

**A STUDY ON THE CHALLENGES OF WOMEN ENTREPRENEURS IN
SELECTED BLOCKS OF SIVAGANGAI DISTRICT**

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CHAPTER 7

FINDINGS AND SUGGESTIONS

Women entrepreneurship has been recognized during the last couple of decades as an important untapped source of economic growth. Before 20th century, women operated businesses as a method of supplementing family income. In many cases, they were trying to avoid poverty or were replacing the income from the loss of a partner. At the time, the ventures that these women undertook were not thought of as entrepreneurial. For long men have been the part of the entrepreneurial culture.. It is only recently that Indian women joined their counterparts. Notwithstanding the Government support for the development of women entrepreneurs' progress is not satisfactory. Women entrepreneurs constitute a negligible proportion of the total number of entrepreneurs in all the states in India.. Women entrepreneurship has crossed the stage of transition but still there is a long way to go. The need of the hour is the identification of challenges faced by women entrepreneurs and creation of congenial social, political and economic environment where the entrepreneurial skill of women can be nurtured and developed.

A comprehensive study of women entrepreneurs in rural and urban areas dealing with the aspects of mapping of stakeholders of micro enterprises, analysing their linkages and dynamics is not available. . The present study is intended to fills this gap in research several questions remain to be answered.

- Who manage the enterprises - whether women or male members of the family?
- If it is woman, what are strategies adopted by women entrepreneurs to manage the enterprises
- What are the gender issues in entrepreneurship
- Do they find discrimination in availing resources?
- Who is an Effective Women Entrepreneur? Will access to credit facilities automatically lead to success in entrepreneurship

- What are the support systems available for them?
- In many societies, discrimination against women and gender equality is the result of structural impediments and problems built into the social order often reinforced by culture and traditions. To what extent women entrepreneurs overcome such challenges?

To analyse such questions the present study on “Challenges of Women Entrepreneurs” was carried out in four blocks of (Sivagangai block, Singampunari, Sakkottai and Manamadurai block) Sivagangai district of Tamil Nadu with the following objectives:

Objectives of the study

- To study the status quo of Micro enterprises run by women entrepreneurs in Sivagangai district in TamilNadu.
- To analyze the gender issues in women entrepreneurship
- To investigate the critical factors driving the performance of women entrepreneurs
- To identify the strategies adopted by the women entrepreneurs for promotion of micro enterprises in the study area.
- To identify the emerging challenges faced by women entrepreneurs in the era of globalization.
- Based on the outcome of the study, the investigator suggests measures for strengthening the various categories of women entrepreneurs in the study area.

Hypothesis

- There is no association between experience of the woman entrepreneurs and profit level.
- There is no association between size of the family and profit level.
- There is no association between family size of the woman entrepreneur and repayment behaviour.
- Women entrepreneurs do not have full control over the management of enterprises.

Methodology

The study is descriptive one based on feminist research method employing both secondary data and primary data. The secondary data were collected from annual reports and records of District Industrial Center in Sivagangai district, Mahalir Thittam office Krishi Vigyan Kendra and Farmers Training Centre. The primary data were collected from the Effective women entrepreneurs.

The present investigation has adopted Multi stage random sampling method for the selection of districts, blocks and entrepreneurs .A list of enterprises registered in the name of women from the District Industries Centre of Sivagangai district , Mahalir Thittam office, Farmers Training Centre and KVK was obtained. .

The total sample consisted of 778 women entrepreneurs who obtained loan in their name . However out of 778 women entrepreneurs, 256 women handed over the loan amount to the male members of the family without having control over the end- use. . Only 522 women entrepreneurs (778-256) who had control over the management of enterprises and who have more than five years of experience in running the enterprises are included for further analysis.

Tools for data collection

Bearing on the objectives of the study, two interview schedules were prepared and pre tested. The first schedule was prepared to elicit information from the Manager of District Industries Center, KVK, Mahalir Thittam managers and FTC about the sector wise and activity wise distribution of women entrepreneurs, investment particulars, loan particulars, and production details. The second schedule comprised of items for collecting the socio economic profile of the entrepreneurs, type of micro enterprises, experience, strategies adopted, investment particulars and challenges faced by the women entrepreneurs.

In addition Focus Group Discussion and case study method were also used to collect in-depth information from the women entrepreneurs . In addition to averages and percentages, chi square and Multiple Regression Analysis have been used to analyze the data.

Following are the findings of the study:

Women entrepreneurship at All India level and in Tamil Nadu

At all India level, by nature of operation, about 89 per cent of the women-owned establishments were perennial, 9.02 per cent seasonal and remaining 1.97 per cent of the women-owned establishments were casual. It is also found that in Tamil Nadu, 94.36 per cent of the women-owned establishments were perennial, 4.18 per cent seasonal and remaining 1.46 per cent of the women-owned establishments were casual.

