

Problems of Women Entrepreneurs in Tiruchirappalli District

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Abstract - This study primarily emphasizes analyzing the problems faced by women entrepreneurs in starting a new business. To overcome these hurdles the Government of Tamilnadu has initiated many schemes. Rural Entrepreneurship Development Program (REDP), Prime Ministers Employment Generation Program (PMEGP), Employment Development Department (EDD) in Tiruchirappalli district, Tamilnadu. This Research examined the problems faced by women entrepreneurs to start a new business with the three training programs from Tiruchirappalli district. A conceptual model with three hypotheses was developed and data were collected from 207 women entrepreneurs in the form of a structured questionnaire from the women entrepreneurs (ParamasivanandSubathra,2017). To analyze the problems of women entrepreneurs, 207 respondents were selected by stratified random sampling method. A well-structured questionnaire was designed to collect information from the women entrepreneurs. The data were collected from the District Industries Centre (DIC), Tiruchirappalli district from the beneficiaries of the state-sponsored scheme. There is a significant impact of training programs on problems faced by women entrepreneurs across the socio-economic characteristics of entrepreneurs. The Government of India has introduced many new entrepreneurial development schemes to provide sufficient financial assistance and provide training on development skills to climb the ladder of success. Gender-specific training should also be given to women entrepreneurs on socio-economic conditions.

Keywords: Entrepreneurship, Rural Entrepreneurship Development Program, Prime Minister Employment Generation Program, Employment Development Department

I. INTRODUCTION

India is a great democratic country united by different states, languages, cultures, and customs. Hence the theme of entrepreneurship in India is multifaceted and nuanced, where an entrepreneur has to analyze the different phases and the complete qualities involved in India's trading which help an entrepreneur to agile the desired business goal (Al-ma'aitah, 2024; Aziz & Hamilton, 2014).

A woman who takes on an unstable profession in order to provide for her family and achieve financial independence is an entrepreneur (Podvalny et al., 2021). Entrepreneurial women have a natural drive to have a good impact in the

world, and they are able to achieve it in ways that benefit their families and communities (Paramasivan & Selvam, 2013). It is clear that women in India are making a significant impact on the economy via their entrepreneurial endeavors and the businesses they run. Notably, the 1990s experienced an increase in the number of female entrepreneurs. The next wave of women-owned businesses is aggressively courting investors, specializing in local and international markets via the use of cutting-edge technologies. Despite the fact that firms run by women have much greater potential and can accomplish much more. Formulating strategic assistance and maintaining their efforts in the correct path are of the highest priority. "A business where women hold at least 51% of the equity and provide at least 51% of the employment opportunities created by the business to other women." (The Indian government, 1990). A woman who is self-assured, creative, and open to new ideas is an entrepreneur. She can become financially independent on her own or with others, and she creates jobs for others by starting, growing, and running a business while also managing her personal, family, and social life (Rao, 2012; Reynolds, 2005; Ranganathan, 2019; Pulla Rao, 2011).

1.1 Women Entrepreneurs in India

Indian women in the period of 70s to 90s hardly engaged with different type of self-employment. Many opportunities from different sectors like LIC, banking and teaching are available to the women during these periods.

During this time, women were drawn to a variety of work possibilities in the banking sector, life insurance, education, and more. They were additionally found in the agricultural and domestic sectors, which are not very productive. The concept of a woman running a medium or small-scale business seemed far-fetched. The concept that a woman may pursue business endeavours was criticized, and they were viewed as staying at home to care for children. Prior to the '90s boom, men dominated the field. It wasn't long after liberalization, privatization, and globalization became official policies that women began to adapt to their new surroundings by becoming involved in business ownership. Computerization also helped women throughout their

journey. During the early era, women were active in the marketplace selling homemade goods like pickles and papads.

