

**A Study on the Issues and Problems of Women Entrepreneurs in Tamil Nadu
with special reference to Sivagangai District**

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ABSTRACT

The entrepreneurs play an important role in the economic and social development of the nation. Women entrepreneurs are also giving a partial role in this field. Now a day, society gives a better socio economic status to women. The State and Central Government has been introduced various schemes and empowerment programs to promote them to sustain in good working conditions of women enterprise. At present, the number of women entrepreneurs in Tamilnaduis low. If the Government takes necessary promotional measures, the number will rise into an indefinite in future and they can contribute much for the entrepreneurial growth of Tamilnadu. Mostly the women are producing home need items, and this type of essentials & food items. These opportunities can be further applied for the growth ofTamilnadu's entrepreneurship and the future of women entrepreneur will be an asset for the growth of our state.However, in the era of information technology, the women have become more aware and better educational facilities have enabled them to venture into this male dominated space. The women today have emerged as a key player in economic development of the nations. However this transformation of society is far from over and the women entrepreneurs not only face difficulties while starting up an enterprise but also during the running phase. Globally, they have become a key player in sustaining both social development and economic growth. However, in a country like India where almost 50% of population is made up of women, the number of enterprises run by women entrepreneurs is only 7.36% or out of 361.76 Lakh enterprises in the MSME sector, only 26.61 Lakh have women at the top. There are a number of socio-economic hurdles faced by the women while they attempt to venture into setting up and running their own enterprises.This study has been undertaken to identify the challenges faced by these women entrepreneurs and provide some suggestion for overcoming these obstacles.

Keywords: Women Entrepreneurs, Entrepreneurs, Economic, Social Development

1. INTRODUCTION

An entrepreneur is a person who is involved in economic activity and takes an initiative to start a business with innovative ideas. Entrepreneurship provides huge opportunities for self - expansion as well as serves the society. All over the world, entrepreneurs provide vast employment opportunities by setting up Micro, Small and Medium enterprises in urban, semi - urban and rural areas for uplifting the living standard of people. The phenomenon of women entering the entrepreneurial arena is in the early stage as businesses have been male dominated and women have always engaged in homely affairs i.e cooking and nurture the family and children.

Over the last few years, the scenario has changed and the women have come to the forefront as not only memorable but also as inspirational entrepreneurs. Entrepreneurship as such is not bound by the class, religion, community, gender or age and hence any person can start a business today.

In past few years, women entrepreneurs have been involved significantly in the development and social progress of the country due to industrialization, urbanization along with education and awareness. This opens up ample opportunities for the nation, society and the family. Setting up their own ventures not only makes them self-sufficient and self-dependent but also enables them to create their own social identity. This way they have been able to achieve work-life balance and contributed to the satisfaction of their customers by involving themselves in the innovation of the products also they have been able to empower people economically. Various sources of data confirm the contribution of this new generation of entrepreneurs i.e. the women entrepreneurs play a crucial role in the economies across the world.

STATUS OF WOMEN ENTREPRENEUS

Since the 21st century, the status of women in India has been changing as a result to growing industrialization and urbanization spasmodic mobility and social legislation. Over the years, more and more women are going in for higher education, technical and professional education and their proportion in the workforce has also been increased. With the spread of education and awareness, women have shifted from the kitchen, handicrafts and traditional cottage industries to non-traditional higher levels of activities. Even the government has laid special emphasis on the need for conducting special entrepreneurial training programs for women to enable them to start their own ventures. Financial institutions and banks have also set up special cells to assist women entrepreneurs, this has boomerang the women entrepreneurs on the economic scene in the recent years although many women's entrepreneurship enterprises are still remained a much neglected field. However, for women there are several handicaps to enter into and manage business ownership due to the deeply embedded traditional mindset and stringent values of the Indian society. Lets us look at what these obstacles that are faced by women entrepreneurs.

