



Women Entrepreneurs in Sivaganga District: Factors Trigger and Prevent

Elizabeth Rani R*

**Assistant Professor of Economics, Seethalakshmi Achi College for Women, Sivagangai, Tamil Nadu, India.*

*Corresponding Email: [*ranielizabethrsac@gmail.com](mailto:ranielizabethrsac@gmail.com)*

Received: 26 May 2023

Accepted: 18 August 2023

Published: 01 October 2023

Abstract: *Women's entrepreneurship is a driving force behind the nation's economic growth. One of the most significant areas is capital accumulation. In addition to analyzing the many business channels available to and used by women entrepreneurs, the study tries to determine why women entrepreneurs in the area of study started their businesses. The report also discusses how women entrepreneurs maintain various forms of income and the money they make. It examines issues that women entrepreneurs confront as well as government assistance for female entrepreneurs looking to launch their own companies. The paper concludes with some significant findings that are pertinent to the advancement of women entrepreneurs in the research domain.*

Keywords: *Women Entrepreneurship, Poverty Eradication, Economic Development, Social Transformation.*

1. INTRODUCTION

A country's economic growth and development are determined by its basic human and financial resources. An economy's growth is mostly spurred by a country's entrepreneurial spirit. The conduct and activities of a unique subset of people known as entrepreneurs interact to produce the spirit of entrepreneurship. A nation may have abundant natural resources and financial resources. But resource use would not be as anticipated if entrepreneurship were insufficient. The entrepreneur should be viewed as a resource since he is a component of industrial society. The entrepreneur is accountable for not just making a living but also for opening up opportunities for others to find work and for increasing the gross domestic product.

Naturally, a woman's position in traditional culture is restricted to the family. She is completely engaged with her responsibilities being a mother and homemaker because she is



the child bearer. Since the typical home may be thought of as a source of production and a consuming unit, this is no little accomplishment. Under shaky housing circumstances and with crude methods and equipment, the man's job is to furnish the family with bare necessities, which the wife subsequently transforms into consumable goods or items. In a developing nation like India, a number of factors—including urbanization, technological advancement, women's education, etc. have significantly altered these long-standing circumstances. The woman's position at home has gradually diminished as a result of technological advancement, starting with urban regions and working backward. Women's position at home is steadily shrinking as the production portion of their labor at home gradually declines. Indian society nowadays still leans heavily on tradition and patriarchal values. Her place in the matrix of family hierarchy and the economic stratum heavily influences the degree and kind of female engagement as well as what it signifies for her standing among the family and society.

In India, women make up around 48% of the entire population, yet only 34% of them participate in economic activities (Vinesh, 2014). Women make up 10.11% of Indian business owners, according to a study by the RBI from July 2005. Small Medium Enterprises (SMEs) currently produce a wide range of goods using technology that ranges from conventional to cutting-edge. SMEs employ almost 20 million people and provide 40% of the economic value created in the production sector, 34% of all exports, and 7% of the nation's GDP.

A woman entrepreneur is someone who takes on difficult tasks in order to fulfill her own wants and achieve financial independence. Entrepreneurial women possess a strong desire to make a difference and are capable of adding value to both social and familial relationships. This study focuses on women entrepreneurs in the Sivaganga district of Tamil Nadu.

Review of Literature

The Indian Constitution guarantees women's equality in every way. In India's economic development, women entrepreneurs' contributions are high (Fernando, 2015). Empowering women is essential for a country's progress. Evidence from several research studies shows that the provision of microcredit can lead to the development of rural women (Sarania, 2015).

Tamil Nadu and Kerala are the two Indian states with the highest concentration of entrepreneurs. According to a state-by-state analysis, almost 80% of Indian entrepreneurs self-finance their businesses, using a few of the several government programs that provide them with budgeting guidance. Most entrepreneurs work in the field of education. Women have made a variety of efforts that have gone unnoticed, unappreciated, and unnoticed since in developing nations their efforts are more visible in the informal sector than in the official sector (Saeid Abbasian & Carina Bildt, 2014).

Women confront a number of difficulties, such as the fact that women are consistently viewed as less than males owing to discrimination, inequality, undervaluation, and unrecognition. Although the issues are always becoming worse, they have managed to battle



through and become independent thanks to business. Since independence, the strategy of liberalization has advanced significantly and has aided in the entrepreneurship-based empowerment of women. Women have always wished to see society and the country advance (Stalin, 2017).

