Problems of Women Entrepreneurship in Tamilnadu: A case study in Thanjavur District

Dr. R. Suguna
Assistant Professor, A.V.V.M Sri Pushpam college, Poondi

Abstract: Women Entrepreneurship is comparatively a recent phenomenon. The traditional perception of women as a helper in the occupation of the husband and homemaker is gradually vanishing. Women entrepreneurship and their participation in entrepreneurial activities are gradually increasing. Quite a large number of women entrepreneurs have set up their enterprises and have been in business successfully. But it has been seen that majority of women entrepreneurs in Assam work at micro level or cottage sectors. They are very much interested in entrepreneurial activities like, Handloom weaving, Piggery farm, Poultry farm, Dairy farm, Handicraft etc. The rate of growth of women entrepreneurship is not satisfactory till now. This is due to some basic problems arising in relation to entrepreneurial development in our societies. Hence the investigator carried out a study to find out obstacles and problems faced by women entrepreneurs and suggesting remedial measures that would contribute to greater success rate among women entrepreneurs. Two hundred women (200) from Self Help Group who are engaged themselves in various entrepreneurial activities are considered as respondents. The major finding revealed that varieties of problems are faced by the entrepreneurs in establishing and running their business ventures. The problems range from Financial, Production, Marketing to Personal and Social Problems. It has been found that High cost of required machine or equipment was considered as major constraint by 33% of respondents and marketing competency another difficulties faced by 21.5% women entrepreneur. 43.5% faced difficulties regarding availability of raw material where as 48.5% depends on their husbands for finance and decisions. Considering the economic importance of developing entrepreneurship among women, the Government shall design a suitable scheme to attract women towards entrepreneurial and to help their enterprises to survive.

Key Word: Entrepreneurship, Cottage sector, Obstacles, Competency

I. INTRODUCTION

The entry of women into business field in India is traced out as an extension of their kitchen activities. But with the spread of education and passage of time skill, knowledge and adaptability are the main reasons for women to emerge into business venture. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life. Women are now aware of their own traits, rights and also the work situations. The challenges and opportunities provided to the women of digital era are growing rapidly. Some of Government programme and policies helps women to become entrepreneurs. The women are in India interested in entrepreneurial works like, Handloom weaving, Piggery farm, Poultry farm, Dairy farm, Handicraft etc. But it has been observed that the rate of growth of women entrepreneurship is not satisfactory. This is due to some basic problems arising in relation to entrepreneurial development in our societies. Society’s attitude and support are the major determinants of women’s entrepreneurial success. A woman entrepreneur is expected to perform the roles of wife, mother, daughter, daughter-in-law and businesswoman. In this respect it is necessary to find out the problems and remedial measures for entrepreneurial development. Further Thanjavur district of Tamilnadu is the industrially backward area where it is compared with other districts. Moreover Thanjavur district has been endorsing with several facilities for the conducive growth of women entrepreneurs. So, it is felt that this district is ideally suited for a study on women entrepreneurship. The study which aims in understanding the entrepreneurial development among women highlights their obstacles and problems to become entrepreneurs.

Objectives of the Study:
1. To find out the financial problem for entrepreneurship.
2. To study the marketing problem faced by women entrepreneur.
3. To study the production and social problems faced by the women entrepreneurs.
4. To suggest measures for promotion of women entrepreneurs.

II. METHODOLOGY

Since the study is related to women entrepreneurship development in Thanjavur District, the universe of the study constitute women entrepreneur who are engaged in different income generating activities. Therefore the respondents for the study were taken from the member of SHGs who are engaged themselves in different income generating activities like Handloom weaving, Piggery farm, Poultry farm, Dairy farm, Handicraft etc. 200 women entrepreneurs were purposively selected to study and evaluate the constraints faced by them.

