

**Challenges And Opportunities Faced By Women Entrepreneurs In Tamil Nadu With Special Reference To Theni District**

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**ABSTRACT**

Increase in women entrepreneur specifically in the rural areas are required in order to decipher problems pertaining to poverty issues, unemployment and economic backwardness in Indian society. In order to make effective progress development in the rural areas becomes necessary. The government of India is giving much attention and focus by extending support for the growth of women entrepreneurship. In the rural area, most of the businesses were family run which gives a strong entrepreneurial base to the family members. This base of entrepreneurship can be extended to women family members, thus enhance the possibility of their involving in creating new ventures. This policy of rural engagement will survey encourage in the creation of new women entrepreneurs.

**Keywords:** Women Entrepreneurs, Employment, Rural Development, Backwardness

**INTRODUCTION:**

Women entrepreneurs is defined in broader sense “as the enthusiastic willingness of a villager to organize his or her economics activity, whatever it may be (a business, a job, an investment etc) with the help of appropriate technology and practices conceived for a sustainable living”. Women entrepreneur in the rural areas are a great support to solve the problems related to alleviating poverty, unemployment issued and economic backwardness. The effectively accelerate the growth in rural areas entrepreneurship specifically from women have become necessary. Government of India is giving focus in the rural development by giving assistance and support to the growth of women entrepreneurs. It is observed that most of the entrepreneur development policies are designed the needs of the urban entrepreneurs in Tamil Nadu.

Establishment of rural centres to give consultancy using extensive research have to be made so that the problems could be solved in such centres. These rural centres also can envisage bridging the gap between urban and rural business thus a network could be established. These rural centres can also facilitate with isolated rural areas this process also can be bridged. Also this centre could focus on family run businesses since most of the businesses in rural area are family based. This process also can be included for the women family members s that family business experience can be mutually shared for solving problems related to day-to-day activities.

### **Definition**

The Government of India has defined a women entrepreneur, as a specialized person, who bears uncertainty, who is innovative, confident and creative and also capable of achieving economic independence, generating employment opportunities through establishing and running an industry.

Women entrepreneurship depends upon the family background and support, educational status, attitude and special training she has received. There is a realization that full involvement of women in economic development would ensure effective utilization of all available resources and improve the quality of life.

### **REVIEW OF LITERATURE**

**Kodadala Lakshmi, et al., (2016)** reported that the emergence of woman entrepreneurs and their contribution in the national economy was quite visible in India. The number of woman entrepreneurs had grown over a period of time, especially in the 1990s. In today's world, women entrepreneur were playing very vital role and they had become important part of the global business environment and it's really important for the sustained economic development and social progress. In India, though women were playing key role in the society, but still their entrepreneurial ability had not been properly tapped due to the lower status of women in the society. The main purpose of this study as to find out the status of women entrepreneurs in India. And the women who started up their businesses had to face some teething problems. This was due to some practical problems in the process of

entrepreneurship by women. This research attempted to analyze and highlighted various Problems and Prospects of Women Entrepreneurship in India.

**Priyanka S. Patil and Sidharth R. Patil, (2016)** found in their research that rural entrepreneurship is now a day's providing opportunities to the people who are removing to cities for job or for any other reason for their livelihood. Rural areas were having abundant natural resources but along with that many obstacles are also faced in rural in terms of lack of primary amenities like education, financial problems and insufficient technical and conceptual ability. Therefore it was paving problems for the rural entrepreneurs to establish industries in the rural areas and to be sustainable for long term. This study made an attempt to find out the Obstacles and Opportunities for the potentiality of Rural Entrepreneurship. It also focused on the major problems faced by rural entrepreneurs especially in the fields of Marketing of products, financial services and basic and other primary amenities, i.e. availability of electricity, water supply, transport facilities and required energy etc. This research made an attempt to find out the strengths and opportunities for the potential rural entrepreneurs.