Rural – Urban Establishments

The total number of establishments owned by women entrepreneurs was 8,050,819 out of which 5,243,044 constituting about 65.12 per cent of the total establishments were located in rural areas and the remaining 2,807,775 (34.88 per cent) were located in urban areas.

The five top states in terms of percentage share in total number of women owned in the country are: Tamil Nadu (13.51 per cent) Kerala (11.35 per cent), Andhra Pradesh (10.56 per cent), West Bengal (10.33 per cent) and Maharashtra (8.25 per cent).

Registration of women under UYEGP NEEDS and EYEGP in Sivagangai District

Year wise registration of entrepreneurs in Sivagangai District shows that there is marginal increase in the registration of women under various Government schemes over a period of six years. Out of the total registration, women constituted 30.93 per cent during 2010-11 this rose to 34.22 during 2015-16. Gender wise distribution of entrepreneurs shows that in all the years under study, men constitute the majority ranging from 65.74 per cent to 69 per cent. An encouraging trend is that women's share in total registration is increasing, constituting about one third of the total registration.

The effective women entrepreneur is defined as those women who are the real users of the loan amount. The effective women entrepreneurs are 522 in number constituting 68 per cent of the total women registered.

Socio Economic Profile of the women entrepreneurs

Widows and separated women together constituted 10.15 per cent among the respondents. Backward class constituted the overwhelming majority of the women entrepreneurs in the study area with 79.12 per cent. During FGD it was observed that scheduled caste women hesitate to initiate income generating activities due to rigid caste inhibitions in the area. Only 15.52 per cent of the women entrepreneurs belonged to scheduled caste category. The SC women constitute 14.89 per cent, 12.61 per cent , 13.58 per cent and 22.22 per cent in Sivagangai block, Singampunari Sakkottai and Manamadurai respectively. Illiteracy is totally absent among the women entrepreneurs in the study area Majority of the respondents have received Higher secondary education (47.89 per cent) followed by secondary education)

Motivating Factors for women entrepreneurship

As high as one third (31.37 per cent) of the respondents selected the activity because of economic reasons followed by availability of infrastructural facility (25.29 per cent).

Sector wise distribution of women entrepreneurs

Majority (94.64 per cent) of the members are engaged in non-farm sector (manufacturing, business and service activities compared to farm activities (5.36 per cent) and animal husbandry activities . The same trend is observed in all the sample blocks.

Fathers' occupation

A majority of the , (57.86 per cent) of the sample women entrepreneurs have their father in the business occupation followed by service sector which forms 16.09 per cent. Agriculture is the parental occupation of 14.56 per cent of the respondents.

Family size:

Majority of the women entrepreneurs (63.22 per cent) belong to the family ranging between 3-4 members. The family size is fairly big in the case of 18.77 per cent of the respondents the results of chi square test reveal that there is association between size of the family and profit level.

Experience of the women entrepreneurs

Majority of the entrepreneurs had the experience of 5-6 years . Entrepreneurs with more than 7 years were found high in Singampunari block and Sakkottai block (33.33 per cent and 34.23 per cent respectively Discussion with the respondents revealed that contacts, technical knowledge and accounting procedures gained through previous experience helped in running the enterprises successfully. Particularly Potters in Manamadurai and coir based entrepreneurs in Singampunari who are engaged in the activities over many generations have more years of experience.

The results of chi square test reveal that there is association between experience of the entrepreneurs and profit level.

Support from the family for women entrepreneurs

It is found that 34.48 per cent of the women do not get any kind of support either from husband or from other family members. Support from husband is very less in Sakkottai (17.12 per cent) and high in Manamadurai (32.41) especially in the case of those women engaged in pottery. Among the 342 respondents who receive family support, 24.85 per cent of the entrepreneurs got financial support of the husband and 26.02 per cent of them were assisted by husband in managing the enterprise.

Source of loan for female entrepreneurs

The study reveals that women entrepreneurs rely more on „own fund“ for their business ventures than on banks and money lenders. It is observed that 38.31 per cent of the women entrepreneurs are self-financed as against 24.90 per cent of those who borrow from banks. Self-financing is found more in Sivagangai

block (43.26 per cent) and Singampunari(41.98 per cent) compared to Sakkottai and Manamadurai. Still 21.84 per cent of the women depend on money lenders for their business. Self Help Groups finance only 9.20 per cent of the women entrepreneurial activities.

First generation Vs Second Generation

It is found that 75.48 percent of the respondents belong to the „first generation“ category (vide table 5.21) and the second generation entrepreneurs constitute 24.52 per cent. Block wise analysis shows that first generation category is found high in Sivagangai (81.56 per cent) and Singampunari(76.54 per cent). On the other hand second generation entrepreneurs are found more in Manamadurai district (34.36 per cent) and Sakkottai (24.32 percent).

