

---

# PROBLEMS AND PROSPECTS OF WOMEN ENTREPRENEURS IN TAMILNADU

**M. Amutha**

Research Scholar - Full Time, PG & Research Department of Economics,  
National College (Autonomous), (Affiliated to Bharathidasan University, Tiruchirappalli),  
Tiruchirappalli, Tamil Nadu, India

**Dr. T. Sridhar**

Associate Professor, Department of Economics,  
National College (Autonomous), (Affiliated to Bharathidasan University, Tiruchirappalli)  
Tiruchirappalli, Tamil Nadu, India

## ABSTRACT

*This study examines the Prospects and problems of Women Entrepreneurs in Tamil Nadu. Descriptive research technique is applied to know the problem and prospect of the entrepreneur in Tamil Nadu. Convenient sampling technique is used. Mean and standard deviation are applied. It is found that the Increasing spread of education among women, Increasing social recognition to women, successful women in the society and increasing equality status of women are the major reasons are the best Prospects of Women Entrepreneurs in Tamilnadu*

**Key words:** Problems & Prospects, Women Entrepreneurs, Tamilnadu

**Cite this Article:** M. Amutha and T. Sridhar, Problems and Prospects of Women Entrepreneurs in Tamilnadu, *International Journal of Management (IJM)*, 11(12), 2020, pp. 4262-4267.

<https://iaeme.com/Home/issue/IJM?Volume=11&Issue=12>

---

## 1. INTRODUCTION

An entrepreneur is a person who manages and organizes a business on his own. According to David McClelland (1961), an entrepreneur is an energetic, moderate risk-taker. He has to initiate the business, take risks and keep innovating in order to sustain in the market. Women in India have many prospects like government funds and subsidies available for starting business in small and large scale. Women are considered as weaker sex and are taught to depend on men for their family and everything throughout their life time. But we can also see the brimming effect of women as entrepreneurs in the past few years in spite of social hurdles. Cohoon, Wadhwa and Mitchell (2010) in their study introduced a point-by-point analysis of men and women entrepreneur's inspirations, foundation and encounters. The ability of multi-tasking, quick learning, perseverance, patience, hard work, empathy and assertiveness are the

strengths of women entrepreneurs. Women leaders are also willing to take risks to outshine and compete with men. Indian women have to go a long way to achieve equal rights since traditions have deep roots in the society and still is man-dominated. Winning people's hearts with patience, losing gracefully, confidence, time management are few traits of Indian women to become successful entrepreneurs.

## 2. OBJECTIVES

- To identify the prospects of women entrepreneurs in Tamil Nadu.
- To study the various problems and challenges faced by women entrepreneurs.
- To analyze the present position of women entrepreneurs in Tamil Nadu.

## 3. REVIEW OF LITERATURE

C.S. Ramanigopal, G. Palaniappan & A. Mani (2011) has studied the entrepreneurial development among women and their relationship between socio-economic background and motivational factors. It has been observed that in the near future women entrepreneurs will surpass men entrepreneurs. The study pertains to Erode District of Tamil Nadu and declares that socio-economic background, mode of business and less training programmes are the major problems faced by women entrepreneurs.

Mohideen.A.K and ManojKumar (2013) has researched on the opportunities and financial problems faced by women entrepreneurs of small business units in Salem District of Tamil Nadu. The primary data was collected using structured questionnaire and secondary data was collected from Women Entrepreneurs Association of Tamil Nadu (WEAT) and Federation of Indian Women Entrepreneurs (FIWE). The present paper studied that majority of women were pushed to become entrepreneurs (in micro scale) of their traditional business, due to their poor economic background and do not have any organization or support from any association or government assistance to place their grievances and fulfill their demands legally.

## 4. RESEARCH METHODOLOGY

Descriptive research technique is applied to know the problems and prospects of the women entrepreneurs in Tamil Nadu. Convenient sampling technique is applied to collect the questionnaire from the entrepreneurs in Tamil Nadu. This study only considers entrepreneur in Tamilnadu as a study respondents. Mean and standard deviation are applied to find out the answer from the collected data.

## 5. ANALYSIS AND INTERPRETATION

**Table 1** Financial Problems

	<b>Mean</b>	<b>S.D</b>
Limited Working Capital	3.21	1.17
Lack of Collateral Security	3.58	1.34
Delayed payments of bills	3.52	1.44
Negative attitude of banks towards women	3.55	1.57
Poor Knowledge of financial management	3.87	1.12
Ignorance about banking procedures & formalities	3.72	0.96

Table 1 explains the financial problem. Mean and standard deviation are applied. The calculated mean values such as Limited Working Capital (3.21), Lack of Collateral Security (3.58), Delayed payments of bills (3.52), Negative attitude of banks towards women (3.55),

Poor Knowledge of financial management (3.87), and Ignorance about banking procedures & formalities (3.72) have been analyzed.

