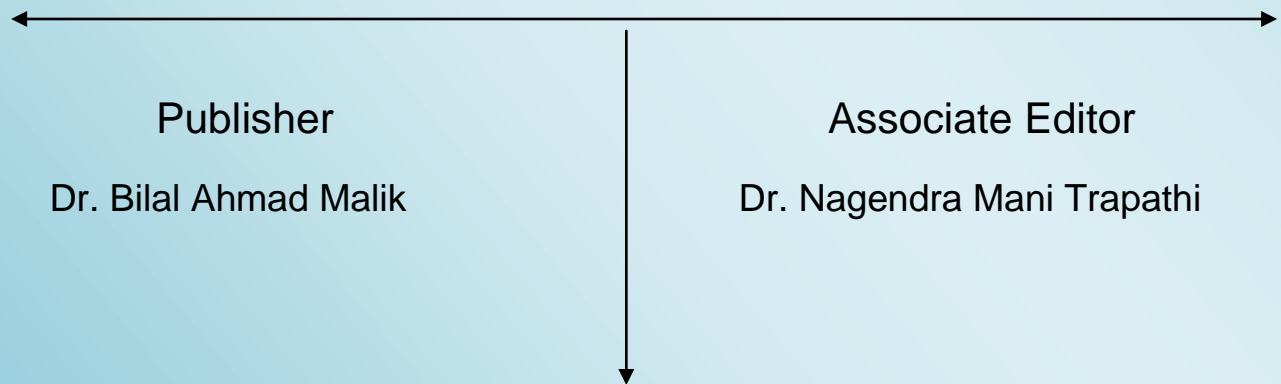


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## CHALLENGES FACED BY WOMEN ENTREPRENEURS IN NAGAPATTINAM DISTRICT OF TAMILNADU



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### **ABSTRACT**

*An entrepreneur is a person who has an enterprising quality with an eye on opportunities and an uncanny vision, a person who is willing to take risks because of the adventurous skill within, same holds good for women also. The present paper endeavours to study the concept of women entrepreneur and challenges faced by them in India. This paper is mostly based on secondary data and observations; for the identification of these issues the authors have reviewed different research articles and reports. Findings of this study reveal that absence of balance between family and career, socio-cultural barriers, male dominated society, illiteracy or low level of education, dearth of financial assistance, lack of technical knowhow, marketing and entrepreneurial skills, lack of self-confidence and mobility constraints are major problems of women entrepreneurship development. Some suggestions have been provided to deal with these problems. Also with the increase in the number of women getting educated, there is considerable awareness among women to be self-employed and gradually the role of women in changing in the society.*

### **INTRODUCTION**

The entrepreneurial potential of women has been acknowledged as governments seek to accelerate economic growth and to attract more women towards new venturing (Singh and Belwel, 2008; Butler, 2003 cited by Cooper 2011). According to Brush and Cooper (2012) women businesses is one of the fastest growing entrepreneurial populations in the world. They make significant contributions to innovation, employment and wealth creation in all economies (Andretshe, 1990; Headd, 2000; Reynolds, 2000; Brush and Cooper, 2012). Women have been consistently launching new enterprises at twice the rate of men, and their growth rate of employment and revenue has outpaced the economy (Heilman and Chen, 2003). Women often venture into entrepreneurship with little resources available to them and the result is that they are more likely to go into

industries such as retail or personality services where the cost of entry is low, so is the growth potential. In Zimbabwe there has been the realization what women contribute significantly towards GDP and employment since the economic woes of 2007 and 2008. Women played a critical role and ensured the survival of families through cross border trade. However the phenomenal growth of women owned businesses have remained slow for at least three decades in many economies.

Despite the apparent benefits of women entrepreneurs to an economy, the full potential of the women entrepreneurs sector has not been unleashed. Women entrepreneurs are today at crossroads. The existing incentive system no more meets the needs of the sector and the challenges posed by the new economy. New incentives and support to women entrepreneurs are imperative to help them build capabilities and to stay ahead of competition, both locally and in overseas markets. In many economies governments seeks to develop programmes to attract, retain and advance women thus it is hoped that the results of this research will be used to design and implement remedial programme strategies and ongoing research to support women entrepreneurs. In addition, the findings of this research are expected to be beneficial to women entrepreneurs who wish to start and grow their businesses and to institutions whose intention is to assist more women to venture into businesses in Zimbabwe.