The reasons for high concentration of women among the first generation entrepreneurs are not far to seek and they are as follows

- The training opportunities roped in women into entrepreneurial activities
- The incentives in government schemes attracted women entrepreneurs

Group activity vs. individual activity

The group activity is found less in the study area. The Self Help Group members prefer to invest the loan amount only in individual activities (e.g. organic farming, snack preparation, artificial jewel manufacturing and Vermiculture). Even though the group approach has good scope for purchase of raw materials in bulk at cheaper rate, marketing the products at better prize and take advantage of economies of scale, it involves a lot of problems in sharing the work.

New Vs Expansion of existing activities

Out of the 522 entrepreneurs, 76.63 per cent of the sample respondents invested the loan amount in starting new micro enterprises which seems to be a good beginning. Among the blocks, Sivagangai leads in promotion of new units (85.82 per cent) followed by the entrepreneurs in Sakkottai (76.58 per cent).

The training programmes organized by NABARD, FTCs KVK and DIC and NGOs to impart income generating skills, and capacitate the members and initiatives of the entrepreneurs, were mainly responsible for starting new units in Sakkottai and Sivagangai district.

Expansion of the existing enterprises (23.37 per cent) in Manamadurai and Singampunari blocks is due to established marketing links, traditional skill of the members and involvement of the family members in enterprises such as readymade garments, handicraft products and silk sari production. Among the four blocks, expansion of existing industries is found more in and Manamadurai (39.81) and Singampunari (26.54 per cent).

Single Vs Multiple activities

Women go in for different combinations of activities to offset the fall in income during a particular season and to reduce the risk in case of failure of an activity. It is found that 17.62 per cent of the women entrepreneurs resort to multiple activities and 82.38 per cent of them are involved in single activity.

Feasibility study conducted by women entrepreneurs

Nearly 81.03 per cent of the entrepreneurs in had not undertaken any kind of feasibility study while the rest representing 18.97 per cent of the entrepreneurs undertook the feasibility study of their enterprises.

Time devoted for the entrepreneurship activity

Majority of the women entrepreneurs (55.56 per cent) spend only 1-4 hours for the activity related work followed by 26.82 per cent of the women spending 5- 8 hours. The household duties carry away most of their time. It is found that 17.62 per cent of the women entrepreneurs take up outside job as full time work and devote 9-12 hours for the entrepreneur- related work. By spending more time for the enterprise, the entrepreneur could devote personal attention to the work.

Necessity Vs Opportunity entrepreneurs:

Different factors are driving entrepreneurship. In the study area, women entrepreneurship comes about largely (82 per cent) due to necessity. In the absence of other viable alternatives to provide for or supplement household incomes, entrepreneurship is the only viable option. Further, female owned businesses are characterized by low capital requirements, low barriers to entry, low income and largely concentrated in the service sector.

Awareness level of women entrepreneurs about government schemes

It is observed that 38.70 per cent of the entrepreneurs have medium level of awareness. Entrepreneurs with low level of awareness about government schemes constitute 41.95 per cent. Poor level of awareness is found to be more in three blocks (48.23 per cent, 45.04, and 50 per cent respectively in Sivagangai block, Singampunari and Manamadurai). In Sakkottai block awareness level is better due to participation in training programme.

Self Management vs. Joint Management

Out of the total registration of women, only 42.72 per cent of the activities were managed by women and Women could manage activities such as tailoring, beauty palour, curd sales, Vermiculture, petty shop/ mini mess, readymade garments, flower/ vegetable sales etc. It is also learnt that 57.28 per cent of the activities such as pottery, brick production, hotels, and organic cultivation were managed both by women and men.

The results of chi square test reveal that Women entrepreneurs do not have full control (autonomy) over the management of enterprises.

Participation in Training

On the whole 42.72 per cent of the respondents have undergone training organized by different agencies such as District Industries Centre, Mahalir Thittam office, Farmers Training centre and KVK. It is observed that 57.28 per cent of the respondents have not undergone training either because of the traditional skill they inherited from generation to generation or simplicity of the

activity or inability to attend the training due to family responsibility. Those who attended the training programme is comparatively higher in Sakkottai block (51.85 percent).

Repayment behaviour of women entrepreneurs

The regular accounts constitute 68.58 per cent of the total women entrepreneurs. Activity wise there is 100 per cent regular repayment in the case of tailoring and readymade garments followed by service sector (85.53 per cent) and Beauty Parlour owners (83.33 per cent). The good performance of the activities can be attributed to regular income of the entrepreneurs and the strict discipline of the women to repay.

