

Problems Faced By Women Entrepreneurs in Tamilnadu

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Abstract: - Pandit Jawaharlal Lal Nehru has remarked "When women move forward, the family moves, the village moves and then ultimately the Nation moves forward." Women are one of the most relevant intact resources if you talk about entrepreneurship. Female entrepreneurship is in advance attention and importance in brightness of the evidence of the importance of new business creation for economic growth and development. Entrepreneurship refers to the act of setting up of a new business, so they are needed to face many problems. Entrepreneurs are responsible for shaping the economy and they are helping creation of new wealth and new jobs by inventing new products, process and services. We are all understood that economic development of the today's woman is crucial for economic development of any country specially a Tamilnadu. The dependency on service sector has created many entrepreneurial problems for women that they can utilize to enhance their communal standing and reputation. The present paper aims to study about the problem faced by women entrepreneurs in Tamilnadu and to undertake Remedial measures to promote women entrepreneurs. In this paper, an attempt has been made to study the related with problem faces in the present times namely, Family restriction, Lack of Finance, Lack of Education, Role quarrel, Unfavorable Environment etc.

Keywords: Entrepreneurship, women, economic development, problems.

INTRODUCTION

The educated women do not want to limit their lives in the four walls of the house. They demand equal admiration from their partners. However, Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Tamilnadu society where the sociological set up has been a male dominated one. Women are considered as weaker sex and always made to depend on men folk in their family and outside, throughout their life. The Indian culture made them only subordinates and executors of the decisions made by other male members in the basic family structure. While at least half of the brainpower on earth belongs to women, women remain conceivably the world's most underutilized resource. Women comprise around half of the total world population. So is in India also. They are therefore, regarded as the better half of the society. In traditional societies, they were confined to the four walls of houses performing their household activities. In modern societies, they have come out of the four walls to participate in all sorts of activities. The global evidence reinforcement that women have been performing exceedingly well in different fields of activities like academics, politics, administration, social work and so on. Now, have started rising into industry also and running their enterprises successfully.

According to Government of India ' An enterprise owned and controlled by a women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated by the enterprise to women.

According to APJ Abdul Kalam "Empowering women is a pre-requisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation."

Objectives of the study

- 1) To study about the problem faced by women entrepreneurs in Tamilnadu.
- 2) To undertake Remedial measures to promote women entrepreneurs.
- 3) To offer valid suggestions for the development of women entrepreneur.

SCOPE OF THE STUDY

The present study was confined to problems faced by women entrepreneurs in Tamilnadu and data was analyzed based on information gathered from the women entrepreneur. And data was collected from 60 respondents in Tamilnadu, particularly in southern districts.

Data Collection

Data is gathered from Primary and Secondary sources. Primary data is collected from questionnaires administered to various respondents such as women entrepreneurs in a simple random sampling technique. Secondary data is gathered from various published reports, Journals and Research Articles etc.

Problem Faced by Women Entrepreneurs in Tamilnadu

Family restriction-Women are expected to spend more time with their family members. They do not encourage women for doing business.

Lack of Finance -Women entrepreneurs are suffered by finance problem.. They hesitate to invest money in the business venture initiated by women entrepreneurs. Bank and other Financial Institutions do not consider Middle Class Women Entrepreneurs as proper applicants for setting up their projects and they are hesitant to provide financial assistance to unmarried women or girls as they are unsure as to who will repay the loan .Because women are not have owned properties. This humiliates unmarried women and they generally leave the idea of setting up their venture.

Lack of Education- Women are generally deprived of higher education, especially in rural areas and under developed countries. Women are not allowed to enhance their knowledge in technical and research areas to introduce new products.

Role quarrel -Marriage and family life are given more importance than career and social life in Indian society.

Unfavorable Environment -The society is dominated by males. Many business men are not interested to have business relationship with women entrepreneurs. Male generally do not encourage women entrepreneurs.