## REVIEW OF LITERATURE

**Sarbpriya and Ishita (2011)** focus on woman entrepreneur in India and also they talk about the status of woman entrepreneurs and the problems faced by them when they set up and manage their own businesses in the competitive world of business environment. Actually, there are significant differences between women entrepreneurs and the men entrepreneurs on ground of perseverance, potentiality and ability to work hard, as well as the abilities specific to emotional intelligence. At last, some general measures have been suggested to encourage women entrepreneurship in India.

**Goyal and Praksh (2011)** endeavour to study the concept of women entrepreneur, reasons because of which women become entrepreneurs, reasons for slow progress of women entrepreneurs in developing nation like India, suggestions for the growth of women entrepreneurs, schemes for promoting women & development of women entrepreneurship in India, case study of a women entrepreneur of Ludhiana. The study is concluded with the opinion that efforts **Bhardwaj, Parashar, Pandey and Sahu (2012)** intended to find out various motivating and de-motivating internal and external factors of women entrepreneurship. They attempt to quantify some for non-parametric factors to give the sense of ranking these factors. They also suggest the way of eliminating and

reducing hurdles present in front of women entrepreneurship development in Indian Context. The study tried to find out the difference among various set of people of the crucial factors which are concerned with the women entrepreneurial opportunities at large. Issues have been identified through various literature studied. These factors may vary from place to place and business to business but women entrepreneurship is necessary for the growth of any economy whether it is large or small.

**Behara and Niranjana (2012)** intended to find out various Problems, motivating and de-motivating factors of women entrepreneurship. They also suggest the way of eliminating and reducing hurdles of the women entrepreneurship development in Indian Context. The root cause of these problems lies in the social systems and attitudes. Government has emerged as a major catalyst by way of providing training incentives and other facilities to succeed particularly in rural areas. But very few entrepreneurs could approach for assistance which is an indication that there is need to revitalize the whole system. But this marks only the beginning of an arduous journey ahead for the Indian woman entrepreneurs.

**Shankar (2013)** endeavours to study the concept of women entrepreneur in India what are the reasons to become an entrepreneur, reasons for slow progress of women entrepreneurs in India, what schemes are rendered by Government of India for promotion and development of women entrepreneur in India. Women entrepreneurs have become a strong driving force in today's corporate world. Not only are they able to equalize their duties of both motherhood and entrepreneurship but they also comprise of almost half of all businesses owned today. Many Women entrepreneurs have an average age of 40 - 60 years old because they have had previous careers in other areas. Their primary goal is not monetary reward but rather personal satisfaction and community involvement.

**Kumbhar, V (2013)** discusses the issues regarding women entrepreneurship in rural India. His paper is mostly based on secondary research of the property, no awareness about capacities low ability to bear risk, problems of work with male workers, negligence by financial institutions, lack of self-confidence, lack of professional education, mobility constraints and lack of interaction with

## STATEMENT OF THE PROBLEM

A closer look at the business world reveals that it is ruled by men. Despite representing 52% of the population in the country women in general are faced with multitude of challenges in business. Women entrepreneurs have not been able to achieve their full potential in a male dominated business society due to the

innumerable constraints they face in their endeavour to set up viable business ventures. Most women entrepreneurs are mainly practicing cross border trade and some are informal (Manyoni, 2011). It is hoped that the results of this research will unveil the impediments to the growth of businesses owned by women so as to attract international attention to help alleviate the problems.

## OBJECTIVES

- a) To study Socio-demographic profile of the respondents.
- b) To study industry characteristics in Nagapattinam District.
- c) To study constraints faced by women entrepreneurs in Nagapattinam District.
- d) To analyse the major challenges faced by women entrepreneurs in Nagapattinam District.
- e) To offer suggestions to improve the satisfaction of women entrepreneurs in Nagapattinam District.