STATEMENT OF THE PROBLEM

Sivagangai has women entrepreneurs in a large number. They are not exploited well to make them contribute much for the economic development. The problem of women entrepreneurs in the informal sectors is one of the causes for it. And different empirical evidences support it. The present study differs from the other researches done on the similar topic in various angles. They also fail to see the factors related to personal details of women entrepreneurs, the performance of women enterprises, institution support and the problems affecting the women entrepreneurs. Likewise, the grievances of women entrepreneurs in the enterprises were not addressed by previous studies. This study puts special emphasis on factors that affect performance of women entrepreneurs in the enterprises especially in Sivagangai District of Tamil Nadu. 11 Technical assistance and training programmes should target at the entrepreneurs, who can create jobs for themselves and other rather than seeking employment in any organization. Therefore, it is mandatory to give them entrepreneurship training. Apart from the entrepreneurial training, financial assistance in the form of loan with low interest rate may contribute much for strengthening women entrepreneur's performance. The present study focuses mainly on the problems faced by the women entrepreneurs in Sivagangai District, and what are the factors that can solve the problems of the women entrepreneurs. The researcher proceeds to sort out it through her findings.

2. OBJECTIVES

- To analyze the problems faced by the women entrepreneurs in Sivagangai district.
- To find out the ways to overcome the same.

3. RESEARCH METHODOLOGY**Method of data collection**

The primary data collection was undertaken with the help of Interview schedule. The secondary data were collected from books, reports, journals, magazines and websites

Sampling Design

The sample comprises the women entrepreneurs who engage themselves in manufacturing, trading and servicing type of enterprises. The details of its population of women entrepreneurs were obtained from District Industries Centre, Sivagangai. There are 4,124 entrepreneurs in Sivagangai district. The list of women entrepreneurs Taluk-wise were obtained from the District Industries Centre in Sivagangai district.

A total of 450 women entrepreneurs, 150 each in manufacturing, trading and service are taken as sample by adopting the proportionate stratified random sampling method. The following table exposes the Taluk-wise distribution of sample women entrepreneurs.

Sl.No	Name of Taluks	Sample			
		Manufacturing	Trading	Servicing	Total
1	Sivagangai	42	42	42	126
2	Thirupattur	26	36	32	94
3	Karaikudi	24	21	26	71
4	Manamadurai	22	24	22	68
5	Thiruvadanai	10	12	12	34
6	Illyankudi	7	5	5	17
7	Singampunari	6	3	4	13
8	Devakottai	8	4	2	14
9	Thiruptpuvanam	5	3	3	11
Total		150	150	150	450

ANALYSIS AND INTERPRETATION

The entrepreneurs were asked to indicate if they had faced any problem in the fourteen identified areas. Sector-wise, the number of entrepreneurs faced problems in each of the above identified areas were furnished in the following table .

PROBLEMS FACED BY WOMEN ENTREPRENEURS

Nature of Problem	Manufacturing		Trading		Service		Overall	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Project Identification	9	6	3	2	6	4	18	4.00
Feasibility Study	3	2	0	0	3	2	6	1.33
Registration	0	0	21	14	9	6	30	6.67
Acquiring Plots	15	10	15	10	21	14	51	11.33
Infrastructural Facilities	3	2	6	4	9	6	18	4.00
Plant and Machinery	6	4	0	0	15	10	21	4.67
Finance	15	10	36	24	9	6	60	13.33
Personal Recruitment	12	8	21	14	18	12	51	11.33
Training	21	14	12	8	36	24	69	15.33
Raw Material	42	28	9	6	3	2	54	12.00
Technical Know-how	9	6	6	4	6	4	21	4.67
Marketing Product	15	10	21	14	15	10	51	11.33
Total	150	100	150	100	150	100	450	100.00

Source: Primary data.

The overall number and percentage of entrepreneurs problem wise was computed. The percentages were computed sector-wise also. The above table reveals that the training and recruitment of personnel (15.33 per cent and 11.33 per cent), procurement of raw materials (12.00 per cent), acquiring plot/shop (11.33 per cent) arranging finances (13.33 per cent) were the major problem areas. The type of problems faced by women entrepreneurs in those areas are described below:

Recruitment and Training of Personnel

The biggest problem the women entrepreneurs faced was the training of personnel. They found recruitment of trained and skilled people itself a problem and even if they somehow got some personnel with acceptable skill, it was difficult to train them. Training the personnel took a lot of time and effort, and other thing like quality and cost had to be sacrificed to certain extent. Once they were trained, those people quit and the problems were repeated all over again. Hence, training personnel became a continuous problem. In the trading sector, this was not a major problem (eight per cent) as no particular skill was required except loyalty and patience. The problem was even more evident in the service sector (24 per cent) than the manufacturing sector (14 per cent).