The irregular accounts are found to be more in agricultural sector (64.29 per cent) followed by coir activities(58.62 per cent). Seasonal vagaries and consequent crop failures, pre mature death of animals are found to be the reasons high incidence of irregular accounts in agricultural sector.

The default accounts are found to be the highest in business sector (18.39 per cent) and coir industry (13.33 per cent). Fluctuation in demand in the case of business and stiff competition faced by coir industry are responsible for tardy performance of repayment. On the whole majority of the entrepreneurs fall under (68.58 per cent) regular accounts. Irregular accounts and defaulters constitute 20.11 per cent and 11.30 per cent respectively.

Factors responsible for non-repayment

The burden of maintaining the high family and high family consumption (31.10 per cent) followed by high cost of borrowing (20.73 per cent) are the main reported reasons for non-repayment of loan. Poor yield in the case of agriculturists due to failure of monsoon, failure of business due to high cost of inputs, inadequate demand due to stiff competition are the other main reasons for mounting overdue.

The results of chi square test reveal that there is association between size of the family and repayment behaviour of the entrepreneurs.

Horizontal spread of benefit

Horizontal spread of benefit for the women Entrepreneurs of various activities is 0.88 i.e. 88 per cent of the women could benefit from the activities whereas 12 per cent of the women could not improve their economic condition.

The Horizontal spread of benefit is the highest for tailoring and garment industry and lowest for business (0.71).

Profit level of the enterprises

Majority (66.86 per cent) of the women entrepreneurs reaped good profit out of their activities as against 21.07 per cent of the women who got moderate profit and 12.07 per cent of the women were at breakeven point . Out of the women entrepreneurs who earned good profit, tailoring, readymade garments (100 per cent) rank high followed by service sector (others) (85.53 per cent) and Beauty Parlour owners (83.33 per cent).

Utilization of Profits

Majority of the women entrepreneurs (49.81 per cent) plough back the profit in their own business and 8.43 per cent of the women use the profit for diversification of business. However 27.97 per cent and 13.79 per cent of the women use the profit for family expenses and social obligation respectively which affects not only the progress but also the repayment performance.

Multiple Regression Analysis

In order to find out the factors which influence the profitability of entrepreneurs in the study area Linear Multiple Regression Analysis has been carried out The regression coefficient is significant and positive for investment, experience, and size of the family and duration of training. One unit of increase in investment ceterus paribus would result in an increase of 89 units in monthly income level. The significant coefficient for duration of training reveals that one unit increase in duration of training leads to 26 units increase in annual income which means that the skill level improvement through training will improve the productivity of enterprise. The regression coefficient is positive and significant for the

experience of the entrepreneur. This shows that one unit increase in experience ceterus paribus would increase the annual income level by 29 units. Higher the experience of the entrepreneur better the profit level of the individual enterprises. The experience gained by the entrepreneur through various types of business, years of running the enterprise, trainings and skill development programmes undergone, exposure visits etc have cumulative positive effect on annual profit of the enterprises. The regression coefficient is negative and significant for the size of the family.

In the era of globalization quality of the product and marketing the products are the important challenges faced by the women entrepreneurs. The most successful cases of the present study on women entrepreneurship are women running beauty parlour, women in Vermiculture, women engaged in pottery manufacture and aracanut manufactures. The factors leading to the success of these women entrepreneurs have been analysed in detail under the head ‘case studies.’ However, the important points are given below:

Beauty Parlour	<ol style="list-style-type: none"> 1. Location 2. Easy accessible location, Low cost of establishment. 3. Market Research 4. Trained and Qualified staff. 5. Branded good products. 6. Reasonable price for the customer.
Vermiculture	<ol style="list-style-type: none"> 1. Easy availability cow dung and agricultural waste 2. Training undergone in KVK. 3. Interest to expand the business. 4. Ownership of cow and buffalo. 5. Eco friendly business. 6. Add plant nutrients. 7. Good price for manure. 8. Easy marketing in nearby farms.
Handicraft	<ol style="list-style-type: none"> 1. Training 2. Marketing through government commercial centres.
Aracanut Products	<ol style="list-style-type: none"> 1. Alternative to plastic 2. Bio-degradable 3. Good marketing in temples and hotels. 4. Wealth from waste.

Management of enterprises by the women – Gender issues

- Out of the total registration of women, only 42.72 per cent of the activities were managed by women and Women could manage activities such as tailoring, beauty palour, curd sales, petty shop/ grocery shop, mini mess, readymade garments, flower/ vegetable sales etc. It is also learnt that 57.28 per cent of the activities such as pottery, brick production, hotels, and organic cultivation were run both by women and men.
- Women Entrepreneurs are found only in traditional sector.
- About 32.90 per cent of the activities such as hollow block production, two wheeler workshop, auto service, wooden furniture manufacturing, inverter sales, public address system, gold ornament production, browsing centres etc. were managed by men though the registration was in the name of women.
- Women work more than 6 hours in the dairy units but the dairy units are controlled by men; it is because men are engaged in marketing the milk.
- Lack of Mobility is a problem for women entrepreneurs engaged in textile business.