**Table 2** Risks in business

	<b>Mean</b>	<b>S.D</b>
Lack of leisure time	3.83	0.97
Lack of risk bearing capacity	3.60	0.91
Avoidance of economic risk	3.72	1.02
Lack of Self confidence	4.32	0.99
Absence of need of achievement	3.95	0.98
Lack of initiative	3.88	1.05

Table 2 explains the Risks in business. Mean and standard deviation are applied. Mean value are Lack of leisure time (3.83), Lack of risk bearing capacity (3.60), Avoidance of economic risk (3.72), Lack of Self confidence (4.32), Absence of need of achievement (3.95), Lack of initiative (3.88).

**Table 3** Social Problems

	<b>Mean</b>	<b>S.D</b>
Dual role in home and business	4.32	0.99
Lack of confidence in women's ability	3.95	0.98
Male dominance	3.88	1.05
Lack of social contacts	3.57	1.17
Lack of appreciation in the family / society	3.90	1.14

Table 3 explains the **Social Problems**. Mean and standard deviation are applied. The mean values, it is observed that the Dual role in home and business (4.32), Lack of confidence in women's ability (3.95), Male dominance (3.88), Lack of social contacts (3.57), and Lack of appreciation in the family / society (3.90).

**Table 4** Marketing Problems

	<b>Mean</b>	<b>S.D</b>
Cut throat competition	3.94	1.08
Delayed collection of bills	3.63	1.15
Inadequate advertising and publicity	3.48	1.07
Lack of sufficient stock of products	3.42	1.13
Poor knowledge of marketing management	3.82	0.96
Lack of travelling capacity	3.57	1.17

Table 4 explains the **Marketing Problems**. The mean values, of Cut throat competition (3.94), Delayed collection of bills (3.63), Inadequate advertising and publicity (3.48), Lack of sufficient stock of products (3.42), Poor knowledge of marketing management (3.82) and Lack of travelling capacity (3.57) is observed.

**Table 5** Labour related Problems

	Mean	standard deviation
Non-availability of skilled employees	3.76	0.89
Skilled employees leave their job after getting experience	3.68	0.96
Non co-operative attitude of employees	3.60	1.04
Non co-operative attitude towards women owner/manager	3.58	1.06
	3.53	1.04

Table 5 explains the **Labour related Problems**. Mean and standard deviation are applied. The mean values, it is observed that the Non-availability of skilled employees (3.76), Skilled employees leave their job after getting experience (3.68), Non co-operative attitude of employees (3.60), Non co-operative attitude towards women (3.58) and owner/manager (3.53).

**Table 6** Managerial Problems

	Mean	standard deviation
Lack of proper planning	4.13	0.95
Lack of control	3.97	1.10
Poor knowledge of business management	3.90	1.08
Lack of decision making skill	3.88	0.98
Lack of Communication skill	3.53	1.04
Lack of motivation to employees	3.53	1.05

Table 6 explains the **Managerial Problems**. Mean and standard deviation are applied. The mean values, it is observed that the Lack of proper planning (4.13), Lack of control (3.97), Poor knowledge of business management (3.90), Lack of decision making skill (3.88), Lack of Communication skill (3.53), and Lack of motivation to employees (3.53).

**Table 7** Infrastructural Problems

	Mean	standard deviation
Inadequate space of work	4.06	0.99
Inadequate power supply	3.79	0.91
Non-availability of land / plot / Shed	3.74	0.96
Inadequate transportation facilities	3.68	0.93
Inadequate transportation facilities	3.88	0.91
Inadequate water supply	3.69	0.94

Table 7 explains the **Infrastructural Problems**. Mean and standard deviation are applied. The mean values, it is observed that the Inadequate space of work (4.06), Inadequate power supply (3.79), Non-availability of land / plot / Shed (3.74), Inadequate transportation facilities (3.68), Inadequate transportation facilities (3.88), and Inadequate water supply (3.69).