In a textile and sarees printing unit, getting skilled printers was very difficult. In the trading units also the same thing happens. The beautiful enterprise and become competitors even without having proper skill as they are not fully trained and degrade the reputation of the trade.

In the nursing homes also, the 'ayahs' who joined without any experience, got some training and were upgraded and then left for another more paying jobs. It is very difficult to train these people as they come without much education and it takes a very long period for them to understand the technical terminology of even simple things.

ians train certain helpers and later these helpers leave the enterprises and set up a new enterprise and become competitors even without having proper skill as they are not fully trained and degrade the reputation of the trade.

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Raw Materials

The availability of raw materials was also another continuous problem for which they had to make lot of arrangements and which hindered their progress and limited their quality and creative skill and reduced their profits. This was the biggest problem of the manufacturing sector (28 per cent). There were many problems with raw materials and few of them were discussed in detail here.

Many garment manufacturers complained that the availability of cheap cloth, and variety of materials was less in Sivagangai and the materials suitable to the climate were also not available. For this, they had to go to cosmopolitan cities and buy from there.

Lack of certain specific raw materials like aromatic grasses in abundance led an aromatic oil manufacturer to grow their own raw materials and another beauty products manufacturer had to search a lot for specific quality products.

Bakeries were not able to get all their raw materials at industry rates, but were getting at regular commercial rates.

In the trading sector, raw material problems were connected with non-availability of advertised varieties and varieties to suit the climate. The service sector faced certain specific material shortages like teaching materials and software.

Acquiring Plot or Shop

Another important problem was in acquiring a plot or shop. This was more evident in the service sector (14 per cent) followed by trading sector (11 per cent) and manufacturing sector (9 per cent). Generally speaking, acquiring a plot or shop should not be such a major problem, but was found to be a tough problem for both these sectors.

In the manufacturing sector most of the locational problem were associated with the following:

1. A flower grower's land was acquired by government
2. A biscuit manufacturer faced a lot of delay in obtaining, Urban Development Authority's permit and to get an Industrial Estate shed allotted; and
3. A bakery-cum-service counter was being charged very high rent for a Government land, which had infact stifled .the previous tenant and made him quit. The very high rent because of the prime location was charged with no facilities provided.

In the case of the trading sector, the nature of problems are different. They are:

1. It was very difficult to acquire a shop, which would be having a good location and also be close to the house.
2. Most of the trading units were located in the home complex itself. The shop on the ground floor and the entrepreneur staying either above or behind and
3. A garment shop situated in a prominent location had to postpone its expansion programme for a long time as it could not acquire a shop adjoining or in an advantageous location.

The service sector units mostly felt that their units were not at proper locations. This was the reason hindering their performance.

Finance

Financing the enterprise was another problem faced by the women entrepreneurs. Most of the entrepreneurs relied on family finances or at the maximum on partner and friends. Even among a few who sought financing from external sources, it was found that it was major problem. Nine per cent in manufacturing, 24 per cent in trading and six per cent in service considered it to be a problem area. Hence, financing was more a problem to the trading sector, next to the manufacturing sector and then the service sector. In the trading sector investments were high and also the goods were sold on credit, which required additional finances. The complaints in this area were mostly about the concerned authorities connected with sanction of loan. Problems come under the following heads:

1. Authorities created problems,
2. Long gestation period,
3. Lot of paper work and following up to be done with the officials, and
4. Difficult to get loans.

Some times, financial problems were also faced with customers, an electric durable goods entrepreneur sold goods on installment basis and faced a number of problems.