## DATA PRESENTATION AND DISCUSSION

**Table-1**  
**Socio-Demographics profile of the respondents**

Variable	Class	Frequency	Percentage
Age	Below 25	5	10
	26-40	20	40
	41-55	15	30
	Above 55	10	20
Marital Status	Single	4	8
	Married	17	34
	Divorced	18	36
	Widowed	11	22
Years of Experience	1-3 years	9	18
	4-6 years	31	62
	More than 6	10	20
Level of Education	Illiterate	15	30
	SSLC to 12 <sup>th</sup> Std	21	42
	Diploma	6	12
	Graduate	4	8
	Post Graduate	3	6
	Others	1	2

10% were below 25 years of age, 40% were between 26 and 40 30% were aged between 41 and 55. Respondents above the age of 55 were 20%. Findings suggest that female entrepreneurs were aged between 26 and 55. These results are consistent with those of Morris et al. (2006) who found out that female entrepreneurs were older and had children.

### Industry Characteristics

**Table-2**  
**Industry Characteristics**

Variable	Class	Percentage
Industry type	Hair dressing	20
	Retailing	16
	Catering	10
	Educational	14
	Livestock / Poultry	10
	Clothing	12
	Cross boarder	10
	Transport	6
	Manufacturing	-
	Engineering	-
	Science	-
Legal Form of business	Sole Trader	64
	Partnership	26
	Cooperative	-
	Company	10
Registration Status	Registered	26
	Not registered	74
Period in business	<3 years	68
	3-5 years	24
	6-10 years	8
	Over 10 years	-

Table-2 most women entrepreneurs were involved in professions such as hairdressing (20%), Retailing (16%), Catering, Livestock and Poultry, Cross boarder (10%) and Transport (6%). Of the respondents 68% had

been in business for less than 3 years, 24% between 3 and 5 years whilst 8% had been in business for 6 to 10 years. None of the businesses had been in operation for more than 10 years. This suggests challenges in as far as sustainability and continued existence of business is concerned. No women entrepreneurs were involved in Manufacturing, Engineering or Science. These results were consistent with those of Menszies et al. (2004) cited by Morris et al. (2006) who discovered that women were less likely to have educational background in engineering, science and computing and tended not to take class on how to start a business.

### CONSTRAINTS FACED BY WOMEN ENTREPRENEURS

The main objective of the research was to establish the challenges faced by women entrepreneurs that restrained their growth. Figure 1 below shows the research findings.

Eighty percent of women entrepreneurs faced financial difficulties, 78% competition, 74% work – family balance conflicts and 70% networking problems. Other challenges cited were education and skills (62%), risk taking 55%, traditional roles (40%), technology 38% and access to markets 28%.