In their article on women entrepreneurs, Kavita and Mallikarjun (2018) make the case that women entrepreneurs can make a significant contribution to society in general and to families in particular if they are given the opportunity to explore and are supported by government and nonprofit organizations, or if they can persuade family members to change their attitudes about women entrepreneurs. These findings will serve as the foundation for future study because this is one of the few research investigations on women entrepreneurs in emerging districts of the Backward area, making it possible to learn about women entrepreneurs in the Kalaburagi district.

According to Neneh (2021) women entrepreneurs' opinions of business potential and attitudes toward entrepreneurial support organizations, research emphasized the lack of "information of data of information" and understanding of the many assistance programs put forth by the government of the Republic of India. The study revealed that (i) self-interest in a particular business sector, (ii) inspiration from other people's success or actions, (iii) dignity, (iv) family members' recommendations, and (v) the need for money were the five main psychological characteristics that influenced women's entrepreneurship. The following elements made it easier to maintain the business: self-interest, expertise, family assistance, and support.

Botha (2020) found that women entrepreneurs with talent and leadership qualities are prepared to mobilize deposits and invest the same successfully in their study on "women entrepreneurship in the cooperative banking sector." According to Gurbuz and Ozkan (2020), "More support is necessary for the MSMEs from the government within the context of targeted industry disposal, government procurement programmer, credit and performance ratings, and selling support," is what they conclude within their article. According to Huis et al. study (2020), human resource management in small and medium-sized enterprises is very informal and flexible, and systematizing procedures is essential to improving working conditions for small and medium-sized sector employees. Khan et al. (2021) point out that credit isn't the only roadblock to starting a business in their extensive research, "Women in Micro-and Small-Scale Development." According to the research, there are still challenges with feminism or anti-feminism, managerial abilities, comprehension of organizational systems, and training/retraining issues.

Objectives of the Study

1. To study the socio-economic outline of women entrepreneurs.
2. To find out the issues and challenges faced by rural women entrepreneurs in India.
3. To study the efficient support of the government for women's entrepreneurship.



2. METHODOLOGY

The information required to complete the study was gathered using primary as well as secondary sources. A systematic interview schedule was used to acquire the respondents' primary data. The secondary data are to be obtained from the director of industries and commerce's handbooks, action plans, published and unpublished reports, and pamphlets. This study was conducted in the Sivaganga district of Tamil Nadu. A total of 100 samples were collected and analysed in this study.

Analysis

Table - 1: Age Wise Classification of the Respondents

Age (years)	No. of Respondents	Percent
20 – 30	18	18
31 – 40	34	34
41 – 50	20	30
51 – 60	18	18
Total	100	100

According to the aforementioned table - 1, 18% of respondents are between the ages of 20 and 30 years, 34% are between the ages of 31 and 40 years, 30% are between the ages of 41 and 50 years, and 18% are between the ages of 51 and 60 years. It is implied that the most significant age range, which has a strong desire for entrepreneurs, is between 30 and 40 years old. Therefore, a person's age has a significant impact on how responsible and active they are in business.

Table - 2: Educational Qualification of the Respondents

Educational Status	No. of Respondents	Percent
Primary Level	14	14
Secondary Level	42	42
Graduate	29	29
Illiterate	15	15
Total	100	100

Table 2 reveals that 14% of the respondents only completed elementary school. 15% of the respondents are illiterate, 29% have completed their degrees, and 42% have only completed their secondary education. The data in this table demonstrates that most respondents are educated. The respondents' educational background aids them in creating and carrying out a business strategy.

Table – 3: Nature of Business by the Women Entrepreneurs

Nature of Business	No. of Respondents	Percent
Tailoring shop	24	24
Fancy store	11	11
Mobile restaurant	12	12



Snacks items production	7	7
Petty shop	7	7
Medical shop	6	6
Street vendors	6	6
Xerox shop	6	6
Cloth sale	6	6
Milk Product sale	5	5
Beauty parlors	5	5
Flower vendors	5	5
Total	100	100

There are push and pull forces that motivate women to start their own businesses because they want to be independent workers who can stand on their own legs. The type of business operated by female entrepreneurs is described in the table above. The many commercial activities that each responder engages in contribute to the advancement of society. A little more than 10% of the respondents work in tailoring shops, exclusive boutiques, and mobile eateries. Women entrepreneurs often find it easier to enter the business world when they have a solid financial foundation, family members who support them, and educational credentials.