In the manufacturing sector also, nearly the same complaints about the authorities connected with loan sanction were heard and added to them were the following complaints:

1. Loans were not obtained even when a unit was already started.
2. Discontinued efforts as the procedural delays and follow-up were found to be more costly and
3. Banks were asking for many changes to be made to sanction the loan which the entrepreneurs could not accommodate.

In the service sector, a few who wanted a loan were for expansion. The problem still continued with many. They were seeking other means of finance.

Other Problem Areas

Problems were also faced by the entrepreneurs for obtaining plant and machinery, infrastructural facilities, technical know-how, project identification and feasibility study.

Among all the problems, the area of least problems, seemed to be of project identification, obtaining technical know-how and feasibility study. This could be because:

1. The entrepreneurs having already set up their enterprises had forgotten the difficulties they had faced at the initial stages.

2. The entrepreneurs did not work out properly the feasibility but, with a herd mentality started units similar to those started by pioneer entrepreneurs.
3. The units started by the women were not very innovative and therefore not much difficulty was faced in these areas and
4. Simple projects which did not require much project identification and feasibility and technical know-how other than that taught in technical programmes, were started by women entrepreneurs.

4. FINDINGS

- Recruitment of trained and skilled people was their major problem.
- Training the personnel was their next major problem, as the trained people left for other jobs and the problem started all over again.
- Availability of proper raw materials, specific to the requirement of their lines of manufacture was difficult to obtain as they were not required by many others and had to be obtained in small quantities from outside.
- Requiring a plot or shop for their enterprise, close to their home was also a major problem as no suitable accommodation was provided by the Government and as the house-owners did not prefer women to locate their enterprises in their residential areas.
- Finance for women were not easy to obtain from banks and organized sectors as banks did not repose much confidence in women entrepreneurs and demanded security and surety from their male family members and
- Procedural delays and paper work deterred them from seeking the help of financial institutions and banks.

5. SUGGESTIONS

The following suggestions are given for the development of women entrepreneurship on the basis of the findings of the study.

It is observed from the analysis that the Government provides only financial aid and other help in the entrepreneurial development of women in the study area. It is suggested that along that financial aid, Government should take care of giving training to the women to initiate and accelerate the process of entrepreneurial development.

It is also observed that the women entrepreneurs in Sivagangai district are not able even to mention, some of the schemes and institutions which provide various services. This is due to lack of awareness among women entrepreneurs about the services rendered and incentives provided and it is also due to their lack of knowledge of the current demand for different products within the enterprise and markets.

The success stories of existing women entrepreneurs should be told to them. To update their knowledge about existing entrepreneurs and also to develop new entrepreneurship, Information Technology Centre may be established in each and every talukhead quarters in Sivagangai district.

Most of the women have entered in to entrepreneurship only after their marriage. Unmarried women can be more successful than married women, in entrepreneurship business if they are properly trained. Hence the govt. can conduct entrepreneurial training programmes in colleges at least once in a month. This will motivate more young women to enter into business of their own.

Marketing their products is one of the main problems for women entrepreneurs. Hence women co-operative societies can be started to procure the products from women entrepreneurs and they can help them in selling their products at reasonable prices.

It is understood from the analysis that next to finance, marketing is a major problem faced by the women entrepreneurs in the study area. It is suggested that the Small Industries Service Institutes and the Directorate of Industries of Tamil Nadu State Government should jointly initiate to organise some marketing consortiums for different types of industries. All the entrepreneurs become member of such consortiums according to the nature of their products. The consortiums may sell all the goods under a brand name given by the consortium.

6. CONCLUSION

It can be concluded that the role of women entrepreneurs in promoting industrial development is also being recognized and steps are being taken to promote women entrepreneurship. Making them realize their strengths and important position in the society and the greatest contribution they can make for the manufacturing, trading and service industries as well as the entire economy. Apart from these Women's participation in economic development calls for arrangements that would lighten their domestic work load and release them for other economic and socially productive work. Though women entrepreneurs face many problems and challenges in their path to become a successful entrepreneur the government has taken many initiatives for the growth of women entrepreneurs. Finally, the researcher has given appropriate suggestions to overcome the problem of women entrepreneurs. If the financial institutions, government and non-government organizations follow the suggestions, it will help to increase the growth of Indian economy.

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