

A Study on the Business-Family Interface of Womenpreneurs and Their Capacity to Manage Challenges in the Unorganized Sector of Virudhunagar District, Tamil Nadu

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Abstract - In order to ensure an innovative and sophisticated economy, womenpreneurs or women entrepreneurs are the need of the hour in the entrepreneurial ecosystem. Women entrepreneurship is a key driver of socio-economic growth since it plays a leading and key role in job creation, poverty reduction and attaining gender equality. Womenpreneurs continue to be a vital and key component of the economy, as well as a source of personal, social and transformational development. Generally, women have the capability of playing a wide range of roles and thus they hold numerous honors and achievements in their hats. Organization management is not Managing an organization is not a simple task, especially when it comes to unorganized sectors, where women face numerous challenges. This paper investigated the challenges faced by womenpreneurs of unorganized sectors as well as the solutions to manage and tackle the challenges in unorganized sector of Virudhunagar district. It also examines the family support which in turn influences the challenge facing capacity of womenpreneurs of Virudhunagar district. The findings signified a constructive relationship between financial support received from family and womenpreneurs' performance in business.

Keywords: Entrepreneurship, Women Entrepreneur, Unorganized Sector, Entrepreneurs, Women, Management, Womenpreneur, Work Life Balance, Economic Development

I. INTRODUCTION

In recent years, the study of women entrepreneurship has gained much popularity and a widespread acceptance among academic field, leading to a good understanding of the elements that contribute to women's hardships in adopting an entrepreneurial career. Womenpreneurs constitute one-third of the total entrepreneurs' population in the world. Recently, women have demonstrated that they are equally important and capable in all field of business and thereby they play a critical role in the Indian economic development. They are involved in all business levels and contribute significantly to the economic growth. Female entrepreneurs are the fastest growing entrepreneurship category worldwide. In general, the entrepreneurship environment is influenced by many societal variables and forces such as economic, cultural, social and political

forces. These variables jointly produce opportunities and threats to the women entrepreneurs in the environment where they operate.

The term "informal or unorganized sector" describes a broad range of unregistered, small scale economic activities. An unorganized sector can be defined as those business enterprises which employ not more than 10 people, with or without the power usage. The activities which are not properly registered, statistically documented, licensed and taxed fall under the unorganized sector.

Mostly the business enterprises, headed by women are commenced with a working capital, either from personal resources or from family funds. In India, women are actively involved in informal or unorganized sectors. But female entrepreneurs face more challenges than male in entrepreneurship field. In order to be successful in their undertakings and ventures, women entrepreneurs need to face lots of obstacles and overcome numerous challenges.

The transformation from homemaker to a womenpreneur is not an easy and simple task. She must learn from her mistakes and experiences adapt and habituate herself and beat the challenges in her field. She must utilize her strengths creatively to combat the threats and seize all possible opportunities to reduce her weaknesses.

II. OBJECTIVES OF THE STUDY

1. To find out the different factors determining the choice of a business enterprise by womenpreneurs of unorganized sector.
2. To study the challenges that womenpreneurs face in the unorganized sector.
3. To determine the business-family interface level of the womenpreneurs of unorganized sector.
4. To study the personal and social capabilities developed by womenpreneurs of unorganized sector by undertaking entrepreneurship as their career.

III. REVIEW OF LITERATURE

Maseda, A., Iturralde, T., Aparicio, G. and Cooper, S. Y. (2023) conducted a study which emphasized the significance of tackling gender-related issues in family businesses. They employed a bibliometric approach, conducting a co-word analysis of 376 papers sourced from the Web of Science. The objective was to unveil the thematic structure of gender and family firm research, identify research topics, explore associations among them, and trace their evolution over the past three decades. This comprehensive review establishes a substantial foundation in the literature and proposed research areas that encourage the integration of gendered perspective into family firm literature and business practices.

Nguyen, M. H., Nguyen, H. T. T., Le, T. T., Luong, A. P. and Vuong, Q. H. (2022) sought to investigate the development trajectory, key influential documents, and the intellectual and conceptual structure within the literature on gender issues in family business research. Utilizing bibliometric analysis, they examined 224 documents spanning the period from 1991 to 2020, sourced from the Web of Science database. The analysis indicates an exponential growth in knowledge in this field over the past three decades, particularly after 2003 and in recent years. Through co-citation analysis, three principal research themes are identified: Women's challenges and opportunities in family business, Gender diversity in the family business corporate board, and Gender and management in family SMEs. Temporal co-word analysis reveals that 'Gender diversity in the family business corporate board' represents the most recent research focus.