Challenges faced by women entrepreneurs

The women entrepreneurs encounter a number of problems while starting the enterprises. The owners faced problems of different types while starting the enterprises viz., getting industrial license, registration, technical know-how, working capital, power problem and non-cooperation from government officials. In all the blocks under study, getting license followed by financial problems are the foremost problems faced by the entrepreneurs at the time of starting the enterprises.

Problems in procuring raw materials

Majority (37.36 per cent) of the entrepreneurs could get the raw materials from the neighboring villages / towns. Around 28.74 per cent of them purchased the raw materials from far off towns followed by 27.39 per cent of the women getting the raw materials from local area.

In the case of aracanut products production, the raw materials have to be brought from Mettupalayam. It is men who engage lorry to bring the aracanut leaves from Mettupalayam during night times. Women are unable to participate in the procurement of raw materials due to their domestic work.

High price of raw materials is the single most cause .posing challenge for the women entrepreneurs. As high as 50.19 per cent of the women complaint of high price of raw materials followed by irregular supply (18.58 per cent). . It is particularly due to the transport problems when the raw materials have to be brought from other towns and villages. It is seen that 16.67 per cent of the entrepreneurs were critical about poor quality.

Insufficient backward linkages

Problems of insufficient backward linkages were found during the study. For example the dairy farmers reported that there was shortage of fodder for the dairy animals during the lean seasons. The entrepreneurs in Sivagangai involved in silk weaving in faced problems in getting inputs from the Primary Weavers“ Co-operative Society.

Lack of proper power supply

Women involved in tailoring, readymade garments and jute bag production faced problems due to lack of proper power supply which hampered their operations during peak seasons.

Obsolete technology

It was also found that the usage of obsolete technology in most of the micro enterprise units was the main reason for low scale of production.

Time devoted for the entrepreneurship activity

Majority of the women entrepreneurs (55.56 per cent) spent only 1-4 hours for the activity related work followed by 26.82 per cent of the women spending 5-8 hours. The household duties carry away most of their time.

Negative attitude of banks

Negative attitude of banks and other financial institutions towards women entrepreneurs who lack collateral security acts as a block. Bankers claim that, marriage, child birth or even crisis in the family can make the women close down their business. Banks show less confidence in proposals submitted by women entrepreneurs engaged in Agriculture, catering service, fertilizer sales and Vermiculture.

Repayment problem

The default accounts are found to be the highest in business sector (18.39 per cent) and coir industry (13.33 per cent). Fluctuation in demand in the case of business and stiff competition faced by coir industry are responsible for tardy performance of repayment.

Lack of support from the family. The study shows that 34.48 per cent of the women do not get any kind of support either from husband or from other family members

Caste discrimination

Only 15.52 per cent of the women entrepreneurs in the study belong to scheduled caste category. In many areas caste discrimination affects the marketing of the business

Low level of awareness about government schemes for women

Poor level of awareness about the government schemes is found to be more in three blocks (48.23 per cent, 45.04 and 50 per cent respectively in Sivagangai block

Stiff competition

Women in coir making activity face stiff competition from nylon rope manufacturers. In the study area 30 beauty parlours found competing with each other.

Dependence on middlemen

Due to dual responsibility and time constraints Women entrepreneurs depend on middlemen for the purpose of marketing the products and get exploited.

In addition women entrepreneurs also face challenges due to Poor technology base Power Shortage and Infrastructural constraints Members involved in leather work faced problems due to lack of proper power supply. This hampered their operations during peak seasons. It was also found that the usage of obsolete technology in most of the micro enterprise units was the main reason for low scale of production.

The women entrepreneurs engaged in pottery work found it difficult to get clay during rainy reason.

Problems faced in selling the products

Majority of the entrepreneurs (35.63 per cent) in the study area face challenges by way of competition followed by heavy transport charges (23.18 per cent) and packaging problems. (17.43 per cent).

No proper label or packaging material is used by the snacks manufacturing centres.

Methods adopted by the entrepreneurs to exploit the markets

One fourth of the entrepreneurs capture the market through, “personal contacts”. Only 8.62 per cent of the women resorted to advertising the product through local TV channels. The respondents also resorted to methods such as competitive price, timely customer service, regular follow –up services etc.

Deterrents to the progress of enterprises

Among the challenges which stood in the way of progress, the respondents (20.98 per cent) assigned first rank to financial challenges followed by marketing challenges (17.50 per cent) and infrastructural constraints (16.92 per cent).