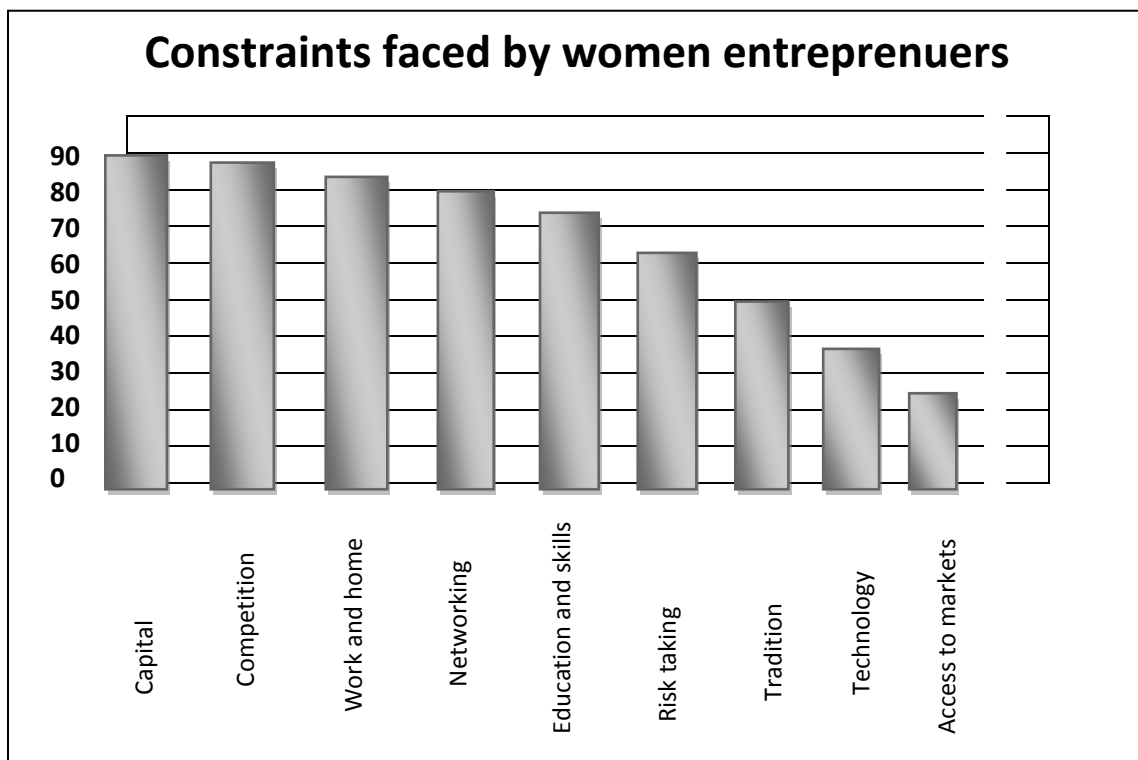


Figure 1. Constraints faced by women entrepreneurs (Source: Analysis of primary data)



## ASSESS TO CAPITAL

Special problems in obtaining finance by women entrepreneurs were mainly attributed to the lack of collateral security, no credit record and in ability to qualify for loans due to stringent criteria applied by banks. These results were consistent with the findings of Brush et al (2004), the perception that women owned ventures are not serious about growth and women are not good in leadership and management of large scale ventures. Hisrich (2004), Karim (2001) and Ndwandwe (1998) who observed that, financing problems being faced by women enterprises leaves them with limited prospects to graduate into larger organizations as they have to operate in survivalist mode. Verheul and Thurik (2001) cited by Kuada (2009) suggest that women entrepreneurs have less financial management knowledge. Studies by the World Bank (1994) indicate that small business owners in Ghana and Women in particular had serious difficulties accessing finance to start their businesses thereby constraining their performance.

## ASSESS TO MARKETS AND RAW MATERIALS

Constraints related to access to markets was of minimal significance (28%) as markets are easily accessible to women enterprises since there are no discernible entry barriers. Most women entrepreneurs are cross border traders who source their raw materials and stock from beyond the borders. Therefore they face strong constraints in the importation of raw materials. Those women entrepreneurs who source their raw materials locally expressed that access to raw materials was of no significance as a constraint to the efficient operation of their businesses.

## TRAINING AND MANAGEMENT SKILLS

Data was collected to establish whether the entrepreneurs had done some training to acquire managerial skills. Findings revealed that most women entrepreneurs (62%) had not undergone management training that helps to impart essential skills as some women entrepreneurs expressed that these skills were not of any significance. These findings conform to the findings by Parihar and Singh (2006) who established that the attitude of women entrepreneurs has to be orientated towards the promotion of leadership qualities. These findings are contrary to findings by Richardson et al. (2004) who established that many women entrepreneurs felt that they lacked abilities, skills and expertise in certain business matters that hinders their ability to profitably run their business ventures. Adoram (2011) suggest that another elucidative factor for women's lower revenue was the absence of women's practical business experience.

## TECHNOLOGY

As shown in Figure 1 technology was perceived to have a less significance as a constraint to the operation of women enterprises, as indicated by 37% of respondents. Responses from women entrepreneurs signify that technology is of minimal significance since most women operated businesses are not technologically sophisticated.

