial ability, lack of self confidence, tough competition, shortage of raw materials, lack of skills and knowledge in business administration, lack of awareness about the schemes, policies and financial assistance, problems in identifying the available resource, combining family and work life, negative image of the self, interacting with males, finding the right contact, gaining respect from others, compatibility with the task, feeling of insecurity, family support, weak bargaining position, poor credit facility, unfavorable market behavior, unavailability of sale point, difficulty in finding appropriate market, lack of experience, patriarchal society, optimistic attitude amongst women, skepticism of financial institution, legal formalities and low risk bearing capacity.

Data presented in table 1 indicate the block wise respondents' rating on problems of women entrepreneurs. It could be noted that out of the 35 problems of women entrepreneurs, the respondents rate the legal formalities is the first level problem of women entrepreneurs and it is evident from their secured a mean score of 4.20 on a 5 point rating scale. Patriarchal society is rated at second level problem of women entrepreneurs and it is estimated from the respondents' secured a mean score of 4.12 on a 5 point rating scale. The respondents rate the lack of education is the third level problem of women entrepreneurs. It is evident from their secured a mean score of 4.06 on a 5 point rating scale. The respondents rank the fourth level problem of women entrepreneurs by citing the fact that the difficulty in finding appropriate market and it is observed from the respondents' secured a mean score of 4.00 on a 5 point rating scale. Male dominated society is rated at fifth level problem of women entrepreneurs and it could be known from the respondents' secured a mean score of 3.93 on a 5 point rating scale.

Table 1 Block Wise Respondents' Rating on Problems of Women Entrepreneurs

Variables	Cuddalore	Panruti	Bhuvanagiri	Keerapalayam	Parangipettai	Kumaratchi	Mean
Problems in getting financial assistance	2.17	2.32	2.45	2.61	2.74	2.89	2.53
Lack of political enforcement	2.81	2.96	3.09	3.25	3.38	3.53	3.17
Lack of information	3.02	3.17	3.30	3.46	3.59	3.74	3.38
Low level education	2.40	2.55	2.68	2.84	2.97	3.12	2.76
Lack of policy enforcement	1.73	1.88	1.91	2.07	2.15	2.20	1.99
Family ties	3.38	3.53	3.66	3.82	3.95	4.10	3.74
Male dominated society	3.61	3.77	3.85	4.01	4.14	4.20	3.93
Lack of education	3.75	3.90	4.08	4.14	4.17	4.22	4.06
Lack of entrepreneurial aptitude	1.68	1.73	1.86	2.02	2.15	2.20	1.94
Limited managerial ability	3.09	3.24	3.37	3.53	3.66	3.81	3.45
Lack of self confidence	2.95	3.10	3.23	3.39	3.52	3.67	3.31
Tough competition	3.50	3.65	3.78	3.94	4.07	4.22	3.86
Shortage of raw materials	2.23	2.38	2.51	2.67	2.80	2.95	2.59
Lack of skills and knowledge in business administration	2.73	2.88	3.01	3.17	3.30	3.45	3.09
Lack of awareness about the schemes, policies and financial assistance	1.80	1.85	1.98	2.14	2.27	2.32	2.06
Problems in identifying the available resource	2.48	2.63	2.76	2.92	3.05	3.20	2.84
Combining family and work life	1.61	1.66	1.79	1.95	2.08	2.13	1.87
Negative image of the self	2.60	2.75	2.88	3.04	3.17	3.32	2.96
Interacting with males	3.44	3.59	3.72	3.88	4.01	4.16	3.80
Finding the right contact	1.60	1.66	1.72	1.88	1.95	2.00	1.80