However, in subsequent years, attention turned to entrepreneurial endeavors including SMEs in the service, trade, and industrial sectors (Rao, 2012; Oleksandr et al., 2024). The French language is where the word "entrepreneur" first appeared. This phrase referred to civil engineering and military excursions that took place in the 1600s and 1750s. Towards the end of the 18th century, this word began to refer to financial transactions. When the nineteenth and early twentieth centuries were in full swing, entrepreneurs were often grouped in with managers and seen primarily through an economic lens. In terms of entrepreneurship, Joseph Schumpeter had the following vision: An entrepreneur's job is to organize a new industry, find a new source of raw materials or finished goods, then use that innovation to reform or revolutionize the pattern of production by making use of an unproven technological method of producing a new good or an old good in a different way (Navya & Sunandini, 2021). The term "entrepreneurship" refers to the practice of starting a business by one or more people. To be an entrepreneur is to make a "new combination" of pre-existing materials and forces; innovations are the results of entrepreneurship, not inventions; and no one is ever really an entrepreneur unless they are actively engaging in creative activity (Schumpeter, 1991). One definition of entrepreneurship is "the process by which an individual identifies a need in the market and, acting on that need, establishes a business to fill that need (Reynolds, 2005). The term "entrepreneurship" refers to the way in which businesses or people search out new possibilities (Stevenson & Jarillo, 1990).

The Government of India promotes many training Programmes specially to enhance the skills of women entrepreneurs to achieve the desired goals.

REDP – Rural Entrepreneurship Development Programme supported by NABARD for the creation of sustainable employment and income opportunities for the benefit of educated unemployed rural youth.

PMEGP – The Prime Minister Employment Generation Programme is a Government of India – backed Credit linked subsidy scheme initiative along with a training program for micro, small, and medium enterprises and is implemented at the national level by the (KVIC) Khadi and Village Industries Commission, EDD – Employment Development Department mainly focus on the skill development of entrepreneurs.

This study mainly attempts to examine the problems of women Entrepreneurs in Tiruchirappalli district based on the above training Programmes.

II. LITERATURE REVIEW

With the correct mindset and set of skills, women entrepreneurs in micro-enterprises have been able to raise their families' and, in some instances, their employees' level of living through their successful small businesses, as discussed in the study titled "Entrepreneurial success and life satisfaction among women entrepreneur in micro-enterprises" (Latha Krishnan & Kamalanabhan, 2013). Women entrepreneurs gained a feeling of self-worth, respect, and prestige via their business endeavors and successes, which in turn boosted their confidence and sense of pride. Among the many things these women do for other women in their lives, the most essential is that they serve as role models for them. These brave endeavors persist in spite of several obstacles, including bias and an uneven playing field. It has been determined that women may achieve entrepreneurial success by combining the correct mindset with the necessary abilities. This will allow them to provide for their family while also satisfying themselves.

It was noted in the article (Santhi & Nagananthini, (2014) titled "The role and involvement of Government agencies and financial institutions in the development of women entrepreneurship in Madurai District" that there was a steady rise in the number of women entrepreneurs who took advantage of subsidies from 2009 to 2012. Women business owners received an excessive number of loans from the public sector compared to loans from private lenders. Training and skill-upgrading programs were offered by the Entrepreneurship Development Programme to women entrepreneurs. This meant that many female business owners had taken advantage of the single window program's term loans and working capital support. Consequently, the government should do more to support female business owners.

Research on "Women Entrepreneurship towards women Empowerment in India: Plan Initiatives" was conducted in (Balve, 2015). Women must be economically empowered before they can be considered empowered. It is widely acknowledged that a country's degree of entrepreneurship is a measure of its growth. The entrepreneurial endeavors of Indian women have the potential to greatly aid their economic independence and self-sufficiency. One distinctive aspect of entrepreneurship is the multiplicative effect it has on the labor market. A nation's economic development and sustainability are dependent on it.

