



e-ISSN: 2319-8753 | p-ISSN: 2347-6710

IJIRSET

International Journal of Innovative Research in
SCIENCE | ENGINEERING | TECHNOLOGY



INTERNATIONAL JOURNAL OF INNOVATIVE RESEARCH

IN SCIENCE | ENGINEERING | TECHNOLOGY

Volume 13, Issue 11, November 2024

ISSN INTERNATIONAL
STANDARD
SERIAL
NUMBER
INDIA

Impact Factor: 8.524

 9940 572 462

 6381 907 438

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Women Entrepreneurs in Coimbatore's Small-Scale Service Business Enterprise: A Demographic and Business Perspective

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ABSTRACT: This article examines the demographic profile and business characteristics of women entrepreneurs in the small-scale service business sector of Coimbatore, Tamil Nadu. With a sample size of 750 respondents, the study explores various factors such as age, education, marital status, family structure, income levels, and business types within sectors like healthcare, education, beauty services, and consulting. The findings suggest that while women entrepreneurs play a vital role in the local economy, targeted support through financial resources, skill development, mentorship, and government policies can further empower them to overcome challenges and scale their businesses. And it contributes to the growing body of literature on women entrepreneurship in India, offering practical insights for policymakers and business support organizations.

KEYWORDS : Women entrepreneur , Demographic , Business Characteristics, Small scale service business

I. INTRODUCTION

Women entrepreneurship has become a critical factor in driving economic growth and fostering social change, particularly in emerging economies like India. In cities such as Coimbatore, Tamil Nadu, women are increasingly taking on entrepreneurial roles, especially within the small-scale service sector. This trend is not only contributing to the local economy but also empowering women by providing them with financial independence and the opportunity to challenge traditional gender norms (Sharma & Sahu, 2020; Vijayakumar & Prakash, 2021). Small-scale service businesses in Coimbatore, ranging from healthcare and education to beauty services and consulting, have become popular avenues for women entrepreneurs due to relatively low entry barriers and the flexibility they offer (Chandran & Narayanan, 2020). Despite their growing presence, women entrepreneurs face significant challenges. Issues such as limited access to capital, societal expectations, and a lack of mentorship often hinder their ability to expand and scale their businesses (Raghunathan & Muthukumar, 2020; Selvakumar & Sundaram, 2018). Moreover, gender biases within the entrepreneurial ecosystem and the difficulty of balancing business with familial obligations further complicate their entrepreneurial journeys (Kumar & Rani, 2021). This study aims to provide a comprehensive demographic and business overview of women entrepreneurs in Coimbatore's small-scale service business sector.

II. OBJECTIVES OF THE STUDY

To identify the demographic profile of women entrepreneurs in small-scale service Business Enterprises.
To analyze the business characteristics of women entrepreneurs in small-scale service Business Enterprises.

III. REVIEW OF LITERATURE

Shukla and Jaiswal (2021) investigated the demographic backgrounds of women entrepreneurs in Northern India, finding that most women come from middle-class families, possess higher education degrees, and are motivated by financial independence. The study also highlighted how the COVID-19 pandemic significantly accelerated digital transformation among women-led small businesses, pushing many to adopt online platforms for survival.

Verma and Arora (2022) focused on women entrepreneurs in urban India, noting that while their participation in sectors like education, healthcare, and retail services is increasing, they still face hurdles like lack of access to digital tools, financial literacy, and capital.

Agarwal, Tripathi, and Yadav (2022) studied the challenges faced by women entrepreneurs in rural service sectors, identifying inadequate infrastructure, limited technological access, and gender biases as persistent barriers. However, they noted that government schemes like the Pradhan Mantri Mudra Yojana have had a positive impact on empowering women to start micro-service enterprises, particularly in food processing and handicrafts.

Singh and Mishra (2023) emphasized the role of microfinance in supporting women entrepreneurs, highlighting that those who accessed microloans were more likely to sustain their businesses despite economic downturns.

Bose and Gupta (2023) explored how women entrepreneurs in South India are leveraging digital platforms for business expansion post-pandemic. The study found that social media and e-commerce have become vital tools for women-led service businesses, enabling them to expand their customer base beyond local markets.