Gaining respect from others	1.78	1.93	2.06	2.22	2.35	2.50	2.14
Compatibility with the task	2.10	2.25	2.38	2.54	2.67	2.82	2.46
Feeling of insecurity	3.33	3.48	3.61	3.77	3.90	4.05	3.69
Family support	2.28	2.43	2.56	2.72	2.85	3.00	2.64
Weak bargaining position	3.14	3.29	3.42	3.58	3.71	3.86	3.50
Poor credit facility	2.66	2.81	2.94	3.10	3.23	3.38	3.02
Unfavorable market behaviour	1.92	2.07	2.20	2.36	2.49	2.64	2.28
Unavailability of sale point	2.54	2.69	2.82	2.98	3.11	3.26	2.90
Difficulty in finding appropriate market	3.74	3.83	3.97	4.08	4.11	4.26	4.00
Lack of experience	3.20	3.35	3.48	3.64	3.77	3.92	3.56
Patriarchal society	3.86	4.01	4.14	4.13	4.20	4.28	4.12
Optimistic attitude amongst women	3.27	3.42	3.55	3.71	3.84	3.99	3.63
Skepticism of financial institution	2.00	2.15	2.28	2.44	2.57	2.72	2.36
Legal formalities	4.15	4.18	4.20	4.21	4.23	4.25	4.20
Low risk bearing capacity	2.06	2.21	2.34	2.50	2.63	2.78	2.42
Average	2.70	2.84	2.96	3.11	3.22	3.35	3.03

Source: Computed from primary data

ANOVA

Source of Variation	SS	df	MS	F	F crit
Variation due to problems of women entrepreneurs	108.4749	34	3.190438	1067.688	1.498671
Variation due to blocks	10.22538	5	2.045075	684.3897	2.267299
Error	0.50799	170	0.002988		
Total	119.2082	209			

The respondents' rate the tough competition is the sixth level problem of women entrepreneurs and it is revealed from their secured a mean score of 3.86 on a 5 point rating scale. Interacting with males is rated at seventh level problem and it is observed from the respondents' secured a mean score of 3.80 on a 5 point rating scale.

The respondents' rate the problem of family ties is their eighth level ranking. It is evident from their secured a mean score of 3.74 on a 5 point rating scale. The respondents rank the ninth level problem of women entrepreneurs by citing the fact of feeling of insecurity as per their secured a mean score of 3.69 on a 5 point rating scale. Optimistic attitude amongst women is rated at tenth level problem of women entrepreneurs and it is evident from the respondents' secured a mean score of 3.63 on a 5 point rating scale. The respondents rate the lack of experience is the eleventh level problem of women entrepreneurs and it could be known from their secured a mean score of 3.56 on a 5 point rating scale. Weak bargaining position is rated at twelfth level problem of women entrepreneurs and it is reflected from the respondents' secured a mean score of 3.50 on a 5 point rating scale. The respondents rank the thirteenth level problem of women entrepreneurs by citing the fact that limited managerial ability. It is evident from their secured a mean score of 3.45 on a 5 point rating scale. The respondents rank the fourteenth level problem of women entrepreneurs by citing the fact that lack of information and it is clear from their secured a mean score of 3.38 on a 5 point rating scale. Lack of self confidence is rated at fifteenth level problem of women entrepreneurs as per the respondents' secured a mean score of 3.31 on a 5 point rating scale.

The respondents' point out the lack of political enforcement is the sixteenth level problem of women entrepreneurs and it could be known from their secured a mean score of 3.17 on a 5 point rating scale. Lack of skills and knowledge in business administration is rated at seventeenth

level problem of women entrepreneurs and it is reflected from the respondents' secured a mean score of 3.09 on a 5 point rating scale. The respondents' rate the poor credit facility as their rated eighteenth level problem of women entrepreneurs and it is revealed from their secured a mean score of 3.02 on a 5 point rating scale.

The respondents' rate the negative image of the self is the nineteenth level problem of women entrepreneurs and it could be known from their secured a mean score of 2.96 on a 5 point rating scale. Unavailability of sale point is rated at twentieth level problem of women entrepreneurs and it is reflected from the respondents' secured a mean score of 2.90 on a 5 point rating scale. The respondents' rate the identification of available resource as their rated twenty first level problem of women entrepreneurs and it is revealed from their secured a mean score of 2.84 on a 5 point rating scale.