**Table 8** Technological Problems

	Mean	standard deviation
Lack of technological skill	3.76	0.99
Inadequate technological support for machinery utilization	3.93	0.96
Poor knowledge of modern technology	3.68	0.93
High cost of technological acquisition	4.06	0.99
Don't use technology	3.79	0.91
	3.74	0.96

Table 8 discusses the **Technological Problems**. Mean and standard deviation are applied. The mean values, it is observed that the Lack of technological skill (3.76), inadequate technological support for (3.93), machinery utilization (3.68), Poor knowledge of modern technology (4.06), High cost of technological acquisition (3.79), and don't use technology (3.74).

**Table 9** Governmental Support Problems

Governmental Support Problems	Mean	standard deviation
Corruption in sanction of subsidy, incentive and loan	3.51	1.62
Non co-operative attitude of govt. employees	3.48	1.33
Poor knowledge government support schemes	3.47	1.35
Discrimination with women entrepreneurs	3.88	0.91
Lack of co-ordination among different govt. Departments	3.69	0.94

Table 9 discusses **Governmental Support Problems**. Mean and standard deviation are applied. The mean values, it is observed that the Corruption in sanction of subsidy, incentive and loan (3.51), Non co-operative attitude of govt. employees (3.48), Poor knowledge government support schemes (3.47), Discrimination with women entrepreneurs (3.88), and Lack of co-ordination among different govt. Departments (3.69).

**Table 10** Prospects of Women Entrepreneurship

prospects of Women Entrepreneurship	Mean	standard deviation
Increasing spread of education among women	3.78	1.29
Increasing social recognition to women	3.73	0.96
Increasing awareness of women about economic independence	3.19	1.13
Increasing number of successful women in the society	4.13	1.12
Increasing automation of household work of women	3.42	1.47
Increasing equality status of women	3.61	1.44

Table 10 discusses **the prospects of Women Entrepreneurship**. The mean values, it is observed that the Increasing spread of education among women (3.78), Increasing social recognition to women (3.73), increasing awareness of women about economic independence (3.19), Increasing number of successful women in the society (4.13), Increasing automation of household work of women (3.42) and increasing equality status of women (3.61).

## 6. CONCLUSION

This research favors the researcher in analyzing the role of women entrepreneurs. The research concludes women entrepreneurs lack technical knowledge and need more motivation to improve their technical knowhow and skills. Strong family support and encouragement is required to become a successful entrepreneur. The research also provides an insight of the various constraints available to women entrepreneurs like marketing, social problems, financial problems and infrastructure problems. The government should take steps in providing more awareness regarding the various financial assistance available to women entrepreneurs, project formulation, training on technical skills and suitable product ideas. The government should make the assistance available at low cost and in easy steps without much legal formalities. Women should be encouraged to become independent entrepreneurs and provide supplementary income to the family.

## REFERENCES

- [1] Gopinath, R., & Chitra, A. (2020). Business-Family Interface and the Capacity of Managing Challenges Faced by the Women Entrepreneurs of Informal Sector - A Relationship Study, *TEST Engineering and Management*, (83), 24905– 24911.
- [2] Gopinath, R., & Ganesan, V. (2014). Stress Management by Development of Emotional Intelligence, A study with reference to CMTS, BSNL Tamil Nadu circle. *Research Journal of Business Management*, 8(3), 254-261.
- [3] Gopinath, R., & Kalpana, R. (2019). Employees' Job Satisfaction working at hospitals in Perambalur District. *Journal of Emerging Technologies and Innovative Research*, 6(4), 220-225.
- [4] Gopinath, R., Ramamoorthy, R., & Kalpana, R. (2020). Impact of Emotional Intelligence and organizational Commitment: Testing the mediatory role of Job Satisfaction. *International Journal of Management*, 11(11), 2883 – 2893.
- [5] Gopinath, R. (2011b). Employees' Workplace Emotions in Organizations, *International Journal of Research in Commerce, Economics & Management*, 1(1), 133-139.
- [6] Gopinath, R., & Ganesan, V. (2014). Stress Management by Development of Emotional Intelligence, A study with reference to CMTS, BSNL Tamil Nadu circle. *Research Journal of Business Management*, 8(3), 254-261.
- [7] Gopinath, R., & Poornappriya, T.S. (2020). An Analysis of Human Resource Development Practices in Small Scale Startups, *International Journal of Advanced Research in Engineering and Technology*, 11(11), 2475-2483.
- [8] Kavitha, H., & Gopinath, R. (2020). Effect of Service Quality on Satisfaction and Word of Mouth: Small Scale Industries and Their Commercial Banks in Tamil Nadu, *International Journal of Management*, 11(11), 3034-3043.