Iyer and Menon (2021) examined the psychological aspects, noting that self-confidence, social support, and entrepreneurial training were key factors influencing women’s decision to enter the service sector. Their findings also indicated that women who underwent professional training in business management were more successful in scaling their enterprises.

IV. RESEARCH METHODOLOGY

The study on women entrepreneurs in Coimbatore’s small-scale service sector uses a descriptive research design with a sample size of 750 respondents. Data was collected through structured questionnaires focusing on demographics, business characteristics, and challenges faced by women entrepreneurs. Quantitative data was analyzed using descriptive statistics, while qualitative responses were examined thematically.

V. RESULTS AND DISCUSSION

DEMOGRAPHIC VARIABLES OF THE SAMPLE RESPONDENTS IN THE STUDY

Table-4.1 – Demographic Variables of Sample Respondents

Demographic Variables	Particulars	Number of Respondents	Percentage
Age Group	Below 30 years	185	24.70
	31 – 40 years	281	37.50
	41 - 50 years	272	36.30
	Above 50 years	12	1.60
Educational Qualification	Up to SSLC	150	20.00
	HSC	117	15.60
	UG Degree	203	27.10
	PG Degree	114	15.20
	Others	166	22.10
Marital Status	Unmarried	39	5.20
	Married	694	92.50
	Divorced	17	2.30
Family Nature	Nuclear	312	41.60
	Joint	438	58.40
Family Size	Below 3 Members	279	37.20
	3– 4 Members	342	45.60
	5 – 6 Members	107	14.30

	Above 6 Members	22	2.90
Earning members in the Family	1 Member	75	10.00
	2 Members	498	66.40
	3 Members	133	17.70
	More than 3 Members	44	5.90
Personal Income	Below Rs.10,000	106	21.80
	Rs.10,001- Rs.20,000	437	29.80
	Rs.20,001- Rs.30,000	143	10.30
	Above Rs.30,001	64	27.90
	Total	750	100.00

Source: Primary Data

Table-1.1 revealed that demographic variables of the women entrepreneurs in SSSBE of Coimbatore City. The majority of 31-40 years (37.50%) age group have included in the study and followed by 41-50 years (36.30%), below 30 years (4.70%) and above 50 years (1.60%). There is a mostly UG degree (27.10%) studied respondents, followed by the other educational qualification (22.10%), Upto SSLC level (20.00%), HSC level (15.60%) and PG degree holders (15.20%). The majority of the married respondents (92.50) have been doing business compared to unmarried respondents (5.20%) and divorced respondents (2.30%). There are more respondents from the joint family (58.40%) followed by nuclear family of 41.60 percent. The majority of the respondents having 3-4 members (45.60%) in their family followed by the respondents have under 3 members (37.20%), 5-6 members (14.30%) and above 6 members (2.90%) in the study. There are mostly 2 persons are earning members (66.40%) followed by the earning members of the 3 members (17.70%), 1 member (10.00%) and more than 3 members (5.90%). They have majority person income of Rs.10,000-Rs.20,000 (29.80%) followed by above Rs.30,001 (27.90%), below Rs.10,000 (21.80%) and Rs.20,001-Rs.30,000 in the present study.

BUSINESS PROFILE OF THE SAMPLE RESPONDENTS IN THE STUDY

Table:2.1 - Nature of Premises of the Enterprise of the Respondents

Nature of Premises of Enterprise	Number of Respondents	Mean Score	S.D	Range
Owned	600	70.58	7.15	80.00
Partially Owned	71	73.84	4.97	17.00
Rented	79	74.82	6.41	16.50
Total	750	71.34	7.05	80.00

Interpretation: The above table shows that Enterprises show the highest mean score (74.82) and the least variability, suggesting a favorable and consistent outcome. Partially owned premises have a slightly lower mean (73.84) with minimal variability, while fully owned premises show the lowest mean (70.58) with the highest score range, indicating diverse experiences among owners.

Table : 2.2 - Source of Capital for Enterprise

Source of Capital for Enterprise	Number of Respondents	Mean Score	S.D	Range
Personal Savings	377	70.70	7.87	67.00
Relatives & Friends	83	72.19	4.64	31.00
Bank Loan	122	74.82	6.25	33.00
Privatemoney Lenders	76	67.39	5.66	19.50
NGO's	70	70.68	5.07	17.00
Micro Credit Institutions	22	75.50	0.00	0.00
Total	750	71.34	7.05	80.00

Interpretation: The table shows how different sources of capital impact respondents and the majority of enterprises (50.3%) are funded by personal savings, About 11.1% rely on funding from relatives and friends and Bank loans are used by 16.3% of respondents and show a higher average score of 74.82.