**Rakesh Kumar Gautam and Dr. K. Mishra, (2016)** determined that women were becoming socially and economically empowered through generating their own business. A woman entrepreneur plays an important role in India to the wake of globalization and economic liberalization. Women entrepreneurship was very important concept for development of rural areas. The purpose of this research is to discuss the issues and to know about the supporting elements in detail regarding women entrepreneurship in rural areas of India and also to highlight on the position of Women Rural Entrepreneurs in India. The outcomes of this study exposed that lack of balance between family and career obligations of women, lack of direct ownership of the property, poor degree of financial freedom for rural women, the absenteeism of entrepreneurial skills and finance in economically rich and poor women, negligence by financial institutions, lack of self-confidence, lack of confident, schedule of life, lack of education, no awareness about capacities, low risk bearing ability, lack of self- confidence, problems of work with male workers, flexibility limitations and lack of contact with successful women rural entrepreneurs were major problems of Rural Women Entrepreneurship development in India.

**Shyamala, (2016)** reported in the study that in India, 65% of population lives in rural areas. Women population has 50 % share in general population. Therefore, rural women needed to turn up into entrepreneur which is an important factor in socioeconomic development. However, there was increasing evidence that more and more women were showing interest in small business ownership and actually starting up with the business, the status of rural women were bounded to low level. Traditionally, it was believed that women were physically and mentally weak and hence, they were not fit for hard, hazardous and risky tasks. In India, still there were many social and cultural restrictions on women. Hence, women participation in entrepreneurial activities was less than the requirement of the fast growth of India. Thus, in this study, an attempt had been made to find out the various factors that motivated women to enter into business, the various problems faced by the rural women Entrepreneurs in establishing and running their business in terms of finance, marketing, social, cultural and provided suggestions to overcome the problems and empower in their business.

### **OPPORTUNITIES OF WOMEN ENTREPRENEURS**

The entrepreneurs can have their ability to identify and analyse opportunities available in the environment and transform them into business proposition by channelizing the resources. Some of the opportunities available to the women entrepreneurs are listed below:

1. Balanced regional growth in economy
2. Efficiency in productivity
3. Control on migration of rural population
4. Encouragement to innovations
5. Availability of raw materials
6. Minimum establishment cost
7. Low cost of production
8. Improvement in standard of living
9. Social and cultural development

## **CHALLENGES FACED BY WOMEN ENTREPRENEURS**

Though Women entrepreneurs has an important role to play in the development of Indian economy it has its own drawbacks. The problems of Women entrepreneurs are listed below:

1. Lack of infrastructural facilities.
2. Lack of technical know-how
3. Changes in Government policy.
4. Paucity of Funds
5. Marketing network
6. Legal formalities in business.

## **Few Points prepared by Women Entrepreneurs for Improving Life in Rural Areas**

- ❖ Women will not waste hard – earned money on gambling and alcohol.
- ❖ Women will keep family small for better health and prosperity.
- ❖ Women will make children understand the importance of education, because education imparts knowledge and knowledge makes children successful.

## **OBJECTIVE OF THE STUDY**

- ❖ To identify the present challenges and opportunities faced by the women entrepreneurs.

## **Hypothesis**

- ❖ All the selected women respondents are having equal level of challenges and opportunities in their businesses.

## **METHODOLOGY**

The validity of any research depends on the systematic method of data collection and analyzing in a logical way and organizing in sequential order. In the present study, an extensive use of both primary and secondary data has been used.

**ANALYSIS AND RESULTS****Table 1. Area and Women Population in Theni District**

<b>Area In Sq.Km</b>	<b>Rural Women</b>	<b>Urban Women</b>
2868	284538	335678

**Interpretation**

Theni district has an area of 2868 sq.kms with a female population of 284538 in rural area and 335678 in urban area.

**Table 2. Year Wise Trend of Women Entrepreneur Units Registered in Theni District**

<b>Year</b>	<b>Micro Units for women</b>	<b>Small units for women</b>	<b>Medium units for women</b>	<b>Total</b>
2010-2011	186	8	0	194
2011-2012	271	14	1	286
2012-2013	354	21	2	377
2013-2014	667	30	4	701
2014-2015	743	22	1	766
2015-2016	893	53	3	949
2016-2017	914	72	15	1001
2017-2018	1031	122	6	1159
2018-2019	851	73	1	925

**Interpretation**

The year wise trend of women entrepreneurs as number of units registered in Theni District in the micro units, small units and medium units from the year 2010-2011 to 2018-2019 were given in table 2. In the micro units segment, the no. of units in the year 2010-2011,

was 186 grew up to 1031 units in the year 2017-2018, having steady growth and for the year 2018-2019 it decreased to 851 units. In the case of small units segment the number of units was 8 for the year 2010-2011 grew steadily to 122 in 2017-2018, and decreased to 73 units in 2018-2019. In the medium units segment it got started in the year 2011-2012 as one unit and number of units grew upto 15 without steady growth till 2016-2017, but again decreased to 1 in 2018-2019.

