

## **Issues and Challenges of Women Entrepreneurs in Micro, Small and Medium Enterprises (MSMEs) of Tamil Nadu**

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### **Abstract**

Women play a very vital role in Micro, Small and Medium Enterprises (MSMEs) in the Tamil Nadu economy and women entrepreneurs are an inseparable part of the sector. Women entrepreneurship created the right platform increase in employment, social status and financial independence of women. This paper seeks to examine the factors influencing women's entrepreneurship in the MSME market, identify the major challenges they face, conduct a women's entrepreneurship performance review, and analyze the government promotional policies. The two key factors for women joining entrepreneurship are the push and pull variables. The push variables mean that because of financial factors, women are compelled to enter business, while the Pull variables apply to women taking up entrepreneurship to become financially independent, to use their talent and education, and to develop their place in society. The percentage of women entrepreneurship is significantly low compared to male entrepreneurs, even after comprising almost half of the total population. In micro-enterprises in rural areas, women's participation is comparatively higher, while it is marginal in small and medium-sized enterprises. For women entrepreneurs, many policy packages are available, but several of these schemes are either unknown or unsuitable for them. The Government Agencies, Groups for Women, Non-Government Organizations (NGOs) need to play a more important role in fostering women's education, confidence-building and the acceptability of women entrepreneurs to fund institutions.

**Keywords:** Women Entrepreneurs, MSMEs, Policies and Programmes.

### **1. Introduction**

Entrepreneurship does not differentiate males from females. It needs an attitude of mind and sufficient encouragement that is adequately assisted by congenial external conditions. Entrepreneurship for women can be identified as a woman or a group of women who start, organize, and run a company. An entrepreneur is a creative person who brings something new into the economy, according to Schumpeter. According to him, an entrepreneur is a person who makes revolutionary changes and is an integral part of economic growth. Webster believes that an entrepreneur is one who takes on risks and company management. Thus, an entrepreneur is still geared towards action. From concept enervation to its actualization, she has the ability to imagine the requisite steps involved. She's both a doer and a thinker. All of the above descriptions represent an entrepreneur as an initiator of action, a stimulator of improvements in the social economy and a resource harnesser.

Women entrepreneurs are one of the most critical components of India's MSME economy, as the sector's structure and activities are highly appropriate for women entrepreneurs. Sadly, even after comprising more than 48 percent of our nation's workforce (Census of India, 2011) women have significantly less exposure to education, especially technical and managerial, jobs and economic

independence. Different studies conducted by several researchers show that the credit sanctioning authorities do not trust female entrepreneurs as entrepreneurship is considered a 'man-thing' (Lahiri Rajib, 2014).

## 2. Review of Literature

Women entrepreneurship in India represents a group of women who have broken away from the beaten track and are exploring new vistas of economic participation. Women in India entered business due to pull and push factors. Their tasks have been full of challenges. In spite of the family opposition, many women have proved themselves independent and successful entrepreneurs. The emergence of women entrepreneurs and women-owned firms and their significant contributions to the economy are visible in India and these businesses are ready for continued growth in the future. In India women comprise 48.5 percent of the population, can increase women's labour force participation by 10 percent points (68 million more women) by 2025, India could increase its Gross Domestic Product 16 percent. In India, women are relatively powerless with little or no control over resources and little decision making power. Women in the informal sector are found to be home-based workers, engaged in the petty manufacture of goods; either on piece rate basis or on own account, petty traders and petty shopkeepers or service specialists. Studies reveal that 89 percent of India's women workers toil in the informal sectors in sub-human conditions. Now a day's women are well-educated with technical and professional qualifications. Many entered their family business as equal partners. Women set up their own clinics or nursing homes, small boutiques, small manufacturing enterprises and entered garment exports. They have their own personal choices and the courage to undertake new ventures. However, many have to face family antipathy and do not get adequate support from their family (Census of India, 2011).

In Tamil Nadu, each city has its own range of products that are manufactured using indigenous skills by women entrepreneurs. Most of these items are produced from locally available materials and other cities seldom find the expertise available in manufacturing. While traditional activities such as the manufacture and selling of domestic goods such as clothing have long been taken up by women, entrepreneurship on modern lines has only been found for the last decade or so in industry and trade and service concerns. The modern Tamil Nadu woman is unlike the housewife of the past, who struggled to overcome a stigma when selling or running a business. Women entrepreneurs have organizational skills, marketing skills, entrepreneurial skills, productivity and novel ideas in Tamil Nadu. Many women have vaulted the conditioning barriers and reaped the advantages of a globalizing economy.