III. RESULTS AND DISCUSSIONS

Financial Problems of Women Entrepreneur:
One of the important instrument to run any enterprise, which can be term as life blood for any entrepreneurial work is finance. Capital is required to obtain materials, machinery, equipment, etc. and to undertake innovation. Capital is regarded as lubricant to the process of production. The lack of financial resources discourages the women and potential entrepreneurs to start new ventures. Hence, the need for fixed and working capital should be adequately met if new entrepreneurs are to come forward and grow. Women and small entrepreneurs always suffer from inadequate fixed and working capital. Women entrepreneurs are lack in property in their own name and hence banks and financial institutions may hesitate to finance women based projects. Owing to lack of confidence in women’s ability, male members in the family do not like to risk their capital in ventures run by women. Banks have also taken negative attitude while lending to women entrepreneurs. Thus women entrepreneurs rely often on personal saving and loans from family and friends. Our entrepreneurs cannot move forward their steps due to the shortage of finance. The following table shows the nature of problems that faced by the respondents in case of financial aspects.

| TABLE 1: FINANCIAL PROBLEMS OF WOMEN |
|-------------------------------|-------------------|-----------------|
| **Sl. No.** | **Nature of problems** | **Frequency** | **Percentage** |
| 1 | High cost of required machine or equipment etc | 33% |
| 2 | Difficulties in obtaining financial aids | 21.5% |
| 3 | Lack of Knowledge about Government Subsidies and Technical know how | 28.5% |
| 4 | Long procedures and complicated methods of availing financial aid, documentation | 17% |

The data presented in the table above revealed that high cost of required machine or equipment were considered as major constraint by 33% of respondents. Lack of knowledge about government subsidies and technical know how were other constraints reported by 28.5% respondents. 21.5% respondents reported about difficulties in obtaining financial aids and 17% respondents faced difficulties in long procedures and complicated methods of availing financial aid, documentation etc. After knowing the financial problem faced by respondents in starting the activities, the investigator wishes to know the marketing problems that faced by respondent in different periods. The table 2 presented the answer of this query.

| TABLE 2: MARKETING PROBLEMS OF WOMEN |
|-------------------------------|-------------------|-----------------|
| **SlNo** | **Nature of problems** | **Frequency** | **Percentage** |
| 1 | Lack of demand in local market (same Taluka / District) | 26% |
| 2 | Competition from huge organizations | 23.5% |
| 3 | Lack of Marketing competency | 21.5% |
| 4 | Lack of proper Transportation | 29% |

The above table shows that 26% respondents faced constraint in respect of lack of demand in local market. 23.5% respondents reported the major constraint in respect of competition from huge organizations. Lack of marketing competency is another difficulties faced by 21.5% women entrepreneur and 29% women entrepreneur complained about the lack of proper Transportation. The investigator also sought to know the production problems in the present entrepreneurial activities. The answers of the respondents to this query are presented in the Table 3.

---

**IJSRCSAMS**

Volume 7, Issue 5 (September 2018) www.ijsrcsams.com
The answers of the respondents with regards to this query are shown in the table.

The data presented in table above revealed that majority of women entrepreneur i.e. 48.5% depends on their husbands for finance and decisions. Moreover, financial institutions also hesitate to finance women based projects due to lack of property in their own name: 34.5% women reported about male dominant decision. Major decisions were taken by their husbands only. Increased work burden and responsibility and small children or dependent in-laws were major personal constraints of 11.5% respondents and 5.5% women were faced constraints in their personal health problems

IV. SUGGESTIONS AND CONCLUSIONS
The findings of the study have drawn attention to some aspects, which need to be considered for developing women entrepreneurship. A few such recommendations are:

- Approach should be applied to select potential women of managerial skill who has systematically acquired the required philosophy and skill in the initial stage.
- Entrepreneurs should provided required training by emphasis on Achievement Motivation Training with adequately backed by management inputs and the technical training orientation.
- The entrepreneurs faced difficulties in selection of machinery and technology. Suitable organizational arrangement for supply of information about appropriate machinery and the process of transfer technology should be available to prospective women entrepreneur. “Creation of Machine and Process Bank” to provide all data of machines and processing will be a great support of women entrepreneurship development.
- The entrepreneurs have to contract many agencies and departments for completing various formalities for registration and licensing. Promotional agency should come forward to help the Women Entrepreneurs in this regard.
- Sufficient data and market intelligence should be available and the Government and Private agencies should patronize the product and service of the entrepreneurs.
- Both the Government and Private agencies have to play a coordinated role with an integrated approach for making the movement of women entrepreneurship development a success.
- For effective and quick women entrepreneurship development a special apex body should be set up at the state capital level with its district machineries to provide required assistance from government bank and financial agencies to the existing and prospecting entrepreneurs.

The aforesaid finding has provided useful information regarding the problems of women entrepreneurship development in Assam involving financial to social and personal problems and thus has provided an insight in to the working of the women entrepreneurs.

REFERENCES