Table : 2.3 - Age of Enterprise

Age of Enterprise	Number of Respondents	Mean Score	S.D	Range
3 - 5 years	253	71.45	5.52	35.50
6 - 8 years	204	73.50	6.66	28.50
9 - 11 years	230	70.27	8.95	78.00
Above 11 years	63	67.81	1.92	6.00
Total	750	71.34	7.05	80.00

Interpretation: Above table shows that enterprises aged 6-8 years have the highest average score (73.50). The 3-5 year group follows with an average of 71.45, while the 9-11 year group scores 70.27. Enterprises over 11 years have the lowest average score of 67.81.

Table: 2.4 - Number of Employees in the Enterprise

No. of Employees in Enterprise	Number of Respondents	Mean Score	S.D	Range
Below 2 Employees	321	71.58	6.19	28.50
3 – 5 Employees	198	69.73	9.59	61.50
6 – 8 Employees	146	72.30	5.77	32.50
9 – 10 Employees	85	72.51	3.88	13.50
Total	750	71.34	7.05	80.00

Interpretation: Enterprises with 9-10 employees have the highest average score (72.51), indicating the best outcomes. Those with 6-8 employees follow closely with an average of 72.30. Enterprises with below 2 employees score 71.58 on average, while those with 3-5 employees have the lowest average score of 69.73.

Table No : 2.5 - Family Members Involved in Enterprise

Family Members Involved in Enterprise	Number of Respondents	Mean Score	S.D	Range
1 Person	404	71.28	8.31	80.00
2 Persons	302	70.44	4.64	33.50
3 Persons	44	78.00	4.22	11.00
Total	750	71.34	7.05	80.00

Interpretation :Enterprises with 1 family member involved have the highest number of respondents (53.9%) and a mean score of 71.28, indicating generally positive outcomes. Enterprises with 2 family members involved have a slightly lower average score of 70.44. Enterprises with 3 family members involved show the highest mean score of 78.00.

Table No :2.6 - Facilities to Employees in Enterprise

Facilities to Employees in Enterprise	Number of Respondents	Mean Score	S.D	Range
Insurance	86	71.89	5.46	30.50
Incentives	82	70.13	5.09	16.50
Restroom	235	72.02	5.21	24.00
Beverages	223	72.09	9.40	67.00
Others	124	69.11	6.79	35.50
Total	750	71.34	7.05	80.00

Interpretation:Enterprises providing beverages to employees have the highest average score (72.09), indicating a relatively better outcome. Restroom facilities follow closely with a score of 72.02. Insurance offers the next best outcome with a mean of 71.89, while incentives (70.13) and other facilities (69.11) show lower scores,

Table- 2.7 - Monthly Turnover of Enterprise

Monthly Turnover of Enterprise	Number of Respondents	Mean Score	S.D	Range
Below Rs.25,000	473	69.82	7.47	80.00
Rs.25,000- Rs.50,000	221	73.89	4.94	24.00
Rs.50,000- Rs.75,000	23	72.83	5.12	13.50
Rs.75,000- Rs.1 Lakh	11	70.00	5.74	11.00
Above Rs.1 Lakhs	22	77.50	7.68	15.00
Total	750	71.34	7.05	80.00

Interpretation :Enterprises with a monthly turnover above Rs.1 lakh have the highest average score (77.50), indicating the best outcomes. The turnover range of Rs.25,000-50,000 follows with a mean of 73.89. Enterprises with turnovers below Rs.25,000 have a lower average score of 69.82, while those in the Rs.75,000-1 lakh range score 70.00, showing generally lower results.