According to Laxmi Narasimhan, Indian Overseas Bank Regional Manager, Madurai, urban women have good business ideas, the success rate is very high, while in semi-urban areas, the success rate of individual women is much lower, i.e. 20 to 30 percent. In rural areas, individual women are not competitive because they have no idea about the business. When conducting community activities such as the Self Help Group (SHG), women are successful because they gain knowledge of government departments, financial institutions, schemes and the ability to use these facilities. The primary criteria for operating companies are family support. Otherwise, women can only handle business at the level of micro finance. Some states offer special incentives to women entrepreneurs by giving priority only to women entrepreneurs in selection for entrepreneurial training who have a

fair background in education, special skill for entrepreneurial training, experience in business and craft projects, business and business, family background, etc (Yadav, 1999).

### **3. Evolution of Women Entrepreneurship in Tamil Nadu**

In most parts of Tamil Nadu, women held a very low position in the Madras presidency in medieval and early modern society. Some social factors responsible for the low status and suffering of women who were relegated to the role of glorified slaves were the lack of educational facilities, child marriages, the prohibition of widow remarriages, the prevalence of the Devadasi system, etc. There were supreme social bafflers, the imposition of taboos and female ignorance. Important progress in the fields of women's empowerment and social development has been accomplished by heavy industrialization and urbanization in the state. Women in Tamil Nadu were more engaged in agriculture than in production or services. Women worked as beedi workers in the manufacturing sector, and a few were involved in the manufacture of electronic and electrical products as manual labor for cotton textiles, fish, and food processing and matching industries. Risk-aversion is prevalent in a historically conservative society such as Tamil Nadu.

Gender barriers in financial services, family discouragement, lower educational and trust levels. With the establishment of SHGs, which began on an experimental basis in 1989 in rural areas, the status of rural women in the state has changed remarkably. It has helped disadvantaged rural women into the world of entrepreneurship and has also helped them grow self-confidence, communication, bravery, independence, mobility, leadership and technical skills. This movement gained traction and grew into strong local institutions, supported by some NGOs and with the help of the government. They offered legal avenues for access to input for social mobilization, such as training, banking services, government services, etc. Most of them now run micro-enterprises or home-based manufacturing units in the informal sector, such as basket making, mat weaving, beady making, lace making and agarbathi processing, candles, clothes, telephone mats, handicrafts, paper dice, ink, soaps, washing powder, snacks, fruit juices, pickles, jam squash, vattal, etc. (Adisheshiah Malcom, 1985).

### **4. Objectives of the Study**

1. To identify the major challenges faced by the Women Entrepreneurs in MSME sector.
2. To study the functions of Women Entrepreneurship in MSME sector.
3. To examine the actions taken up by the Government to promote Women Entrepreneurship.

### **5. Factors Influencing Women Entrepreneurship**

The women entrepreneurs pick a career as a challenge under the pull factors as an adventure with a desire to do something different and have an autonomous occupation. Some females have necessities. Qualities such as the ability to handle knowledge, the commitment to work they take up, tolerance and kindness towards individuals. There is also a category that argues that women are more able than men to face danger and absorb misfortunes. But the truth remains that fewer women manufacturing entrepreneurs are struggling to set up and operate their businesses. Therefore, the challenge is to build strategies to get more women into the business arena and provide them with structured resources (Sundaran, 1998).

Push factors are elements of need such as inadequate family income, frustration with wage jobs, hours of fixed work difficulty, and because of family commitments, a need for flexible work schedule. For women, these factors are more important than for men.

Pull factors that serve as factors driving entrepreneurship relate to freedom, self-fulfillment, entrepreneurial drive and desire for money, power and social status, family members' cooperation and support, and a broad network of contacts. Self-realization, articulated in terms of difficulty, is the most prominent aspect that helps women to launch, run their own business and turn it into a successful company. If a strong need for accomplishment could not be satisfied by a salaried role or if there was a willingness to turn a perceived chance into a marketable idea, then these variables work for a person to start their own company.

Women sometimes get lost during the selection of the product at the stage of project formulation. Another common mistake in product selection is the inability to connect the product to its own context. Any other problematic areas are inadequate technical assistance, choice of place, lack of business analysis, false fixed investment decisions and a low equity base. Women may go for incorrect/low capacity machinery in the case of project execution may be deceived by promotional agencies or women themselves may lack entrepreneurial competence. Women may face problems with planning, manufacturing, marketing, and working capital at this point, or with institutes or agencies for entrepreneurship growth.