Amitabh Kant, Naman Agarwal and Anmol Sehgal (2021) emphasized that while there are multiple factors playing a role in the rise of women as entrepreneurs, a persistent and well-coordinated endeavor across all facets is essential to facilitate women's entry into entrepreneurial pursuits. This, in turn, would make a significant contribution to the social and economic advancement of their families, thereby achieving parity and equal recognition for women.

Salem Sreeveena (2020) undertook a study which analyzed the various difficulties and challenges faced by women entrepreneurs in their business operations. The study suggested to design programmes that will address attitudinal changes, training, and supportive services. The Government can set some priorities for women entrepreneurs for allocation of industrial plots, sheds and other amenities. Management training in how to keep track of accounts, handle taxes and understand compliance rules and regulations shall be given.

Ipseeta Satpathy, Patnaik and Devesh Rath (2019) conducted a comprehensive study with the aim of investigating the challenges and factors that drive women entrepreneurs in the civil, construction, real estate and architectural sectors. The study also aimed to assess the

factors that affect the role conflict and work-life balance for womenpreneurs. The research concluded that womenpreneurs experience a higher degree of role conflict compared to their male counterparts, largely due to societal expectations placed upon them. Additionally, to sustain a business, effective networking is essential. Various motivating factors such as the desire for an independent lifestyle, personal identity, additional financial benefits, the creation of an ecosystem and self-motivation, drive women to pursue entrepreneurship. The study recommended the incorporation of various future initiatives to promote greater participation of women in these sectors, namely civil, construction, real estate and architecture. These efforts aim to reduce the gender-related biases associated with these industries.

Dianne Welsh, Eugene Kaciak *et al.*, (2018) conducted a study to investigate the association between the performance of women entrepreneurs' businesses and two aspects of the interface between their family and business. The research considered the moderating influence of the level of economic development in two emerging countries, Morocco and Turkey. The study's findings revealed a positive correlation between family financial support and the business performance of female entrepreneurs in Morocco, a country with a lower level of economic development. Conversely, family moral support was found to be linked to improved firm performance in Turkey, a more economically advanced nation. Additionally, the study observed that gender-related personal challenges faced by women entrepreneurs tended to hinder their business performance in Turkey, while in Morocco, the performance of women entrepreneurs appeared to thrive even in the presence of such obstacles.

According to a study on women entrepreneurship in developing countries by Hina Shah and Punit Saurabh (2015), it is concluded that, even though there exists successful strategies for the women entrepreneurship development, still more steps has to be taken towards this so that such ventures shall assist in the alleviation of poverty in South Asian region.

G. Malyadri (2014) found that women entrepreneurs face more challenges than their male counterparts, with factors such as lack of proper infrastructure, enhanced production costs, political instability, a non-transmissible business setting, all these are distressing the women entrepreneurs more when compared to men.

Singh and Raina (2013) described in their study about the challenges and obstacles that the Indian women entrepreneurs are facing and also examined the different policies framed by the Government of India, more specifically for women. Further, the study discovered that more women are coming up to undertake entrepreneurial activity as they can manage both their household works and workplace deadlines effectively.

Anita D. Pharm and Dr. R. Sritharan (2013) conducted a study on the troubles being encountered by the women entrepreneurs more in rural areas, examined the various motivational elements of women entrepreneurs and further identified the association between women entrepreneurs and their socio-demographic and economic status. This paper concluded that women undertake entrepreneurship as their career not for survival purpose but for proving their capabilities and also to demonstrate their creativity and talents.

Singh and Surinder Pal (2008) determined the reasons and factors influencing the women to enter into entrepreneurship field. He quoted a number of hurdles to the growth of women entrepreneurship, which included the lack of contact with prosperous entrepreneurs, un-acceptance of women entrepreneur in the society, gender favouritism, absence of network, family responsibilities and bankers' little concern in granting loans to women entrepreneurs.

In a study conducted by Moore and Buttner (1997), self-determination, career goal, self-esteem and expectation for recognition are the key and vital drivers for undertaking entrepreneurship as their career by women.

A. Research Gap

From the reviews, it is clearly understood that so many research studies have been done at the national and

international perspective in various aspects of women entrepreneurship. From these studies, it has been shown that women entrepreneurs occupy a significant role in a country's development. These studies have also thrown light on the variety of issues that are detrimental to the growth of women entrepreneurs.

