



## A STUDY ON THE PROBLEMS FACED BY WOMEN ENTREPRENEUR IN TIRUNELVELI

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### ABSTRACT

This research paper explores the multifaceted challenges women entrepreneurs face in Tirunelveli, highlighting the socio-economic barriers that deter their success in business ventures. Despite various governmental efforts to promote entrepreneurship among women through concessions, subsidies, and training programs, women entrepreneurs still face significant obstacles. These challenges range from socio-cultural constraints and lack of financial resources to limited access to entrepreneurial development programs tailored specifically for women. The study employs an empirical approach, utilising primary data gathered through field surveys of fifty women entrepreneurs using a comprehensive questionnaire. Through statistical analysis, including percentage analysis and the Chi-Square test, this paper delves into the socio-economic status of these entrepreneurs, their growth levels, and the impact of governmental schemes designed to foster their development within the confines of Tirunelveli. Additionally, the study seeks to identify the prevailing problems affecting women's entrepreneurship and proposes measures for enhancement. By examining the current landscape of women entrepreneurship in Tirunelveli, this paper aims to contribute to the discourse on gender and entrepreneurship, advocating for more inclusive policies that address the unique needs of women entrepreneurs and promote their participation in the economy.

**Keywords:** Women Entrepreneurship, Socio-Economic, Entrepreneurial Development, Empowerment and Economic Growth.

## **Introduction**

Women entrepreneurs may be defined as women or a group of women who initiate, organise, and operate a business enterprise. The government of India has defined women entrepreneurs as enterprises owned and controlled by women having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women.

Likewise, a male entrepreneur and a female entrepreneur also have many functions. They should explore the prospects of starting a new enterprise, undertake risk, introduce innovations, coordinate administration & control of business & provide effective leadership in all aspects of business.

Indian women provided they were second to none in proficiency in doing work earliest for men and inefficiency in the effective management of entrepreneurs. Many factors like urbanisation, technical progress, and women's education have profoundly changed the traditional conditions for women. An opportunity to work is not merely a means to higher income but also means self-respect for developing her personality. She is satisfied that she has participated in the development of society.

## **Statement of the problem**

Central and state governments have offered many concessions, subsidies, and incentives to encourage existing and new entrepreneurs to start their business ventures. To encourage self-employment. To identify and motivate potential women entrepreneurs to start their business ventures, the government has been arranging many entrepreneurial development programs,' in which training the entrepreneurs is a useful component. The government introduced many schemes all over the country.

## **Scope of the study**

The scope of the study is to evaluate the growth of women entrepreneurs in Tirunelveli. The study is confined to the impact of various policies and schemes on women entrepreneurs' development over the qualitative improvement of entrepreneurs.

## **Objective of the study**

- To know the socio-economic status of women entrepreneurs.
- To measure the level of growth of women entrepreneurs.
- To know about the various schemes available for women entrepreneurs in Tirunelveli limits.
- To find out the factors promoting entrepreneurs.



- To find out the problems affecting entrepreneurship.
- To suggest the measures for further improvement.

### **Methodology**

The study is empirical. Statistical and other primary data have been used to analyse the data collected through field surveys. Fifty women entrepreneurs were selected to collect data through a well-designed questionnaire and interview schedule. Primarily, it was intended to collect information from the women entrepreneurs.

### **Collection of data**

- The primary data were collected from the beneficiaries with the help of a comprehensive interview schedule and questionnaire. The first draft was made.
- The secondary data were collected by referring to books, journals, newspapers, and the internet.

### **Sampling design**

The researchers selected a sample of 50 respondents for the study. A simple sampling is adopted for the research work to get better results.

### **Analysis of data**

After collecting the primary data, the researchers thoroughly verified it and edited and coded it in the master table.

Then, they were converted into tables and statistical tools such as percentages.

### **Hypothesis frame**

There is no association between age and the nature of women entrepreneurs' businesses.

### **Area covered**

The data has been collected from the people living within Tirunelveli limits.

### **Limitations of the study**

- The present study is confined only to women entrepreneurs.
- Time at the disposal of the researcher was also limited.
- A few of the respondents hesitated to give frank & free opinions.
- The problem of nonregistration of SSI has been a major problem.
- The sample size is small, so the study's inferences cannot be generalised.

### **Analysis and interpretation of data**

The collected data was classified, and tables were drawn. The data was collected through questionnaires from 50 respondents. Factors like income earned by the women entrepreneurs, educational background, women's problems, etc., were analysed using statistical tools such as percentage, chi-square test, etc.

### 1. Income level classification of respondents

Some women opt for business as a leisure activity, whereas others for sustenance. Hence, income is the major role of a woman in retaining her business. Most women's enterprises fail due to a lack of proper income from their respective businesses. Based on this point, the data was collected and analysed. Table -1.