Table- 2.8 - Monthly Profit of the Enterprise

Monthly Profit	Number of Respondents	Mean Score	S.D	Range
Less than Rs.10,000	341	69.53	4.87	20.00
Rs.10,001- Rs.20,000	234	72.99	9.53	78.00
Rs.20,001- Rs.30,000	46	73.30	6.44	32.00
Rs.30,001- Rs.40,000	107	70.97	4.46	14.00
Above Rs.40,000	22	79.50	5.63	11.00
Total	750	71.34	7.05	80.00

Interpretation :Enterprises with a monthly profit above Rs.40,000 have the highest average score (79.50), indicating the best outcomes. The next highest score is from enterprises earning between Rs.20,001-30,000, with an average of 73.30. Those earning Rs.10,001-20,000 have an average score of 72.99, while enterprises making less than Rs.10,000 have a lower average score of 69.53.

Table- 2.9 - Monthly Expenses in Enterprise

Monthly Expenses	Number of Respondents	Mean Score	S.D	Range
Rs.10,000 or Less	375	69.67	8.17	80.00
Rs.10,001- Rs.20,000	287	72.22	4.32	17.00
Rs.20,001- Rs.30,000	49	76.03	6.72	18.50
Rs.30,001- Rs.40,000	17	79.35	7.88	16.00
Above Rs.40,000	22	71.66	3.97	8.50
Total	750	71.34	7.05	80.00

Interpretation :Enterprises with monthly expenses between Rs.30,001-40,000 have the highest average score (79.35), suggesting the best outcomes. The next highest scores are from enterprises with expenses between Rs.20,001-30,000 (76.03). Enterprises with expenses ranging from Rs.10,001-20,000 have an average score of 72.22, while those with expenses below Rs.10,000 score 69.67.

VI. RESULTS

- ✧ The study revealed that the majority of women entrepreneurs in Coimbatore’s small-scale service business sector are between the ages of 31-50 years, with most having an undergraduate degree (27.1%).
- ✧ A significant proportion (92.5%) are married, and many belong to joint families (58.4%). Most families have 3-4 members, with two income earners (66.4%) being common.
- ✧ The majority of respondents reported a monthly income between ₹10,000-₹20,000 (29.8%), followed closely by those earning above ₹30,001 (27.9%).

- ✧ The results indicate that enterprises with rented premises have the highest average score (74.82), suggesting better outcomes or satisfaction compared to partially owned (73.84) and fully owned premises (70.58).
- ✧ Bank loans and microcredit institutions show the highest average scores, suggesting these sources may provide advantages or align well with successful outcomes.
- ✧ Enterprises aged 6 - 8 years show the highest mean score (73.50), suggesting that this age range might be associated with optimal outcomes or satisfaction levels.
- ✧ Enterprises with 3 family members involved have the highest average score (78.00), followed by those with 1 family member (71.28) and 2 family members (70.44).
- ✧ Providing beverages to employees yields the highest average score (72.09), followed by restroom facilities (72.02) and insurance (71.89).
- ✧ Enterprises with a turnover above Rs.1 lakh have the highest average score (77.50), followed by those earning Rs.25,000-50,000 (73.89).
- ✧ Enterprises with a monthly profit above Rs.40,000 have the highest average score (79.50), followed by those earning Rs.20,001-30,000 (73.30).
- ✧ Enterprises with monthly expenses between Rs.30,001-40,000 have the highest average score (79.35), followed by those with Rs.20,001-30,000 (76.03).

VII. SUGGESTIONS AND RECOMMENDATIONS

Improving access to reasonably priced financial assistance, including as microfinance and low-interest loans, is essential to helping women entrepreneurs in Coimbatore's small-scale service industry grow their companies. Furthermore, as many of them only hold college degrees or less, providing skill development programs in digital marketing, company management, and financial literacy might enhance their business acumen. Creating peer support groups and mentorship networks can offer direction, especially for people juggling job and family obligations. In joint families, encouraging family support networks can ease the strain on women and free them up to concentrate more on their businesses. These business owners can be further empowered by government programs like targeted subsidies and incentives, and financial stability and income levels can be increased by promoting diversification into higher-value services.

VIII. CONCLUSION

In conclusion, women entrepreneurs are a major force behind social change and local economic growth in Coimbatore's small-scale service sector. They exhibit tenacity and resolve in the face of obstacles like restricted access to capital, social expectations, and juggling family obligations. According to the study, the majority of these business owners are middle-aged, married, educated, and from joint families. It may be possible to further empower female entrepreneurs and help them grow their companies by offering focused support, such as funding, skill development, mentorship, and family-friendly initiatives. Women in this field can overcome current obstacles and make even greater contributions to the local and national economy.

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