## CULTURE

Culture was a significant factor affecting the success of women entrepreneurs. As shown in Figure 1 above, 40% of the respondents indicated that as women they are expected to take up roles in the home rather than in the business world. Some male counterparts feel threatened if women engage in business and generate money and take up roles as breadwinners. It was established that male counterparts did not support women in their businesses. However 60% of the respondents indicated that such cultural aspects were outdated as their male counterparts needed help in generating funds for the up-keep of the family. According to Calas and Smirnich (1992) cited by Morris et al. (2006), culturally imposed attitudes regarding gender remain barriers to women in achieving higher financial rewards and status in the business world.

## NETWORKING

As depicted in Figure 1, 70% of the respondents were of the opinion that creating networks and business associates was a challenge emanating mainly from the fact that women are not able to travel far and wide and engage in networking due to the dual responsibility they have. Thus business growth is at stake as they are not able to socialize and network. Further inquiry through interviews revealed that most networks for the women were confined to their personal friends and colleagues in business to the exclusion of their male counterparts. Cited as another networking challenge was the fact that most women were very secretive and did not want to share business ideas for fears of creating strong rivals. These findings concur with those of (Knouse and Webb, 2001; Robinson and Stubberub, 2009 cited by McGowan et al., 2012).

## BALANCING WORK AND HOME

Data collected revealed that 75% of women entrepreneurs were faced with the challenge of balancing work and family responsibilities. This was consistent with the findings by Morris et al. (2006) and Stoner et al

(1990) cited by Morris et al (2006) who found out that women resist growth as they try to balance the demands for work, family and personal lives. This was a major drive for women to start their own businesses as this would allow them to enjoy the flexibility that self employment provides.

## RISK TAKING

Of the total respondents 55% of women entrepreneurs cited that they were not able to assume a lot of risk because of their gender limitations. Thus they could not venture into risky businesses. These results were consistent with those of Cliff (1998) cited by Yordanova (2011) and Adoram (2011) who found out that most women tended to be more risk averse. Morris et al (2006) found out that while generally confident, these entrepreneurs were more risk averse and many felt a certain inadequacy in terms of their backgrounds.

## CHALLENGES FACED BY WOMEN ENTERPRENEURS IN NAGAPATTINAM DISTRICT

- **Lack of self-Confidence** – Women entrepreneurs because of their inherent nature, lack self-confidence which is essentially a motivating factor in running an enterprise successfully. They have to work hard to strike a balance between managing a family and managing an enterprise. Sometimes they have to sacrifice their entrepreneurial urge in order to strike a balance between the two which results in loss of a prospective entrepreneur.
- **Mobility Constraints** – Women mobility in India is highly limited and has become a problem due to traditional values and limited driving skills. Moving alone and asking for a room to stay out at night for business purposes is still looked upon with suspicious eyes. Sometimes, inexperienced women feel uncomfortable in dealing with men who show extra interest in them other than work related aspects.
- **Balance between family and career** – Women in India are very emotionally attached to their home and families. They are supposed to attend to all the domestic work, to look after the children and other family members. They are overburdened with family responsibilities like taking care of husband, children and in-laws which takes away a lot of their time and energy. In such situation, it is very difficult to concentrate and run an organization successfully and efficiently.
- **Lack of Technical Knowhow** – Management has become a specialized job which only efficient managers perform. Women entrepreneurs sometimes are not efficient in managerial functions like planning, organizing, controlling, directing, motivating, recruiting, coordinating, and leading an enterprise.

Therefore, less and limited managerial ability of women has become a problem for them to run the enterprise successfully.