Research on "Women entrepreneurs" was conducted in (Kavita Sangolagi & Mallikarjun, 2018). Technology, modernity, industrialization, urbanization, education, and government-initiated development projects are constantly changing the commercial landscape in India. For women, the work landscape shifted dramatically under these circumstances. The traditional view of Indian women as confined to the house is gradually changing. The Indian woman is still striving for economic independence, despite all the obstacles she has encountered. The government has made a number of privileges and incentives available just to

female entrepreneurs. To promote and foster women's entrepreneurship, broad policies might be put in place. Because any woman, regardless of her level of education, has the ability and will to systematically launch, maintain, and oversee her own business. With the correct support from family, community, and the government, these women entrepreneurs may become a part of the national economy and help advance the country's economy.

To change the attitude of family members towards women entrepreneurship, the authors of the article (Singh Kamal, 1992) emphasized that women entrepreneurs can become significant performers and contributors to society and families in particular with the help of government and nonprofit organizations. The findings will pave the way for more studies to shed light on women entrepreneurs in Kalaburagi district, since this is among the few studies on this topic in the Backward region's growing districts.

Jayan (2013) demonstrates the upward trend in small-scale industry growth over the past decades; a surge has also been revised in investment and employment.

Paramasivan and Mariselvam (2013) have studied the social status of Dalit entrepreneurs in Tiruchirappalli district. The study recommended that the government take necessary actions to address issues including low entrepreneurial involvement, low entrepreneurship awareness, and low risk-taking capacity while focusing more on Dalit entrepreneurship in the study area.

Rajendhidran and Kousalyadevi (2018) have studied the recent trends in women entrepreneurs and general problems faced by women entrepreneurs and provided solutions to problems like startups, investing, confidential thinking, EDP schemes provided by the government to meet the financial needs and make every entrepreneur to self-stand in the society.

III.OBJECTIVE

- To examine the socio-economic traits of women entrepreneurs in Tiruchirappalli.
- To assess how training initiatives have affected the issues of women entrepreneurs in Tiruchirappalli district.
- To test the significance of the impact of training programs on problems faced by women entrepreneurs across the socio-economic characteristics of entrepreneurs.

IV.METHODOLOGY

This study focuses on the problems of women entrepreneurs in selected credit schemes. It is based on the data obtained from the women entrepreneurs and it is limited to the selected training programs such as the Rural Entrepreneurship Development Program (REDP), Prime Ministers Employment Generation Program (PMEGP), Employment Development Department (EDD), and many others. To analyze the problems of women entrepreneurs, the sample of 207 respondents was selected by proportionate random sampling method (Table 1). A structured questionnaire method was adopted to collect the data based on the selected training programs. The information was obtained from the District Industries Centre (DIC), Tiruchirappalli district from the beneficiaries of state-sponsored schemes such as the Rural Entrepreneurship Development Program (REDP), Prime Ministers Employment Generation Program (PMEGP), Employment Development Department (EDD) and other type of training programs. The secondary data were acquired from public sources, including websites, relevant journals, annual reports of MSME, and economic reviews.

TABLE I TRAINING PROGRAMME-WISE DISTRIBUTION OF SAMPLES

S.No.	Training programme	Number of samples
1.	REDP	49
2.	PMEGP	55
3.	EDD	71
4.	Others	32
	Total	207

V. LITERATURE REVIEW

TABLE II FREQUENCY DISTRIBUTION OF DEMOGRAPHIC CHARACTERISTICS OF WOMEN ENTREPRENEURS BASED ON THEIR ENTREPRENEURIAL TRAINING PROGRAMS