#### 6. Conceptual framework of MSMEs and Women Entrepreneurship

As per Micro, Small and Medium Enterprises Development Act, 2006, the following limit for investment in plant and machinery/equipment for manufacturing/service enterprises, has been prescribed:

Table 1:  
 Investment limits in MSMEs

<b>Manufacturing Sector</b>	
<b>Enterprises</b>	<b>Investment in Plant &amp; Machinery</b>
Micro Enterprises	Doesn't cross 25 lakh rupees
Small Enterprises	More than 25 lakh rupees, but not more than 5 crore rupees
Medium Enterprises	Over 5 crore rupees, but not more than 10 crore rupees
<b>Service Sector</b>	
<b>Enterprises</b>	<b>Investment in Equipments</b>
Micro Enterprises	Does not surpass 10 rupees lakh
Small Enterprises	About 10 lakh rupees, but not more than 2 crore rupees
Medium Enterprises	More than 2 crore rupees, but not more than 5 crore rupees

Source: Ministry of Micro, Small and Medium Enterprises (MSMEs), Government of India, Annual Report 2017-18 (assessed from [www.msme.gov.in](http://www.msme.gov.in)).

Table 2:  
Categories of Women Entrepreneurs in India

Category	Main Reasons/Motivations
Chance Entrepreneurs	<ul style="list-style-type: none"> <li>✓ Keep busy</li> <li>✓ Hobby/special interest</li> <li>✓ Family/spouse had business</li> </ul>
Forced Entrepreneurs	<ul style="list-style-type: none"> <li>✓ Financial/needed the money created or pulled entrepreneurs</li> <li>✓ Control over time/flexibility</li> <li>✓ Challenge, try something on one's own</li> <li>✓ Show others I could do it</li> </ul>
Created or Pulled Entrepreneurs	<ul style="list-style-type: none"> <li>✓ Control over time/flexibility</li> <li>✓ Challenge, try something on one's own</li> <li>✓ Independent</li> <li>✓ Self satisfaction</li> <li>✓ Example to children</li> <li>✓ Employment to others</li> </ul>

### Indian Women Entrepreneurs under MSME sector

Table 3:  
Gender Distribution of Enterprises in Rural and Urban areas

Sector	Male	Female	Total
Rural	76.82	23.18	100
Urban	80.36	19.64	100
Total	78.71	21.42	100

Source: Ministry of Micro, Small and Medium Enterprises (MSMEs), Government of India, Annual Report 2018-19 (assessed from [www.msme.gov.in](http://www.msme.gov.in))

As per table 3, since 78.71 percent of companies are owned by male owners and only 21.42 percent of companies are owned by women, male entrepreneurs continue to dominate MSME ownership. In both rural and urban areas, this ownership trend remains much the same. However, the proportion of female-controlled businesses in rural areas is marginally higher (23.18% in rural areas versus 19.64% in urban areas) than in urban areas.

### Male/Female ownership in Micro, Small and Medium Enterprises individually

Table 4:  
Percentage distribution of Enterprises by Male/Female Owners

Category	Male	Female	Total
Micro	80.41	19.59	100
Small	95.73	4.27	100
Medium	97.16	2.84	100
Total	79.99	20.11	100

Source: Ministry of Micro, Small and Medium Enterprises (MSMEs), Government of India, Annual Report, 2018-19 (assessed from [www.msme.gov.in](http://www.msme.gov.in))

In category-wise (Micro, Small and Medium Enterprises) distribution, table 4 shows strong male dominance. It shows that while in micro-enterprises, female ownership is comparatively high in small and medium-sized enterprises it is significantly low.