The respondents' rate the low level education is the twenty second level problem of women entrepreneurs and it is revealed from their secured a mean score of 2.76 on a 5 point rating scale. Family support is rated at twenty third level problem of women entrepreneurs and it is observed from the respondents' secured a mean score of 2.64 on a 5 point rating scale. The respondents' rate the problem of shortage of raw materials and it is their twenty fourth level ranking. It is evident from their secured a mean score of 2.59 on a 5 point rating scale. The respondents rank the twenty fifth level problem of women entrepreneurs by citing the fact that problems in getting financial assistance as per their secured a mean score of 2.53 on a 5 point rating scale. Compatibility with the task is rated at twenty sixth level problem of women entrepreneurs and it is evident from the respondents' secured a mean score of 2.46 on a 5 point rating scale. The respondents rate the low risk bearing capacity is their twenty seventh level problem and it could be known from their secured a mean score of 2.42 on a 5 point rating scale. Skepticism of financial institution is rated at twenty eighth level problem of

women entrepreneurs and it is reflected from the respondents' secured a mean score of 2.36 on a 5 point rating scale. The respondents rank the twenty ninth level problem of women entrepreneurs by citing the fact that unfavorable market behaviour. It is evident from their secured a mean score of 2.28 on a 5 point rating scale. The respondents' rank the thirtieth level problem of women entrepreneurs by citing the fact that gaining respect from others and it is clear from their secured a mean score of 2.14 on a 5 point rating scale.

Lack of awareness about the schemes, policies and financial assistance is rated at thirty first level problem of women entrepreneurs and it is evident from the respondents' secured a mean score of 2.06 on a 5 point rating scale. The respondents rate the lack of policy enforcement is the thirty second level problem and it could be known from their secured a mean score of 1.99 on a 5 point rating scale. Lack of entrepreneurial aptitude is rated at thirty third level problem of women entrepreneurs and it is reflected from the respondents' secured a mean score of 1.94 on a 5 point rating scale. The respondents rank the thirty fourth level problem of women entrepreneurs by citing the fact that combining family and work life. It is evident from their secured a mean score of 1.87 on a 5 point rating scale. The respondents' rank the thirty fifth level problem of women entrepreneurs by citing the fact that finding the right business contact and it is clear from their secured a mean score of 1.80 on a 5 point rating scale.

The respondents' of Kumaratchi block rank the first position in their overall rated problems of women entrepreneurs as per their secured a mean score of 3.35 on a 5 point rating scale. The respondents' of Parangipettai block

record the second position in their overall rated problems of women entrepreneurs as per their secured a mean score of 3.22 on a 5 point rating scale. The respondents' of Keerapalayam block hold the third position in their overall rated problems of women entrepreneurs as per their secured a mean score of 3.11 on a 5 point rating scale. The respondents' of Bhuvanagiri block register the fourth position in their overall rated problems of women entrepreneurs as per their secured a mean score of 2.96 on a 5 point rating scale. The Panruti block respondents' occupy the fifth position in their overall rated problems of women entrepreneurs as per their secured a mean score of 2.84 on a 5 point rating scale. The Cuddalore block respondents' turn down to the last position in their overall rated problems of women entrepreneurs as per their secured a mean score of 2.70 on a 5 point rating scale.

The anova two way model is applied for further discussion. The computed anova value 1067.68 is greater than its tabulated value at 5 percent level significance. Hence, the variation among the problems of women entrepreneurs is statistically identified as significant. In another point, the computed anova value 684.38 is greater than its tabulated value at 5 percent level significance. Hence, the variation among the blocks is statistically identified as significant as per the respondents rated problems of women entrepreneurs.

Table 2 shows data on the caste wise respondents' rating on problems of women entrepreneurs. The scheduled caste respondents rank the first position in their overall rated problems of women entrepreneurs as per their secured a mean score of 3.32 on a 5 point rating scale. The most backward caste respondents record the second position in their overall rated problems of women entrepreneurs as per their secured a mean score of 3.15 on a 5 point rating scale.