**Income level classification**

SL. No	Income level	No of Respondents	%
1	Below RS.10000	15	30
2	RS .10000- RS. 20000	18	36
3	RS.20000- RS. 30000	12	24
4	Above RS.30000	5	10
Total	50	100	

**Source: Primary Data**

From the above table, it is clear that among 50 respondents, 30% of the

respondents were earning an income of below Rs.10000, 36% of the respondents were earning income from Rs.10000-Rs.20000.24% of respondents get Rs.20000-Rs.30000 incomes. The remaining 10% of respondents get above Rs.30000. It reveals that the majority were getting incomes ranging from Rs.10000-Rs.20000.

### 2. Problems in development-wise classification

Throughout their lifetime, women lived protected lives dominated by family members, whatever bookish knowledge they had. She gathers that it is insufficient to address the various problems in the business. Therefore, how can she be motivated to be an entrepreneur when courage is absent? This point is taken into consideration; the data was collected and analysed.

**Table-2**

**Problems in development-wise classification**

SL. No	Problems in development	No of Respondents	Percentage
1	Male domination	2	17
2	Inadequate finance	5	41
3	More social problem	2	17
4	Family problem	3	25
Total		12	100

**Source: Primary Data**



From the above table, it is clear that 17% of the respondents suffered from male domination, 41% of the respondents suffered due to lack of finances, 17% suffered from social problems, and 25% suffered from family problems.

### 3. Age-wise classification of Respondents

Nowadays, women may start their businesses irrespective of age for several reasons. She may not be considering age as a factor. Usually, women who are married and above 25 are common because they are just free enough to do business. Hence, the data was collected & analysed and the basis. Table-3.

**Age-wise classification of Respondents**

SL. No	Age	No of Respondents	percentage
1	below 25 years	5	10
2	25-30 years	10	20
3	30-35 years	15	30
4	Above 35 years	20	40
Total		50	100

**Source: Primary Data**

The above table shows the women entrepreneurs on the age-wise classification: 40% of the respondents are above the age of 35, and 30% belong to the age group of 30- 35. 20% of the respondents belong to the age group of 25-30 years. 10% of the respondents belong to the age group of below 25 years.

### Hypothesis-1

There is no association between Age and The nature of women entrepreneurs' businesses.

### OBSERVED FREQUENCY (O)

Particulars	Trading	Manufacturing	Service	Total
Below 25 years	2	2	1	5
25-30 years	4	5	1	10
30-35 years	5	7	3	15
Above 35 years	2	8	10	20
Total	13	22	15	50



**EXPECTED FREQUENCY (E)**

Particulars	Trading	Manufacturing	Service	Total
Below 25 years	1.3	2.2	1.5	5
25-30 years	2.6	4.4	3	10
30-35 years	3.9	6.6	4.5	15
Above 35 years	5.2	8.8	6	20
Total	13	22	15	50

**CALCULATION CHI-SQUARE TEST**

OBSERVED (O)	EXPECTED (E)	(O-E) <sup>2</sup>	(O-E) <sup>2</sup> /E
2	1.3	0.49	0.37
4	2.6	1.96	0.75
5	3.9	1.21	0.31
2	5.2	10.24	1.97
2	2.2	0.04	0.02
5	4.4	0.36	0.08
7	6.6	0.16	0.02
8	8.8	0.64	0.07
1	1.5	0.25	0.17
1	3	4	1.33
3	4.5	2.25	0.5
10	6	16	2.67
Formula			$\Sigma=8.22$

**Result**

Since 8.22 is less than the table value of 12.592, the Hypothesis is accepted. There is no association between Age and the nature of women entrepreneurs' businesses.

**Findings of study**

- In the age-wise classification, out of 50 respondents, 40% were in the age group of above 35.
- Out of 50 respondents taken for marital status, 60% of the married women are involved in the business as women entrepreneurs.



- Most of the literate women are very anxious about their entrepreneurial activities.
- Most of the respondents' school levels, 56%, are in the educational status of women entrepreneurs.
- 36% of the respondent women entrepreneurs earn an income of Rs.10000-Rs.20000.
- Most of the respondents motivated business through friends.
- 15.84% of the women entrepreneurs have suggested problems getting raw materials for their business.
- 22.76% of the respondents are facing problems getting bank loan facilities.
- Governments should take steps to co-ordinate the women entrepreneurs to start up partnership activities so they can earn better profits.
- Family members should come forward to help and support the women entrepreneurs

### Conclusion

Women are entering into entrepreneurship even in the face of socio-cultural, geographical, economic, technical, and financial managerial difficulties. The number of women entrepreneurs is growing day by day. Women entrepreneurs can gain momentum by providing encouragement, appropriate awareness, training, environment, and support. Hence, at this juncture, the suggestion mentioned above deserves consideration. If such a suggestion is given due consideration, it would be difficult to bring an elaborate change in women's empowerment.

### Suggestions

- Development programmes and entrepreneurial knowledge should be imparted to women to enhance their lives through entrepreneurship.
- The government should take the initiative to impart entrepreneurial skills education by teaching their mother about the goodness of women entrepreneurs.
- The government should start its operations in semi-urban areas because, in rural areas, they have work to earn their life.

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