- **Marketing skills** – Since most women cannot run around for marketing, distribution and money collection, they have to depend on middle men for the above activities. Middle men tend to exploit them in the appearance of helping. They work in order to add their own profit margin which results in less sales and lesser profit for women entrepreneurs.
- **Entrepreneurial Skill** – Lack of entrepreneurial aptitude is a matter of concern for women entrepreneurs. They have limited entrepreneurial abilities. Even after attending various training programmes on entrepreneurship women entrepreneurs fail to overcome the risks and troubles that may come up in an organizational working.
- **Socio-cultural barriers** - The traditions and customs prevailing in Indian societies sometimes stand as an obstacle before women which stop them from growing and prospering. Castes and religions dominate our society and hinder women entrepreneurs too. In rural areas, they face even greater social barriers. They are always seen with an eye of suspicion.
- **Male dominated society** - Even though our constitution speaks of equality between genders, male superiority is still the order of the day. Women are not treated equal to men. Their entry into business requires the approval of the head of the family who is mostly a male member. Entrepreneurship has traditionally been seen as a male task. All these hamper the growth of women entrepreneurs.
- **Illiteracy or low level of education** – women in India are lagging far behind in the field of education. Even after more than 60 years of independence many women are still illiterate. Those who are educated are provided either less or inadequate education than their male counterpart partly due to early marriage, partly due to household responsibilities and partly due to poverty. Due to lack of proper education, most women entrepreneurs remain in dark about the development of new technology, new methods of production, marketing, networking and other governmental support which will encourage them to rise in the field of management.
- **Dearth of financial assistance** – Women entrepreneurs suffer a lot in raising and meeting the financial needs of the business. Bankers, creditors and financial institutes do not come forward to provide financial assistance to women borrowers on the ground of their less credit worthiness. They also face financial problem due to blockage of funds in raw materials, inventory, work-in-progress, finished goods and non-receipt of payment from customers in time.

## FINDINGS OF THE STUDY

- Majority (40%) of the respondents are belongs to 26-40 years age group.
- Majority (36%) of the respondents are belongs to Divorced.
- Most (62%) of the respondents are belongs to 4-6 years.
- Majority (42%) of the respondents are belongs to SSLC to 12<sup>th</sup> standard Educational Qualification.
- Most (20%) of the respondents are belongs to Hair dressing.
- A vast (64%) of the respondents are belongs to sole Trader.
- Majority (74%) of the respondents are belongs to not Registered.

## SUGGESTIONS OF THE STUDY

- Government should provide separate nancial aid to women entrepreneurs so that they do not face any diculty in setting up their organization.
- Training programmes specially directed at women entrepreneurs should be conducted to enhance their entrepreneurial skills and abilities which help them in day to day functioning of business.
- Top ranking women entrepreneurs must be felicitated so that more women are encouraged and motivated to pursue such careers.
- Provision for better educational facilities should be provided starting from school and further for higher education and also several vocational studies.
- Women entrepreneurs' Guidance cell should be opened in all cities to handle problems related to day to day functioning like production, marketing, and distribution problems.
- Special infrastructural facilities should be provided to help women in establishing their enterprise easily and quickly.
- Several legal policies and regulations for the setup of an enterprise by women must be simplified to help women entrepreneurs in establishing their business and getting speedy approval regarding several legal formalities.
- Mostly importantly the support of family members is required so that women can move out of their homes with condence. They can give better output when it is known to them that their decisions are supported by their family.

- Organization of fairs, exhibitions and workshops for women entrepreneurs which will help them to connect with each other and share ideas and problems. It will also provide guidance to new women entrepreneurs who can take help and suggestions from their already established counterparts.
- Making provision for marketing and sales assistance so that women entrepreneurs are not cheated by middle men.

## CONCLUSION

The government schemes, incentives and subsidies have stimulated and provided support measures to women entrepreneurs. With the increase in the number of women getting education, there is considerable awareness among women to be self-employed thus leading to change in the role of women in the society. These women entrepreneurs have an average age of forty to sixty years because they have had previous careers in other areas. Their primary goal is not monetary gains but rather personal satisfaction and achievement. Time has come for women to come out of the burden of housework and give way to their creativity and entrepreneurship. Social and political developments in India have also been responsible for determining the role of women in a changing society. The various research papers studied several challenges faced by women entrepreneurs have come into focus. These include balance between family and career, socio-cultural barriers, male dominated society, illiteracy or low level of education, dearth of financial assistance, lack of technical knowhow, marketing and entrepreneurial skills, lack of self-confidence and mobility constraints. Despite the increased gender parity in the work-force today, few women attain top management positions in large corporations.

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