



# SOCIO ECONOMIC CHALLENGES AFFECTING WOMEN-LED BUSINESS IN COIMBATORE

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**Abstract:** Women entrepreneurs are important for economic growth, innovation, and social progress, but they have their own problems in the business world. This study investigates the obstacles faced by women-led enterprises and delineates strategies to surmount them. Drawing on literature and empirical evidence, it examines structural, societal, and individual factors that contribute to gender disparities. Some of the main problems are not being able to get money, gender bias in leadership, problems with work-life balance, and the need for strong networks and mentors. The study focuses on the experiences of women entrepreneurs and gives policymakers and other interested parties useful advice on how to make the business world more welcoming and helpful. In the end, it wants to help women entrepreneurs, promote gender equality, and make the business world stronger overall.

**Keywords:** Women entrepreneurship, Economic growth, Work life balance, Policy support.

## I. INTRODUCTION

In today's changing business world, entrepreneurship is no longer limited to one gender. However, women entrepreneurs still face unique social and economic problems. The study "Socio-Economic Challenges Affecting Women-Led Businesses in Coimbatore" looks at problems like gender bias, not being able to get loans, and not having enough resources. It shows how these problems are different in different fields, which shows how important it is to understand and find solutions that work for each field.

The study also looks at how well support systems like mentorship and networking help women get past these problems. The study examines successful case studies to pinpoint essential strategies, resilience, and innovation that empower women entrepreneurs to thrive in the face of challenges.

The study also looks at how policies and rules affect the business environment for women. It looks at whether current structures help or hurt their growth and makes suggestions for making the business world more fair and welcoming to everyone. The study's main goal is to provide information that will help women-led businesses grow in a way that is good for the environment and give women more power.

## II. STATEMENT OF PROBLEM

Women who own businesses are very important to the economy, but women who run businesses in Coimbatore face a number of social and economic problems that make it hard for them to succeed. Even though more women are getting involved, many still have problems, like not being able to get to money, not enough education and training, and discrimination based on gender. Women have a hard time getting loans because banks often want collateral and formal paperwork. Also, having to balance family duties with work makes it harder for them to focus on making decisions and growing.

Social and cultural norms make it even less likely that people will take risks or grow their businesses. Their competitiveness is also hurt by not having easy access to technology, market information, and professional networks. Even though government programs are women entrepreneurs can get help, but it's not very effective because not enough people know about it or can get to it. So, it's important to look at these problems to see how they affect women-led businesses in Coimbatore and find ways to help them grow and stay in business.



### **III. OBJECTIVES**

1. To explore various fields of women empowerment in the market
2. To know the satisfaction level of women employees in different field of markets
3. To analyse the safety security of women in their working environment

### **IV. SCOPE OF STUDY**

Looking into and putting into groups the main problems that women-led businesses face, such as gender bias, lack of funding, industry-specific problems, and networking problems. Looking at how challenges differ from one industry to another to see how gender-related problems show up in different types of businesses. Examining variations across regions in the challenges faced by women entrepreneurs to identify possible cultural or geographical impacts on business challenges.

Assessing the efficacy of current support frameworks, including mentorship programs and networking initiatives, in facilitating the resolution of challenges faced by women-led enterprises. Evaluating the effects of existing policies and regulations on women entrepreneurs and suggesting modifications to enhance the business climate.

Looking at successful case studies of women-led businesses to learn from them and find out what worked best for them when they faced and overcame problems. Examining societal perceptions and attitudes regarding women in entrepreneurship to comprehend the external factors affecting the challenges encountered by women-led enterprises.

### **V. RESEARCH METHODOLOGY**

This study utilizes a qualitative, exploratory methodology to investigate the socio-economic challenges confronting women-led enterprises in Coimbatore. To make sure the analysis is complete, data is gathered from both primary and secondary sources. Interviews and questionnaires with women entrepreneurs are used to collect primary data. The focus is on their experiences, problems, and what makes them successful. Secondary data is derived from scholarly literature, reports, and pertinent studies concerning women entrepreneurship.

The analyzed data reveals significant patterns and recurring themes concerning financial limitations, social obstacles, market accessibility, and work-life equilibrium. The findings from both data sources are compared to come to useful conclusions. The results are organized in a way that makes it easy to see the main problems and their effects. This shows how important it is to provide support to help women-led businesses grow and stay in business.

### **VI. LIMITATIONS**

1. Data availability in regions with limited transparency or reporting mechanisms
2. Women-led businesses may be limited by variations in cultural, economic, and regulatory contexts, impacting the applicability of recommendations.

### **VII. REVIEW OF LITERATURE**

Lakshmi and Devi (2024) examined the socio-economic challenges faced by women entrepreneurs in urban Tamil Nadu, with a focus on Coimbatore. The study found that limited access to financial resources, lack of collateral security, and restricted mobility significantly hinder business growth. It also highlighted that societal expectations and gender roles continue to affect women's ability to expand their enterprises. The findings emphasize the need for improved financial inclusion and supportive policy measures.

Rani and Kumar (2023) analyzed the impact of socio-cultural and economic factors on women-led small businesses in South India. The study revealed that challenges such as inadequate market access, low digital literacy, and work-life imbalance negatively influence business sustainability. However, family support and government schemes were identified as key enablers. The study underscores the importance of capacity-building initiatives and awareness programs to empower women entrepreneurs.