Lack of persistent Nature-Women generally have kindness for others. They are very emotional. This nature should not allow them to get easily cheated in business.

Lack of Mental strength -Business involves risk. Women entrepreneurs get upset very easily when loss arises in business.

Lack of Information -Women entrepreneurs are not generally aware of the subsidies and incentives available for them. Lack of knowledge may prevent them from availing the special schemes.

Stiff Competition- Women face lot of competition from men. Due to limited mobility they find difficult to struggle with men.

Mobility -Moving in and around the market, is again a tough job for Middle Class Women Entrepreneurs in Indian Social system.

TABLE 1.1

Profile of the Women Entrepreneurs

PROFILE	PARTICULARS	FREQUENCY	PERCENTAGE
Age	20-25	8	13
	25-30	12	20
	30-35	30	50
	ABOVE 35	10	17

	TOTAL	60	100
Marital	Married	38	63
	Unmarried	22	37
	TOTAL	60	100
Education al Qualification	UptoSSLC	9	15
	HSC	11	18
	Graduate	20	33
	Post Graduate	13	22
	OTHERS	7	12
	TOTAL	60	100
Residential Place	Rural	15	25
	Urban	27	45
	Semi-Urban	18	30
	TOTAL	60	100

Source:Primary Data

Table1.1 reveals that out of 60 respondents 8 respondents are under the age group of 20-25, 12 respondents are 25-30, 30 respondents are belong to 30-35, 10 respondents are belong to above 35. 38 respondents are married 22 respondents are unmarried. 9 respondents are studying up to SSLC, 11 respondents are HSC, 20 respondents are graduate, 22 respondents are post graduate,7 respondents are studying other courses.15 respondents are living in rural area, 27 respondents are living in urban area,18 respondents are living in semi-urban area.

Table 1.2

Problem Faced by Women Entrepreneurs

PROBLEMS	FREQUENCY	PERCENTAGE
Family restriction	10	17
Lack of Finance	20	33
Lack of education	5	8
Role quarrel	3	5
Unfavorable Environment	4	7
Lack of persistent Nature	4	7
Lack of mental strength	3	5
Lack of Information	4	7
Stiff Competition	4	7
Mobility	3	4
Total	60	100

Source: Primary Data

Table1.2 reveals that out of 60 respondents10 respondents are suffered by family restriction, 20 respondents are faced lack of finance, 5 respondents are suffered by lack of education, 4 respondents are feel unfavorable environmental condition for doing business, 4 respondents are feel lack of persistent nature,

3 respondents are suffered by lack of mental strength, 4 respondents are faced problem by stiff competition, 3 respondents are suffered by mobility.

Remedies for Women Entrepreneurs

- ✓ Government must provide assistance to entrepreneurs, both in financial and non financial areas.
- ✓ Women entrepreneurs must be given training to operate and run a business successfully. Training has to be given to women who are still reluctant to take up the entrepreneurial task.
- ✓ Women require assistance in selection of machinery and technology. Assistance must be provided to them in technical areas so that the business unit becomes successful.
- ✓ Finance is one of the major problems faced by women entrepreneurs. Both family and government organizations should be liberal in providing financial assistance to them.
- ✓ Due to limited mobility, women are unable to market their goods.
- ✓ Assistance must be provided to help them to market their goods successfully in the economic environment.
- ✓ Family should support women entrepreneurs and encourage them to establish and run business successfully.

CONCLUSION

It can be concluded that the role of women entrepreneurs in promoting industrial development is also being familiar and steps are being taken to increase women entrepreneurship. Making them realize their strengths and important position in the society and the greatest contribution they can make for the manufacturing, trading and service industries as well as the entire economy. To motivate women entrepreneurs should be made at all possible levels. Making them realize their strengths and important position in TamilNadu. Women entrepreneurs are faced lot of problems than male entrepreneurs. So the government should take necessary actions and steps to develop women entrepreneurs in TamilNadu. Effective steps need to be taken to have entrepreneurial awareness and skill development to women.

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