Table 2 Caste Wise Respondents' Rating on Problems of Women Entrepreneurs

Variables	Forward Caste	Backward Caste	Most Backward Caste	Scheduled Caste	Mean
Problems in getting financial assistance	2.21	2.40	2.66	2.85	2.53
Lack of political enforcement	2.85	3.04	3.30	3.49	3.17
Lack of information	3.06	3.25	3.51	3.70	3.38
Low level education	2.44	2.63	2.89	3.08	2.76
Lack of policy enforcement	1.77	1.86	2.12	2.21	1.99
Family ties	3.42	3.61	3.87	4.06	3.74
Male dominated society	3.61	3.80	4.06	4.25	3.93
Lack of education	3.79	3.98	4.19	4.28	4.06
Lack of entrepreneurial aptitude	1.62	1.81	2.07	2.26	1.94
Limited managerial ability	3.13	3.32	3.58	3.77	3.45
Lack of self confidence	2.99	3.18	3.44	3.63	3.31
Tough competition	3.54	3.73	3.99	4.18	3.86
Shortage of raw materials	2.27	2.46	2.72	2.91	2.59
Lack of skills and knowledge in business administration	2.77	2.96	3.22	3.41	3.09
Lack of awareness about the schemes, policies and financial assistance	1.74	1.93	2.19	2.38	2.06
Problems in identifying the available resource	2.52	2.71	2.97	3.16	2.84
Combining family and work life	1.65	1.74	2.00	2.09	1.87
Negative image of the self	2.64	2.83	3.09	3.28	2.96
Interacting with males	3.48	3.67	3.93	4.12	3.80
Finding the right contact	1.68	1.67	1.83	2.02	1.80
Gaining respect from others	1.82	2.01	2.27	2.46	2.14
Compatibility with the task	2.14	2.33	2.59	2.78	2.46

Feeling of insecurity	3.37	3.56	3.82	4.01	3.69
Family support	2.32	2.51	2.77	2.96	2.64
Weak bargaining position	3.18	3.37	3.63	3.82	3.50
Poor credit facility	2.70	2.89	3.15	3.34	3.02
Unfavorable market behaviour	1.96	2.15	2.41	2.60	2.28
Unavailability of sale point	2.58	2.77	3.03	3.22	2.90
Difficulty in finding appropriate market	3.78	3.87	4.13	4.22	4.00
Lack of experience	3.24	3.43	3.69	3.88	3.56
Patriarchal society	3.90	4.14	4.20	4.24	4.12
Optimistic attitude amongst women	3.31	3.50	3.76	3.95	3.63
Skepticism of financial institution	2.04	2.23	2.49	2.68	2.36
Legal formalities	4.12	4.21	4.23	4.24	4.20
Low risk bearing capacity	2.10	2.29	2.55	2.74	2.42
Average	2.74	2.91	3.15	3.32	3.03

Source: Computed from primary data

ANOVA

Source of Variation	SS	df	MS	F	F crit
Variation due to problems of women entrepreneurs	72.5952	34	2.135153	679.6455	1.544329
Variation due to caste status	7.05596	3	2.351987	748.6663	2.693721
Error	0.32044	102	0.003142		
Total	79.9716	139			

The backward caste respondents hold the third position in their overall rated problems of women entrepreneurs as per their secured a mean score of 2.91 on a 5 point rating scale. The forward caste respondents turn down to the last position in their overall rated problems of women entrepreneurs as per their secured a mean score of 2.74 on a 5 point rating scale.

The anova two way model is applied for further discussion. The computed anova value 679.64 is greater than its tabulated value at 5 percent level significance. Hence, the variation among the problems of women entrepreneurs is

statistically identified as significant. In another point, the computed anova value 748.66 is greater than its tabulated value at 5 percent level significance. Hence, the variation among the caste groups is statistically identified as significant as per the respondents rated problems of women entrepreneurs.

Table 3 shows data on the education wise respondents' rating on problems of women entrepreneurs. The primary level educated respondents rank the first position in their overall rated problems of women entrepreneurs as per their secured a mean score of 3.47 on a 5 point rating scale.