Demographic characteristics		Entrepreneurial Training Programmes			
		REDP	PMEGP	EDD	Others
Age (in years)	20 to 30	9 (18.3%)	7 (12.7%)	10 (14.1%)	6 (18.8%)
	30 to 40	19 (38.8%)	17 (30.9%)	14 (19.7%)	11 (34.3%)
	40 to 50	14 (28.6%)	25 (45.5%)	38 (53.5%)	7 (21.9%)
	Above 50	7 (14.3%)	6 (10.9%)	9 (12.7%)	8 (25.0%)
Marital status	Married	42 (85.7%)	48 (87.3%)	65 (91.5%)	25 (78.1%)
	Unmarried	7 (14.3%)	7 (12.7)	6 (8.5%)	7 (21.9%)
Family Type	Joint	21 (42.9%)	6 (10.9%)	11 (15.5%)	12 (37.5%)
	Nuclear	28 (57.1%)	49 (89.1)	60 (84.5%)	20 (62.5%)
Educational status	Illiterate	8 (16.3)	12 (21.8)	10 (14.1%)	7 (21.9%)
	School	25 (51.0%)	27 (49.1%)	34 (47.9%)	8 (25.0%)
	College	9 (18.4%)	8 (14.5%)	16 (22.5%)	9 (28.1%)
	PG	7 (14.3%)	8 (14.5%)	11 (15.5%)	8 (25.0%)
Annual Income (Rs. in Lakhs)	< 1	18 (36.7%)	25 (45.5%)	28 (39.4%)	11 (34.4%)
	1 - 3	14 (28.6%)	11 (20.0%)	22 (31.0%)	8 (25.0%)
	3 - 5	9 (18.4%)	12 (21.8%)	13 (18.3%)	7 (21.9%)
	>5	8 (16.3%)	7 (12.7%)	8 (11.3%)	6 (18.8%)

Source: Primary source

The demographic characteristics such as age, marital status, family type, educational status, and annual income of the women entrepreneurs for the selected training programs attended by the women entrepreneurs in Tiruchirappalli district are shown in Table 2. It reveals that, regarding the REDP training program attended by the women entrepreneurs, 38.8% of women entrepreneurs are in the 30 to 40 age group, 51.0 percent have completed school level of education, 85.7% of them were married, 57.1% of them have the nuclear type of family and 36.7% of the entrepreneurs have less than rupees One lakh as annual income. Regarding the PMEGP training program attended by the women entrepreneurs, 45.5% of the women entrepreneurs in the 40 to 50 age group, 49.1 percent were completed school level of education, 87.3% of them were married, 89.1% of them had a nuclear type of family and 45.5% of the entrepreneurs have less than rupees one lakh as annual income. Regarding the EDD training program attended by the women entrepreneurs, 53.5% of women entrepreneurs in the 40 to 50 age group, 47.9 percent were completed school level of education, 91.5% of them were married, 84.5% of them have a nuclear type of family and 39.4% of the entrepreneurs have less than rupees one lakh as annual income. Also from the table, regarding the other training programs attended by the women entrepreneurs, 34.4% of women entrepreneurs are in the 30 to 40 age group, 28.1 percent have completed college level of education, 78.1% of them were married, 62.5% of them have the nuclear type of family and 34.4% of the entrepreneurs have less than rupees One lakh as annual income.

VI. FINDINGS

- The women of the age group 30 to 40 years who were married and living in a nuclear family including the Educational Status show that women are engaged in entrepreneurship with REDP, PMEGP, EDD, and other training programs.
- The women with below rupees one lakh and rupees, one to three lakhs of annual income were engaged in entrepreneurship with REDP, PMEGP, EDD, and other training programs.
- The internal and external problems faced by the women entrepreneurs who participated in the training programs significantly varied with two groups of marital status, and family type and positively associated with age group and educational status of women entrepreneurs.

VII. SUGGESTIONS

- Creating awareness of various training programs for women and there is a need for pre-entrepreneurial training programs for women entrepreneurs.
- The government needs to take the required actions to enhance the training programs and ensure their availability at all levels.
- Gender-specific training to be given to women entrepreneurs on socio-economic conditions.

VIII.CONCLUSION

The strategy to improve the sustainability of the nation's progress is through entrepreneurship, which also improves employment, capital flow, resource utilization, etc. Women entrepreneurs could benefit from receiving appropriate training and education to help them succeed in obtaining finance, promoting their goods, creating assets, etc.

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