Kavitha and Banu (2021) focused on micro and small women-led enterprises in Tamil Nadu and found that networking limitations, skill gaps, and socio-economic inequalities pose significant challenges. The study concluded that enhancing entrepreneurial skills and access to resources is essential for long-term growth

VIII. OVERVIEW OF THE STUDY

This research investigates the socio-economic obstacles confronting women-led enterprises in Coimbatore. It concentrates on pinpointing significant obstacles, including restricted financial access, socio-cultural constraints, insufficient market exposure, and challenges in reconciling work and familial obligations. The research also looks into what makes women entrepreneurs' businesses grow and stay in business.

It also looks at how support systems like government programs, banks, and family support can help women deal with these problems. The study seeks to illuminate significant challenges that impede the advancement of women entrepreneurs by examining their real-life experiences.

The results of this study aim to furnish valuable insights for policymakers and stakeholders to formulate effective strategies that encourage women's entrepreneurship and facilitate the sustainable development of women-led enterprises.

IX. ANALYSIS AND INTERPRETATION

CHALLENGES FACED BY WOMEN ENTREPRENEURS

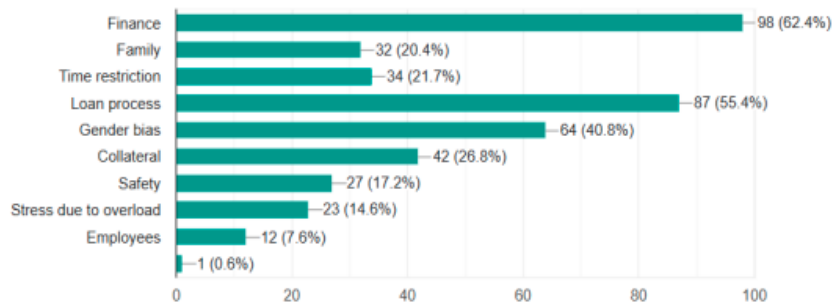


Fig. 1 Graph showing the Challenges Faced by Women Entrepreneur

PARTICULAR	NO OF RESPONDENTS	PERCENTAGE
Finance	98	62.4%
Family	32	20.4%
Time restriction	34	21.7%
Loan process	84	55.4%
Gender bias	64	40.8%
Collateral	42	26.8%
Safety	27	17.2%
Stress due to overload	23	14.6%
Employees	12	7.6%
Other	1	0.6%

INTERPRETATION:

The above table shows that (62.4%) of respondents are finance , (20.4%) of the respondents are family , (21.7%) of the respondents are time restriction,(55.4%) of respondents are loan process,(40.8%) of the respondents are gender bias, (26.8%) of respondents are collateral,(17.2%) of the respondents are safety,(14.6%) of the respondents are stress due to overload,(7.6%) of the respondents are employee, and (0.6%) of the respondents are others

## X. RANK ANALYSIS

PARTICULAR	NO OF RESPONDENTS	RANK
Finance	98	1
Family	32	6
Time restriction	34	5
Loan process	84	2
Gender bias	64	3
Collateral	42	4
Safety	27	7
Stress due to overload	23	8
Employees	12	9

## INTERPRETATION

The rank analysis reveals that Finance (Rank 1) is the most influential factor affecting purchase decisions among respondents. This is followed by Loan process (Rank 2), Gender Bias (Rank 3), Collateral, (Rank 4), Time restriction (Rank 5), Family (Rank 6), Safety (Rank 7), Stress due to overload (Rank 8) and Employees (Rank 9) .

## XI. CHI SQUARE ANALYSIS

PARTICULARS	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE	TOTAL
Lack of financial Support is a major challenge for women entrepreneurs.	119	22	12	3	1	157
Access to bank Loans is difficult women-led businesses.	21	109	18	7	2	157
Family responsibilities affect my ability to manage the business effectively..	90	24	32	8	3	157
Social expectations limit women's participation in entrepreneurship.	29	97	21	7	3	157
Lack of business training affects business growth.	92	28	19	8	10	157
<b>TOTAL</b>	351	280	102	33	19	785

**CHI SQUARE TEST**

CALCULATE VALUE	DEGREE OF FREEDOM	TABLE VALUE	REMARK
1053.99	16	26.3	Significant

**Conclusion**

Since the calculated value (1053.99) is greater than the table value (26.3) at 16 degrees of freedom, the result is significant. Therefore, the null hypothesis is rejected and there is a significant relationship between the variables.

**XII. FINDINGS**

- Most of the respondents are between 26-35 years old
- Most of the respondents are finance.
- Most of the respondents have encountered difficulties in marketing products
- Most of the respondents have family responsibilities that affects their ability to run business
- Most of the respondents have faced male dominance in your workspace
- Most of the respondents have faced gender bias in application of loan
- Most of the respondents answered transportation has been an obstacle in their business life

**XIII. SUGGESTION**

- There is a general statement that without men support women are not able to access to loan process which is strongly suggested to be removed
- The thought of only men can do business and women cannot do must be eradicated.
- Improve access to financial institutions and funding opportunities.
- Ensure transparent and bias-free loan approval systems.
- It is suggested that for every women entrepreneur there must be a strong family support as it is key factor that affects their business field.

**XIV. CONCLUSION**

This study shows that women-led businesses face a lot of socio-economic problems, such as gender bias, trouble getting money, safety concerns, and men being in charge of both the home and the business. It stresses the need for strong family support, policies that include everyone, and more awareness to make the entrepreneurial ecosystem more supportive. The results show that we need to take specific steps to fix bias in financial systems and encourage cultural change.

To make it easier for women entrepreneurs to start and grow their businesses, it is important to get more support from policymakers, industry leaders, and communities. Encouraging gender equality in business not only gives women more power, but it also helps the economy grow and come up with new ideas, making the business world more welcoming and sustainable.

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