Table 3 Education Wise Respondents' Rating on Problems of Women Entrepreneurs

Variables	Primary	Upper Primary	Secondary	Higher Secondary	Under Graduate	Mean
Problems in getting financial assistance	3.09	2.82	2.46	2.36	1.92	2.53
Lack of political enforcement	3.73	3.46	3.11	2.99	2.56	3.17
Lack of information	3.94	3.67	3.31	3.21	2.77	3.38
Low level education	3.32	3.05	2.69	2.59	2.15	2.76
Lack of policy enforcement	2.25	2.18	1.97	1.88	1.68	1.99
Family ties	4.10	4.03	3.76	3.58	3.23	3.74
Male dominated society	4.19	4.17	4.01	3.86	3.42	3.93
Lack of education	4.22	4.20	4.15	3.99	3.74	4.06
Lack of entrepreneurial aptitude	2.30	2.13	1.87	1.77	1.63	1.94
Limited managerial ability	4.01	3.74	3.38	3.28	2.84	3.45
Lack of self confidence	3.87	3.60	3.24	3.14	2.70	3.31
Tough competition	4.22	4.15	3.88	3.80	3.25	3.86
Shortage of raw materials	3.15	2.88	2.52	2.42	1.98	2.59
Lack of skills and knowledge in business administration	3.65	3.38	3.02	2.92	2.48	3.09
Lack of awareness about the schemes, policies and financial assistance	2.52	2.35	1.99	1.79	1.65	2.06
Problems in identifying the available resource	3.40	3.13	2.77	2.67	2.23	2.84
Combining family and work life	2.23	1.96	1.81	1.69	1.66	1.87
Negative image of the self	3.52	3.25	2.88	2.80	2.35	2.96
Interacting with males	4.16	4.09	3.82	3.74	3.19	3.80

Finding the right contact	2.00	1.99	1.73	1.65	1.63	1.80
Gaining respect from others	2.50	2.43	2.07	1.97	1.73	2.14
Compatibility with the task	3.02	2.75	2.39	2.29	1.85	2.46
Feeling of insecurity	4.15	3.98	3.62	3.52	3.18	3.69
Family support	3.20	2.93	2.57	2.47	2.03	2.64
Weak bargaining position	4.06	3.79	3.43	3.33	2.89	3.50
Poor credit facility	3.58	3.31	2.95	2.85	2.41	3.02
Unfavorable market behaviour	2.74	2.57	2.21	2.11	1.77	2.28
Unavailability of sale point	3.46	3.19	2.83	2.73	2.29	2.90
Difficulty in finding appropriate market	4.26	4.23	4.09	3.92	3.50	4.00
Lack of experience	4.12	3.85	3.49	3.39	2.95	3.56
Patriarchal society	4.25	4.21	4.19	4.15	3.82	4.12
Optimistic attitude amongst women	4.19	3.92	3.56	3.46	3.02	3.63
Skepticism of financial institution	2.82	2.65	2.29	2.19	1.85	2.36
Legal formalities	4.26	4.24	4.22	4.21	4.07	4.20
Low risk bearing capacity	2.88	2.71	2.35	2.25	1.91	2.42
Average	3.47	3.29	2.99	2.88	2.52	3.03

Source: Computed from primary data

ANOVA

Source of Variation	SS	df	MS	F	F crit
Variation due to problems of women entrepreneurs	90.76689	34	2.669615	195.9009	1.515824
Variation due to educational status	18.74688	4	4.686719	343.9196	2.43824
Error	1.853322	136	0.013627		
Total	111.3671	174			

The upper primary level educated respondents record the second position in their overall rated problems of women entrepreneurs as per their secured a mean score of 3.29 on a 5 point rating scale. The secondary level educated respondents hold the third position in their overall rated problems of women entrepreneurs as per their secured a mean score of 2.99 on a 5 point rating scale. The higher secondary level educated respondents record the fourth position in their overall rated problems of women entrepreneurs as per their secured a mean score of 2.88 on a 5 point rating scale. The under graduate degree level educated respondents turn down to the last

position in their overall rated problems of women entrepreneurs as per their secured a mean score of 2.52 on a 5 point rating scale.