Table – 4: Monthly Income of the Respondents

Monthly Income (in Rupee)	No. of Respondents	Percent
Below Rs.5,000	39	39
Rs.5,000 to 10,000	24	24
Rs.10,000 to 15,000	17	17
Rs.15,000 to 20,000	12	12
Above Rs.20,000	8	8
Total	100	100

The respondent's financial situation is their monthly salary is an important indicator. Income is a possibility for consuming and saving that an organization has acquired over a certain period of time. It is described in monetary terms. The family's income will be supplemented by the considerable revenue the women business owners make. 39% of the respondents' monthly income is below Rs. 5,000, 24% is Rs. 5,000 to 10,000, 17% is Rs. 10,000 to 15,000, 12% is Rs. 15,000 to 20,000, and 8% of the respondents' monthly income is above Rs. 20,000.

Table – 5: Issues Faced by the Women Entrepreneurs

Nature of the Problems	No. of Respondents	Percent
Financial problem	34	34
Marketing problem	22	22
Family problem	20	20
Male Domination	18	18



Other problems	6	6
Total	100	100

According to the moment they launch their company until it is fully operational, women entrepreneurs deal with a variety of challenges. The biggest financial issue for 34% of the respondents is the difficulty they have in getting the money they need for their company operations. It is noted that family strife is the biggest issue for 20% of the respondents. Women who work in the commercial world must deal with conflict in the home. They have too many obligations to their families. They find it challenging to care for their family members as they spend additional time working on their businesses. It is going to be very challenging to focus and manage the firm properly in such an environment. It demonstrates that for 22% of the respondents, selling their goods is the biggest challenge. It is the biggest issue that affects female business owners. To promote the product, they must rely on intermediaries. Middle-aged males frequently take advantage of female business owners. It was discovered that the attitudes of society regarding women entrepreneurs, male domination, a lack of confidence, a lack of understanding, illiteracy, and ignorance of market conditions account for 18% of the respondents' primary challenges.

Table – 6: Motive for Listing Own Business

Reason for Starting Own Business	No. of Respondents	Percent
To become an owner	44	44
To uplift the family	30	30
To gain economic independence	26	26
Total	100	100

The aforementioned table showed that 44% of the respondents established their businesses with the intention of becoming proud proprietors. A whopping 30% of respondents start their business to better their family, while 26% do so in order to become financially independent and live long enough to do so. So, entrepreneurship aids female entrepreneurs in raising their social position.

3. FINDINGS AND CONCLUSION

Sivaganga district's women entrepreneurs undoubtedly contribute significantly to the development of Tamil Nadu and the Indian economy. Women are now pursuing meaningful engagement in a variety of professions as a result of industrialization, urbanization, globalization, and the growth of education. Women who pursue entrepreneurship will be able to make money and achieve financial independence. Lack of knowledge, lack of family support, and lack of financial assistance are the key issues facing female entrepreneurs. Without their participation, it would be impossible for women entrepreneurs to thrive and develop to support entrepreneurial development. Therefore, it is important to provide a positive and supportive atmosphere so that women may actively engage in entrepreneurial activity.



Only by serious, committed, and honest efforts from all parties can achievement for women entrepreneurs and adequate advancement be attained. And the combined efforts of businessmen and women may turn India from a developing nation into an entirely developed one. The revolution that has the biggest impact on a nation's women's position and standard of living is that one. Economic independence is ensured through encouraging women's entrepreneurship. Women's social position is raised by their social liberation. It encourages women to take up leadership roles and raises the family's income. Women's entrepreneurship is encouraged since it develops the next generation of women and addresses the issue of future unemployment. And as a result of their trials and tribulations, women entrepreneurs are an upbeat, self-assured group in society who serve as role models for other women.