However, there has been little research done on business-family interface of the women entrepreneurs, especially in unorganized sector of the Virudhunagar district. This gap has received adequate attention in the present study, which is significant in terms of policy implications. The study places a strong emphasis on the challenges and realities faced by women entrepreneurs.

IV. METHODOLOGY OF THE PRESENT STUDY

Both primary as well as secondary data were used in the present study. Primary data has been collected from 142 womenpreneurs of unorganized sector in Virudhunagar town through questionnaire and secondary data has been collected from various research reports, different articles and women entrepreneurship study websites. Snowball sampling method has been employed to collect data from 142 samples. Statistical tools adopted in this study are Simple percentage method, Chi-square and Friedman test.

A. Data Analysis and Data Interpretation

TABLE I SOCIO-DEMOGRAPHIC AND ECONOMIC PROFILE OF RESPONDENTS

Variables	Items	Frequency	Percentage (%)
Age	Below 30 yrs	11	7.75
	31 to 40 years	62	43.66
	41 to 50 years	43	30.28
	Above 50 years	26	18.31
Education	Primary level	19	13.38
	Secondary level	32	22.54
	Higher Secondary level	54	38.03
	Under Graduates	37	26.05
Marital Status	Married	119	83.80
	Unmarried	23	16.20
Type of Business	Petty Shop	28	19.72
	Vegetables / Fruits Shop	35	24.65
	Provisional Store	22	15.49
	Beauty Parlour	16	11.27
	Clothing Store	14	9.86
	Mess	27	19.01
Monthly Income	Less than Rs.10,000	31	21.85
	Rs.10,000 to Rs.20,000	62	43.66
	Rs.20,000 to Rs.30,000	37	26.05
	More than Rs.30,000	12	8.44

Source: Primary data, 2022

The socio-demographic and economic background of the respondents are analyzed in this section. From the above table, it is observed that majority (43.66%) of the womenpreneurs belong to the age category of 31-40 years. Most (38.03%) of the womenpreneurs of unorganized sector

have completed their higher secondary level of education. More than half (83.80%) of the womenpreneurs are married and nearly 43.66% of the womenpreneurs are having a monthly income of Rs.10,000 to Rs.20,000.

TABLE II INFLUENTIAL FACTORS AND CHOICE OF BUSINESS OF WOMENPRENEURS

Factors	Choice of business						Chi-square value	P value
	Petty shop	Vegetables/ Fruits shop	Provisional store	Beauty Parlour	Clothing store	Mess		
High profit	0	6	9	5	2	7	57.858	0.001**
Family owned business	8	13	4	0	1	8		
Easy and simple to start and operate	11	10	7	3	9	5		
Less competition	9	6	2	8	2	7		
Total	28	35	22	16	14	27		

**Significant at 1% Source: Primary data, 2022

From the above table, it is apparent that the P value is lower than 0.01. So, there is an association between influential factors and business choice of womenpreneurs. Womenpreneurs who looks for high profit desired to run provisional store, the womenpreneurs who prefer business with less competition chooses to run petty shop and beauty

parlour. The womenpreneurs who wish to start a business which is easy to start and simple to operate mostly choose petty shop, with their next choice being vegetables and fruits store, followed by clothing store. While 34 womenpreneurs are running their family owned business regardless of their choice.

TABLE III CHALLENGES FACED BY WOMENPRENEURS IN UNORGANIZED SECTOR

Sl. No.	Type of challenges faced by womenpreneurs	Mean Rank
1	Less of or no sufficient knowledge about the business	8.28
2	Raw material sourcing	5.25
3	Lack of or no proper infrastructural facilities	7.70
4	Less or no knowledge about technology	8.24
5	Managerial difficulties	6.39
6	Lack of or no support from the government for various schemes	5.75
7	Lack of or no proper training in the business	5.47
8	No adequate financial source / Problems in raising finance	10.15
9	Product marketing issues,	5.68
10	Labour and Intermediaries issues	6.94
11	Legal, Safety and Security issues	4.49
12	Problems in transportation of products	9.13
13	Personal and family related problems	7.53

Source: Primary data, 2022

From Table III, it is shown clear the key challenges encountered by womenpreneurs in running their enterprises. The mean score clearly indicates that arranging or raising capital for business is the major challenge and obstacle

being faced by womenpreneurs in the unorganized sector of Virudhunagar district. The other major issue facing the womenpreneurs is transportation of products.