The anova two way model is applied for further discussion. The computed anova value 195.90 is greater than its tabulated value at 5 percent level significance. Hence, the variation among the problems of women entrepreneurs is statistically identified as significant. In another point, the computed anova value 343.91 is greater than its tabulated value at 5 percent level significance. Hence, the variation among the educational status is statistically identified as significant as per the respondents rated problems of women entrepreneurs.

Table 4 Family Size Wise Respondents' Rating on Problems of Women Entrepreneurs

Variables	Small	Medium	Large	Mean
Problems in getting financial assistance	2.15	2.33	3.01	2.53
Lack of political enforcement	2.79	2.97	3.65	3.17
Lack of information	3.00	3.18	3.86	3.38
Low level education	2.38	2.56	3.24	2.76
Lack of policy enforcement	1.71	1.89	2.27	1.99
Family ties	3.36	3.64	4.12	3.74
Male dominated society	3.65	3.83	4.21	3.93
Lack of education	3.83	4.01	4.14	4.06
Lack of entrepreneurial aptitude	1.71	1.89	2.12	1.94
Limited managerial ability	3.07	3.25	3.93	3.45
Lack of self confidence	2.93	3.11	3.79	3.31
Tough competition	3.58	3.76	4.14	3.86
Shortage of raw materials	2.21	2.39	3.07	2.59
Lack of skills and knowledge in business administration	2.71	2.89	3.57	3.09
Lack of awareness about the schemes, policies and financial assistance	1.88	1.96	2.24	2.06

Problems in identifying the available resource	2.46	2.64	3.32	2.84
Combining family and work life	1.56	1.70	2.15	1.87
Negative image of the self	2.58	2.76	3.44	2.96
Interacting with males	3.42	3.70	4.17	3.80
Finding the right contact	1.60	1.62	2.08	1.80
Gaining respect from others	1.86	1.94	2.52	2.14
Compatibility with the task	2.08	2.26	2.94	2.46
Feeling of insecurity	3.31	3.49	4.17	3.69
Family support	2.26	2.44	3.12	2.64
Weak bargaining position	3.12	3.30	3.98	3.50
Poor credit facility	2.64	2.82	3.50	3.02
Unfavorable market behaviour	2.00	2.18	2.56	2.28
Unavailability of sale point	2.52	2.70	3.38	2.90
Difficulty in finding appropriate market	3.77	3.95	4.18	4.00
Lack of experience	3.18	3.36	4.04	3.56
Patriarchal society	4.04	4.20	4.22	4.12
Optimistic attitude amongst women	3.25	3.43	4.11	3.63
Skepticism of financial institution	1.98	2.16	2.84	2.36
Legal formalities	4.09	4.25	4.26	4.20
Low risk bearing capacity	2.14	2.32	2.70	2.42
Average	2.71	2.88	3.40	3.03

Source: Computed from primary data

ANOVA

Source of Variation	SS	df	MS	F	F crit
Variation due to problems of women entrepreneurs	55.15029	34	1.622067	103.6507	1.601159
Variation due to family size	9.07731	2	4.538655	290.0219	3.131672
Error	1.064156	68	0.015649		
Total	65.29176	104			

Table 4 shows data on the family size wise respondents' rating on problems of women entrepreneurs. The large family size group respondents rank the first position in their overall rated problems of women entrepreneurs as per their secured a mean score of 3.40 on a 5 point rating scale. The medium family size group respondents record the second position in their overall rated problems of women entrepreneurs as per their secured a mean score of 2.88 on a 5 point rating scale. The small family size group respondents turn down to the last position in their overall rated problems of women entrepreneurs as per their secured a mean score of 2.71 on a 5 point rating scale.

The anova two way model is applied for further discussion. The computed anova value 103.65 is greater than its tabulated value at 5 percent level significance. Hence, the variation among the problems of women entrepreneurs is statistically identified as significant. In another point, the computed anova value 290.02 is greater than its tabulated value at 5 percent level significance. Hence, the variation among the family size groups is statistically identified as significant as per the respondents rated problems of women entrepreneurs.