Challenges faced by owners of Beauty Parlours

- cost escalation of raw materials (cream, oil),
- non availability of skilled assistants,
- costly equipment
- High cost material
- Irregular power supply,
- Frequently changing rental structure
- lack of training programme for skill up gradation
- Competition due to mushroom growth of parlours
- Competition from branded parlours,
- Lack of advertisement and
- Cultural barrier.
- Power problem
- Non availability of training programmes for skill upgradation

Challenges encountered by owners of Garment Industry

- Weak infrastructure,
- poor negotiation and bargaining capacity,
- insufficient back up from backward industry,
- limitation of forward linkages and integration,
- trained staff leaving the industry,
- rapidly increasing competition from imports, and increasing bargaining power of buyers.

Need gap analysis of the coir cluster:

The key concern areas of the cluster are identified to be as follows:

- Coir Fibre units owned by women suffocate due to the price rise in raw material and stagnancy in Coir demand.
- Huge Fibre production within the cluster and very limited value addition of fibre within the cluster results in distress selling of Coir Fibre to China.
- Diminishing concern for Quality due to the present practice of supplying low quality fibres to China (for making low quality mattresses).
- The individual investment potential of coir entrepreneurs in the region is not exploited for elevation in the value chain, due to the defensive attitude of the entrepreneurs, in spite of consistent efforts by the Coir Board and other development agencies.
- Cluster's present production is limited to regular products such as Coir fibre, Coir yarn, 5 Kg. pith block and Curled coir. There is Lack of common initiatives among the entrepreneurs in the cluster so far, to venture into the production of value added finished products of high market value.
- No common marketing platform, resulting in over dependence of intermediaries/ agents/traders.
- Women entrepreneurs have limited contact with Business Development Service providers and Technical Institutions.
- Weak linkages with banks and financial institutions major weakness.

Challenges faced by Artisans

- These artisans are struggling for raw material. The clay is not available or allowed always for lifting.
- More importantly there is dearth of money for cart, labour etc.
- Competition in the market is another challenge.

Lack of participation in network

The present study reveals that women entrepreneurs are not part of any network and as a result do not avail and share know-hoe and innovative ideas. As experience, know how, finance and idea generation.

Competing demands on time

Women work “round the clock” because women are responsible for so many different domestic chores including raising of children; they do not have enough free time to develop and update their entrepreneurial skills or to develop the existing business. The lack of free time does not allow them to contact support institutions, banks and other finance houses for advice and information on credit, to attend training programmes, to acquire skills or to seek out better customers or suppliers. Thus lack of time is a barrier and challenge.

Socio cultural barriers

In the study area, male chauvinism, gender stereotyping and social norms serve as a major barrier which makes the women entrepreneurs a target for discrimination by both by men and other women. The attitude of the society has culminated in developing a widespread complex among women that inhibits them from entering innovative, profitable, modern small scale business ventures. Women's family and personal obligations are sometimes big barriers for succeeding in business care.

Market oriented risks

Stiff competition in the market for coir products, catering centres, masala powder production, fertilizer sales and lack of mobility of women make dependence of women entrepreneurs on middlemen indispensable. Many business women find it difficult to capture the market and make their products popular. They are not fully aware of the changing market conditions and do not utilize the services of media and internet.

Low start-up capital -lower returns

Worldwide, at least 30 percent of women in the non-agricultural labor force are self-employed in the informal sector; in Africa, this figure is 63 percent. Women-owned businesses tend to be informal, home-based and concentrated in the areas of small-scale entrepreneurship and traditional sectors, which primarily includes retail and service. Operating from the home allows women to satisfy competing demands for their time caused by the disproportionate share of housework and child care responsibilities. While working in a traditional sector requires less experience and lower start-up capital, the downside is that these sectors also offer lower returns.

Steps needed to strengthen women entrepreneurship in the study area

Formation of women Networks

Networks play an important role in helping women entrepreneurs, gain advice, form partnerships, secure financing, and access qualified management and employees. In the study area networks are conspicuous by absence.

Value chain in business

Technical assistance programs that are based on local industry value chains can help entrepreneurs integrate into the business ecosystem of their particular industry. These programs include support for product improvements along with access to market and market information. For women entrepreneurs engaged in coir making and catering centres, in particular, these interventions can help incorporate their business in the value chain and address the specific constraints that limit the growth of their businesses.

Coir Cluster for women entrepreneurs

The cluster environment creates an equilibrium point between cooperation and competition, which results in higher productivity due to increased access to inputs, information, technology, and institutions, along with increased innovation and venture creation. Clusters, therefore, gain an advantage through industry specialization, labor pooling, bulk purchase of raw materials, joint

lobbying to local authorities, or joint access to finance. Clusters can also benefit from shared market linkages, technology transfer, shared equipment boosting productivity and returns. For women entrepreneurs, being part of a cluster can help to increase the speed at which the business grow and can help combat the social and cultural norms that can limit women's participation in income-earning opportunities or constrain the growth of women-owned businesses.