4. REFERENCES

1. Botha, M. (2020). Prior entrepreneurial exposure and action of women entrepreneurs: Exploring the moderation effects of entrepreneurial competencies in a developing country context. *Frontiers in psychology*, 11, 922.
2. EDIINDIA (2023). Women Entrepreneurship. <https://www.ediindia.org/women-entrepreneurship/>
3. Elizabeth Rani R. (2021). Issues and Challenges of Women Entrepreneurs in Micro, Small and Medium Enterprises (MSMEs) of Tamil Nadu, *International Journal of Disaster Recovery and Business Continuity*, 12, 425-435.
4. Fernando, A. (2015). Economic Empowerment of Women through Self Help Groups. *Pacific Business Review International*, 91-98
5. Huis, M.A., Hansen, N., Lensink, R., & Otten, S. (2020). A relational perspective on women's empowerment: Intimate partner violence and empowerment among women entrepreneurs in Vietnam. *British journal of social psychology*, 59(2), 365-386.
6. ILO (2023). Promoting Women's Entrepreneurship Development and Gender Equality, Phase III. https://www.ilo.org/asia/projects/WCMS_099683/lang--en/index.htm
7. Kulanthaivelu, R.K., Iyyanar, S. & Ramakrishnan, S. (2022), Climate Change and Agricultural Losses in India. *Am J Econ Sociol*, 81, 339-358.
8. Kavita Sangolagi & Mallikarjun. (2018). Women Entrepreneurs Contributor to the society. *International Journal of Advancement in Engineering Technology, Management & Applied Science*, 6(1), 11- 23.
9. Khan, R.U., Salamzadeh, Y., Shah, S.Z. A., & Hussain, M. (2021). Factors affecting women entrepreneurs' success: A study of small-and medium-sized enterprises in emerging market of Pakistan. *Journal of innovation and entrepreneurship*, 10(1), 1-21.
10. Neneh, B.N. (2021). Role Saliency and the Growth Intention of Women Entrepreneurs: Does Work-life Balance Make a Difference. *The Spanish Journal of Psychology*, 24.
11. Ramesh Kumar, K., Sivakumar, I., Saravanakumar, N., & Sathishkumar, R. (2020). Regional Disparities and Indian States: A Macro Level Study, *Journal of Critical Reviews*, 7(13), 87-92.
12. Sathishkumar, R., Ramesh Kumar, K., Sivakumar, I., & Muthusami, S. (2020). MGNREGA's Impact on Income and Employment in Seaweeds Cultivating



- Households: Pamban Village of Ramanathapuram District, *Journal of Critical Reviews*, 7(8), 2149-2156.
13. Sarania, R. (2015). Impact of Self Help Groups on Economic Empowerment of Women in Assam, *IRJIMS*, 148-159.
 14. Sivakumar, I. & Usha, V.T. (2011). Economic Empowerment of Fisherwomen in Puducherry Region, *Embodiment of Empowerment: Self Help Group* (eds), Chennai: Vijay Nichole Imprints, 243-251.
 15. Sivakumar, I. (2017). Gender discrimination of Women in Tribal Community, *Indian Journal of Women's Studies*, 8(1), 28-33.
 16. Sivakumar, I. (2019). Her-Story Environmental and Sustainability Practice in India, *CleanIndia for New India* (eds), Chennai: MJP, 169-173.
 17. Sivakumar, Iyyanar & Manimekalai, Kalaidasan. (2022). The Movement towards Sustainable Development in Tamil Nadu, India. *London Journal of Research in Humanities and Social Sciences*, 22(13), 34-45.
 18. Sivakumar, I., & Veeramani, P. (2016). Eliminating Child Labour among the Fishing Community, *Journal of Extension and Research*, 16(2), 106-115.
 19. StartupIndia (2023). Women Entrepreneurship in India. https://www.startupindia.gov.in/content/sih/en/women_entrepreneurs.html
 20. Sundari, P. & Gannasekaran, G. (2019). Study on Women Entrepreneurs in Samayapuram, Tiruchirappalli District, Tamil Nadu. *Asian Journal of Managerial Science*, 8 (1), 16-19.
 21. Vijayachandrika, C. (2022). The Empowerment of Women in Tamil Nadu: A Multi-Dimensional Approach. *Journal of Women Empowerment and Studies*. 2. 1-7. 10.55529/jwes.26.1.7.
 22. Vijayachandrika, C. (2020). Self Help Groups is a Mechanism for Women Empowerment in India, *International Journal of Management and Economics*, 2(1), 26-29.
 23. Vinesh (2014). Role of women entrepreneurs in India. *Global Journal of Finance and Management*, 6(5), 473-480.