CONCLUSION

It could be seen clearly from the above discussion that the respondents' rate the high level problems of women entrepreneurs by citing the indicators that legal formalities, patriarchal society, lack of education, difficulty in finding appropriate market, male dominated society, tough competition, interacting with males, family ties, feeling of insecurity, optimistic attitude amongst women, lack of

experience and weak bargaining position as per their secured a mean score above 3.50 on a 5 point rating scale. The respondents' rate the moderate level problems of women entrepreneurs by stating the facts that limited managerial ability, lack of information, lack of self confidence, lack of political enforcement, lack of skills and knowledge in business administration, poor credit facility, negative image of the self, unavailability of sale point, problems in identifying the available resource, low level education, family support, shortage of raw materials and problems in getting financial assistance as per their secured a mean score in the range of 2.50 to 3.50 on a 5 point rating scale. The respondents' rate the low level problems of women entrepreneurs by indicating the facts that compatibility with the task, low risk bearing capacity, skepticism of financial institution, unfavorable market behavior, gaining respect from others, lack of awareness about the schemes, policies and financial assistance, lack of policy enforcement, lack of entrepreneurial aptitude, combining family and work life and finding the right contact as per their secured a mean score below 2.50 on a 5 point rating scale. It could be observed that the respondents belong to the Kumaratchi block rank the first position in their overall rated problems of women entrepreneurs, respondents of Parangipettai block the second, respondents of Keerapalayam block the third, respondents of Bhuvanagiri block the fourth, respondents of Panruti block the fifth and respondents of Cuddalore block the last.

It is observed from the result of caste wise analysis that the scheduled caste respondents rank the first position in their overall rated problems of women entrepreneurs, most

backward caste respondents the second, backward caste respondents the third and forward caste respondents the last. It is observed from the result of education wise analysis that the primary level educated respondents rank the first position in their overall rated problems of women entrepreneurs, upper primary level educated respondents the second, secondary level educated respondents the third, higher secondary level educated respondents the fourth and under graduate degree level educated respondents the last. It is observed from the result of family size wise analysis that the large family size group respondents rank the first position in their overall rated problems of women entrepreneurs, medium family size group respondents the second and small family size group respondents the last.

REFERENCES

1. Davidson, M. J. and Fielden, S. L. (2006) *International Handbook of Women and Small Business Entrepreneurship*. United Kingdom: Edwar Elgar Publishing Limited.
2. Benson, J. and Yukongdi, V. (2006) *Women in Asian management*. Oxon:Routledge.
3. Woldie, A. and Kitching, B. M. (2004)
4. Mishra, S.P. (2000) *Factors Affecting Women Entrepreneurship in Small and Cottage Industries in India* [online]. Available from: http://www.ilo.org/public/fac_ind.htmenglish/region/asro/bangkok/paper/#Introduction [Accessed on 10th Feb 2010]
5. Rani, D.L.(1996) *Women Entrepreneurs*. New Delhi: A.P.H Publishing Corporation.
6. Rao, M.K. (2005) *Empowerment of Women in India*. New Delhi: Discovery Publishing House.
7. Soundarapandian, M. (2002) *Small Scale Industries: Problems*. New Delhi: Concept Publishing Company.
8. Sharma, M. (2007) *India's Transforming Financial Sector*. New Delhi: Atlantic Publishers and Distributors (P) LTD.
9. Singh, S.P. (2008) *An Insight Into the Emergence of Women-Owned Businesses As An Economic Force In India* [online]. Available from: <http://74.125.153.132/search?q=cache:yY3Pqj0u7fgJ:www.rbs.edu.in/delhi/articles/SPSinghWomen%2520Entrepreneurs.doc+female+entrepreneurship+in+india&cd=28&hl=en&ct=clnk&gl=uk> [Accessed 9th Feb 2010].
10. Tiwari, A. and Tiwari, S. (2007) *Women Entrepreneurship and Economic Development*. New Delhi: Sarup& Sons.
11. *The Financial Express* (2006) *In search of equal opportunities* [online]. Available from: <http://www.financialexpress.com/news/in-search-of-equal-opportunities/92880/> [Accessed 14th Dec 2009].
12. Sharma, K.P. and Parashar, P. (2008) *Entrepreneurship*. New Delhi: V.K. (India) Enterprises.