Huge market potential is noticed for high-end value added products such as Tufted mats, but women entrepreneurs in coir industry lack required production infrastructure which are beyond individual investment potential. Increased production of value added products, strengthening of value chain and venturing for exports would augment the cluster turnover and export revenues.

Steps to meet the challenges of readymade garments industry

- creating specialized readymade garments industry zone,
- assuring sufficient power,
- technical education facilities should be established to create expertise in the field and to increase the efficiency of existing workforce,
- low interest loan or special loan instrument should be created for the sector.
- Forward integration through developing positive brand image and accessing new market and product segment is necessary. That would help the industry boost towards new level.

With challenges on one side glittering future is waiting for readymade industry.

Need for Incubators -“we’re in it together” approach

Incubators are spaces that provide training, technical assistance, business counseling, mentoring and a number of other services including premises and financing. Typically, start-ups and growth-oriented firms find in incubators much needed technology facilities and information to develop business ideas, foster partnership and joint ventures. Incubators are often organized on a

horizontal level, through peer-to-peer mentorship rather than formal training. Incubators can address educational and empowerment barriers faced by female entrepreneurs through the curriculum and coaching sessions provided. In addition to the skills offered, these types of programs can help to encourage entrepreneurs because of the we're in it together approach to the market. As such, these programs help to reduce the risk that entrepreneurs associate with the process of starting their own business. For women in particular, this reduction in risk may be important in outweighing societal and cultural norms that they must challenge in order to become entrepreneurs.

Participation in exhibition and meals

For effective promotion, these artisans frequently have to attend trade shows, exhibition and melas, where these artisans can find various kinds of crafts, get information about customers wants and needs, knowledge on other cultures, get exposure and improve their craft.. These artisans have to prepare catalogue about their products and issue to public at the time of festivals and function seasons

How to develop successful women entrepreneurs

Right efforts from various angles are required for the development of women entrepreneurs and their greater participation in the entrepreneurial activities. Following efforts can be taken for effective and successful women entrepreneurship.

- Consider women as specific target group for all developmental programmes
- Adequate training programme on management skills to be provided to women
- Vocational training to be extended to women that enables them to understand the production process and production management
- Skill development to be carried out in women's polytechnics and industrial training institutes.

- Training on professional competencies and leadership skill to be extended to women entrepreneurs
- Training and counseling services are to be imparted to remove psychological causes like lack of self confidence and fear of success
- Counseling through the aid of committed NGOs psychologists, managerial experts and technical personnel should be provided to existing and emerging women entrepreneurs
- Training in packaging, branding and marketing is to be arranged
- Making provision of marketing and sales assistance from government
- The financial institutions should provide more working capital assistance both for small and large scale venture.
- Micro credit facilities are to be extended at frequent intervals
- Repeated gender sensitization programmes should be held to train financiers to treat women with dignity and respect as persons in their own rights
- Infrastructure in the form of industrial plots and sheds to be allotted for women entrepreneurs
- Industrial estates could also provide marketing outlets for the display and sale products made by women
- Women entrepreneur's Guidance cell can be set up to handle various problems of women entrepreneurs
- Training at entrepreneurial attitude should start at the high school level through well designed courses . confidence to be created through behavioral games

Female run enterprises are steadily growing in Sivagangai district contributing to household incomes and growth of national economies. However, women face time, human, physical, and social constraints that limit their ability to grow their businesses.

Right efforts are required for the improvement of women entrepreneurs and their greater contribution in the entrepreneurial activities. The following actions are recommended to authorize the women to grab different opportunities and face challenges in their business.

- Awareness program must be conducted on a huge scale for increasing awareness among women, There must be a constant attempt to inspire, motivate women entrepreneurs,
- Proper training programs must be organized to develop professional competencies in managerial, leadership, financial, production process, profit planning, marketing, maintaining books of accounts and other skills. These all will encourage women to start business,
- Educational institution should tie up with various government and non-government agencies to support in entrepreneurship development,,
- The financial institutions should lend their hand to provide more working capital assistance both for small scale venture and large scale ventures,
- NGOs and government organizations must spread information about policies, plans and strategies on the improvement of women in the field of industry, trade and commerce.
- Workshops and seminars should be organized frequently for women entrepreneurs to make their relations more cordial.
- Government should recognize the successful or growing women entrepreneurs and award them. This recognition and publicity will motivate other women entrepreneurs.
- And last but not the list a good support from their family can encourage women in entering business. It's difficult for a woman to start and run a business as there are lots of obstacles. But if they got their family support fully, the obstacles come down to half of it. And for the rest of half she can overcome easily. By passion, daring and dedicated

Participation of artisans in trade shows, exhibition and melas,

For effective promotion these artisans frequently have to attend trade shows, exhibition and melas, where the artisans can find various kinds of crafts, get information about customers wants and needs, knowledge on other cultures, get exposure and improve their craft. Same way, these artisans have to have catalogue about their products and issue to public at the time of festivals and function seasons. They have to publicise their crafts or survival will be questioned.