TABLE IV ASSOCIATION BETWEEN BUSINESS-FAMILY INTERFACE AND WOMENPRENEURS' ABILITY TO MANAGE CHALLENGES

Nature of Family Support	Womenpreneurs' Ability to Manage Challenges					Total	Value of Chi-square	P value
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree			
Often	27	24	8	10	9	78	42.345	0.001**
Occasionally	8	10	16	17	13	64		
Total	35	34	24	27	22	142		

**Significant at 1% Source: Primary data, 2022

From Table IV, it is clear that P value is lower than 0.01. Hence, there is a relationship exist between business-family interface and womenpreneurs' ability to manage different challenges. The womenpreneurs who often get sufficient support from the family are of strong opinion that they are

able to manage any type of challenges faced in their business. While the womenpreneurs who either get support from their family occasionally or never get any support from family, disagree with their ability to encounter challenges in the business.

TABLE V PERSONAL AND SOCIAL CAPABILITIES DEVELOPED BY WOMENPRENEURS

Sl. No.	Personal and Social Capabilities Developed	Frequency	Percentage (%)
1	Self-confidence	15	10.56
2	Sense of achievement	20	14.08
3	Improved standard of living	54	38.03
4	Economic empowerment	16	11.27
5	Increased social interaction	11	7.75
6	Improvement in leadership quality	8	5.63
7	Improvement in decision making; capacity to make decisions in family and business	13	9.15
8	Engaged in political activities	5	3.53
Total		142	100.00

Source: Primary data, 2022

It is clearly inferred that, as a result of taking up enterprise among women, majority (38.03%) of the womenpreneurs' standard of living has increased, followed by a sense of achievement (14.08%). The economic empowerment (11.27%) of the womenpreneurs has improved and they have gained much self-confidence (10.56%) in running their own business. The other capabilities include that their decision-making capacity has improved, they interact with the society in so many aspects, their leadership quality in managing the enterprise and the people has improved and few of the womenpreneurs have engaged themselves in political activities.

1. In this study, majority (43.66%) of the womenpreneurs belong to the age category of 31-40 years and most (38.03%) of them have completed higher secondary level of education. Majority (83.80%) of them are married and they (43.66%) earn a monthly income between Rs.10,000 to Rs. 20,000.
2. This study also depicts that there is a significant link between influential factors and the business choice of womenpreneurs.
3. Womenpreneurs face a major challenge of raising capital for business and transportation of products.
4. The study determines that there is a relationship between business-family interface and womenpreneurs' ability to manage different challenges.
5. Most of the women entrepreneurs believe that being a womenpreneur has increased their standard of living and they have a sense of achievement, and their self-confidence level has increased much better.

V. IMPLICATIONS OF THE STUDY

In the cultural context of India, the findings of the study positively contribute to the business-family interface of womenpreneurs. Government shall pay much attention to

womenpreneurs in the form of financial assistance, organizational assistance, training and mentoring from successful, booming entrepreneurs and provide scope for observation of successful enterprises.

On the other hand, a greater emphasis shall be placed on giving emotional support to womenpreneurs, as well as programmes that teach women how to deal with personal issues and other hurdles brought on by stress exacerbated by higher levels of development of the economy. These types of programs shall comprise the entire family and include positive behavior modeling to help womenpreneurs succeed in their business.

VI. SOLUTIONS TO HANDLE BUSINESS-FAMILY INTERFACE CHALLENGES

Based on the findings of the study, the researcher suggested the following solutions for the womenpreneurs to handle the business-family interface challenges.

1. Define distinct roles and responsibilities for family members.
2. Develop an official procedure for resolving conflicts.
3. Arrange routine family gatherings to address business matters.
4. Guarantee openness in the decision-making process.
5. Segregate family and business matters.
6. Consider enlisting an impartial third party's assistance.

VII. CONCLUSION

The central objective of this study is exemplified by women entrepreneurs. They want progress and development not only for themselves, but for the society as a whole. Their never-ending efforts to 'create a change' are dynamic and forward-thinking. They defeat the hurdles in their way and

achieved victory. Womenpreneurs clearly depict the fact that women are as capable as men and can prevail in any circumstance. Many women feel confident and strong enough in themselves. Though today, womenpreneurs are able to obtain needed external support in the form of special funds, networking groups, working capital loans, the primary and key support must come from an understanding family and society. Without doubt, Women entrepreneurship increases the prosperity and wealth of any country and the wealth of the family in particular. Womenpreneurs must be properly and appropriately shaped and moulded with essential entrepreneurial skills, talents and traits in order to keep up with changing trends and global market problems, as well as be capable and proficient enough to strive and sustain for eminence and supremacy in the entrepreneurial sphere.

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