The year 2018-2019 trend was not favourable since in all three segments viz., micro, small and medium units decreasing trend was the scenario. But, the worst scenario is in medium units as it drastically reduced to 1 unit in the year 2018-2019.

**Table 3. Details of Existing Micro and Small Women Entrepreneurs unit in Theni District**

Sl.No	Classification of micro & Small & Medium Entrepreneurs	No. of Units	Employment
1	Women Tailoring Readymade garments & Power looms	2852	5225
2	Nursery Gardens	155	876
3	Wood pressed Oil	345	1440
4	Fruit Juice Pickles and other Food Products	1021	1722
5	Handlooms	179	1334
6	Paper Plate and Cups	119	384
7	Others	704	2743

### **Interpretation**

The table 3 shows the number of women entrepreneurs in Theni District showing number of units and with employment given in each category. It is categorized viz., women tailoring, readymade garments & power loom segment employing 5225 people in the 2852 micro and small units. There are 155 nursery gardens employing 876 people. In the case of wood pressed oil segment 1440 people are employed in 345 units. In fruit juice, pickles and

other food products segment, 1772 people were employed in 1021 units. In the handloom segment there are 179 units employing 1334 people. In paper plates & cups there are 119 units operated in Theni district with 384 employees. In others segment there are 704 units employing 2743 people.

## **FINDINGS**

The number of units in micro, small, medium units it had a good progress from 2010-2011 totalling 194 units to 1159 units in 2017-2018, growing steadily. But, in the year 2018-2019 it has drastically decreased to 925 units. This means 234 units totally have been closed with a break-up of 180 units been closed in micro units, 49 units closed in the small units segment and 14 units closed in medium segment since 2016-2017. The reason could be attributed to various reason, but this causes downfall in the employment given. The Government can make efforts by making survey to motivate the people who have closed the units as to it cause. Thereby if it was closed due to technical deficiency, or funds paucity, they could be encouraged or motivated by solving their problems. This will pave the way to re-live the lost employment opportunities. Also this will enhance money circulation in that area.

## **CONCLUSION**

Women Entrepreneurs play a vital role in converting developing country as a developed one. Economic policy of a state or nation should also enable entrepreneurs to achieve innovation, higher productivity, timely delivery with efficiency. The Government of Tamil Nadu should provide basic infrastructure, easier legal formalities, financial support, intensive training programmes, beneficial schemes and subsidies etc., It is evident that Women entrepreneurs paves the way to removal of poverty in the state of Tamil Nadu. Hence, the Government should take initiative measures to design policies and projects for a sustainable growth of rural industries across the state.

The Indian society is shifting from conservative attitude to progressive attitude towards entrepreneurs. The study is mainly focused on challenges and opportunities faced by the rural women entrepreneurship in Theni district. In India, women's entrepreneurial ability has not been properly utilized due to the gender status of women in the society. In the modern

globalised era, irrespective of gender, women are more willing to do business equivalent to men in the growth of Indian economy. The Government should concentrate for rural women development by properly implementing and monitoring the existing entrepreneurial schemes and programs for the betterment of nation's economic activities. Rural women should be encouraged to take the benefits of policy measures introduced by the Government to promote the status and level of rural women entrepreneurs in the country by providing free interest loans, increase of subsidy, adequate entrepreneurship training to rural women entrepreneurs. Rural women entrepreneurs also require more support from their family members and society for succession of their entrepreneurial career and improve the wealth of the nation.

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CHALLENGES AND OPPORTUNITIES FACED BY WOMEN ENTREPRENEURS IN TAMIL NADU WITH SPECIAL REFERENCE TO THENI DISTRICT \*Dr. A. Muthukrishnan, Assistant Professor, Department of Business Administration, Annamalai University, Email : nithishrubika@gmail.com, 8072730965. \*\* Dr. K. Sethuraman, Assistant Professor, Department of Business Administration, Annamalai University, Email: sethu.kalyan@gmail.com, 9865422354.

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