Suggestions

- Adequate training on management skills is to be provided to women community.
- Single window clearance system is to be introduced for women entrepreneurs
- Vocational training facilities are to be arranged to enable them to understand the production and process management.
- Skill development programmes are to be imparted in women polytechnic and industrial training institutes Business development services and technical assistance can allow women entrepreneurs to tap into new and more profitable markets.
- Improved access to finance can support the growth of women-owned businesses
- Better access to, knowledge and use of ICT will provide new business opportunities.
- A public – private network model for strengthening women entrepreneurship is suggested in the form of creating WE Hub is shown in the following exhibit. The Hub attempts to create synergy among the existing stakeholders instead creating parallel structures.

Objectives of Women Entrepreneurship Hub (WEHub)

- To increase the productivity base of women entrepreneurs through appropriate technology so that their capacity to initiate and manage the enterprises can be enhanced
- To facilitate the development of local organizations to serve the Hub
- To capacitate the women through counseling centres providing services such as legal training, time management and enlightening men on sharing domestic responsibilities

The WEHub has to be an autonomous registered body proposed to be governed by a Board for which members are drawn from various institutions – banks, NGOs, DRDA, SHG Federations DIC and NABARD. The hub will have a business incubation unit and package service facilities which will assist the women in their economic ventures. The user charges collected from the members will be deposited in the name of the Hub in the bank which will be used to meet the electricity charges and other maintenance expenses.

The capital cost of the Hub will be given as grant by the government and operational cost shall be shared in the ratio of 75 : 25 by the government and women entrepreneurs for the first three years.. Hub will facilitate networking between among the government departments, local industries, research and academic institutions involved in action research, banks, insurance companies and women's Federation. The common facility centre will act as an incubator to develop enterprises of women. If need be the WEHub can start sub centres in main villages.

Women Entrepreneurs



There is greater awakening among women. Given an opportunity they will deliver the results. In education they have not only excelled but also become top makers. Like wise in office and industry many have shown brilliant results. The need of the hour is to provide an opportunity in a conducive atmosphere free from gender differences. The need for awareness to correct the attitudes of male counterparts are great challenges today.

Women Entrepreneurs can contribute to the economy as long as opportunities are available and accessible by women Education, skill training are agents of development that must be availed by women. Liberal feminists maintain that women can rationalise and solve the problems as effectively as men but they are disadvantaged due to lack of expertise, management training and financial problems as well as problems of segregation and socio economic inequalities. The theoretical perspective is developed in the present study towards stronger analysis enabling the researcher to suggest meaningful recommendations.

Gender mainstreaming policies that could be developed at state and national level.

- The creation of government offices of women's business ownership is one way to facilitate women entrepreneurs. Such offices could run women's business centres, organise information seminars and meetings and/or provide web-based information to those women who want to start business.
- Incorporate a women's entrepreneurial dimension in the formation of all SME-related policies.
- Promotion of the development of women entrepreneur networks. These are major sources of knowledge about women's entrepreneurship and valuable tools for its development and promotion. Co-operation and partnerships between national and international networks can facilitate entrepreneurial endeavours by women in a global economy.

- Periodic evaluation on the impact of any SME-related policies on the success of women-owned businesses should be conducted. Good practices that are identified in this way should be disseminated
- Awareness program must be conducted on a huge scale for increasing awareness among women,
- There must be a constant attempt to inspire, motivate women entrepreneurs.
- Proper training programs must be organized for women to develop professional competencies in managerial, leadership, financial, production process, production management, profit planning, marketing, maintaining books of accounts and other skills. These measures will encourage women to start business,
- Educational institutions should tie up with various government and non-government agencies to support in entrepreneurship development,
- The financial institutions should lend their hand to provide more working capital assistance both for small scale venture and large scale ventures,
- NGOs and government organizations must spread information about policies, plans and strategies on the improvement of women in the field of industry, trade and commerce. Women entrepreneurs should employ the various schemes provided by the Government,
- Workshops and seminars should be organized frequently for women entrepreneurs to make their relations more cordial.
- Government should recognize the successful or growing women entrepreneurs and award motivate other women entrepreneurs. Their family can encourage women in entering business.

Suggested areas for future research

- Gender issues in Women entrepreneurship
- Women empowerment through Entrepreneurial activities of Self Help Groups
- Women Entrepreneurship in Rural Areas
- A comparison of male-owned and female owned businesses