### **Problems of Women Entrepreneurs in MSMEs**

- ✓ **Family Ties:** Women are very attached emotionally to their families in India. They are expected to take part in all household work, to take care of the children and other family members. They are over-burdened with family duties such as extra care to husband, kids, and laws that take away much of their time and energy. In such a scenario, it would be very difficult to efficiently focus and operate the enterprise.
- ✓ **Male Dominated Society:** Even though our constitution speaks of gender equality, the order of the day is still male chauvinism. Women are not given fair rights to men. Their admission to the corporation requires the consent of the head of the family. Traditionally, entrepreneurship has been seen as a male preserve. All of these put the development of women entrepreneurs at a break.
- ✓ **Lack of Education:** In the education sector, women in India are lagging far behind. Most women (around 45% of women in total) are illiterate. Many who are educated are given less or insufficient education than their male counterparts, partly because of early marriage, partly because of higher education of the son, and partly because of poverty. Women entrepreneurs remain in the dark about the emergence of emerging technologies, new manufacturing processes, marketing and other governmental support that will enable them to thrive due to a lack of proper education.
- ✓ **Shortage of Raw Materials:** Neither the lack of raw materials, nor often the availability of sufficient and adequate raw materials, sounds like the death-knell of women entrepreneurs' businesses. When the prices are very high, women entrepreneurs really face a tough task of getting the needed raw material and other essential inputs for the companies.
- ✓ **Problem of Finance:** In raising and meeting the financial needs of the company, female entrepreneurs are very rigid. Bankers, creditors and financial institutions are struggling to provide financial support to women borrowers by doubting their creditworthiness and growing the risk of business failure. Because of the blockage of fluids in raw materials, work-in-progress finished products and non-receipt of payment from customers on time, they often face financial problems.
- ✓ **Lack of Technology and Tough Competitions:** In the manufacturing process, women entrepreneurs usually employ low-technology. In a market where competition is too strong, against the organized sector and their male counterparts who have considerable expertise and ability to implement advanced technology in business management, they have to fight hard to survive in the market.
- ✓ **High Cost of Production:** Several factors, including inefficient management, lead to the high cost of production that stands before women entrepreneurs as a stumbling block. Owing to the lack of acceptance or slow adoption of changing technologies, which is a major factor in high production costs, women entrepreneurs face technology obsolescence.

- ✓ **Low Risk-Bearing Capacity:** In India, women nurtured to be a good daughter, wife and mother and not exposed to outside work cannot bear the amount of danger that is vital to running an enterprise. The lack of outside schooling, training and financial support often limits their ability to bear the risk involved in an organization.
- ✓ **Limited Mobility:** In India, women's mobility is highly restricted and has become an issue because of traditional values. With suspicious eyes, going alone and asking for a place to hang out at night for business purposes are always looked at. Younger women often feel uncomfortable engaging with men who show additional interest in them than aspects related to work.
- ✓ **Lack of Entrepreneurial Aptitude:** For women entrepreneurs, the lack of entrepreneurial aptitude is a matter of concern. They have no spirit of entrepreneurial thinking. Even after completing different entrepreneurship training programs, women entrepreneurs struggle to address the risks and problems that may occur in an organizational job.
- ✓ **Limited Managerial Ability:** Management has become a specialized task that only good executives carry out. It was difficult for women entrepreneurs to schedule, organize, monitor, coordinate, staff, guide and inspire an enterprise. Therefore, women's less and less managerial capacity has become an issue for them to effectively run the business.
- ✓ **Lack of Self Confidence:** Women entrepreneurs, because of their inherent nature, lack of self-confidence which is essentially a motivating factor in running an enterprise successfully. They have to strive hard to strike a balance between managing a family and managing an enterprise. Sometimes she has to sacrifice her entrepreneurial urge in order to strike a balance between the two.

## **7. Organizations Promoting Women Entrepreneurship in India**

- ✓ **National Resource Centre for Women (NRCW):** Under the National Commission for Women Act, 1990, an autonomous body was set up to direct and educates policy planners on women's issues, to promote leadership training and to establish a national database on women's advancement.
- ✓ **Women's India Trust (WIT):** WIT is a charitable organization founded in 1968 to improve women's skills and earn a regular income by providing the poor and unskilled women of all communities in and around Mumbai with training and employment opportunities.
- ✓ **Women Development Corporation (WDC):** In 1986, WDS was founded to build sustained women's income-generating activities and to provide women with better employment opportunities in order to make women economically autonomous and self-reliant.
- ✓ **Development of Women and Children in Urban Area (DWCUA):** In 1997, DWCUA was founded to organize the urban poor among women in socio-economic self-employment activities and with the dual objective of providing them with opportunities for self-employment and social power.
- ✓ **Association of Women Entrepreneurs of Karnataka (AWAKE):** AWAKE was founded in Bangalore by a team of women entrepreneurs in order to help women prepare project reports in various ways, secure funding, choose and use a product, deal with bureaucratic problems, tackle labor problems, etc.

- ✓ Working Women's Forum (WWF): In Chennai, WWF was established to establish poor working women in order to rescue small traders from the clutches of intermediaries and to make them self-confident entrepreneurs. Fisherwomen, lace designers, beedi women, landless women, laborers and agarbathi workers are the beneficiaries.
- ✓ Women's Occupational Training Directorate: At basic, advanced and post-advanced levels, it organizes periodic skill training courses. Apart from the National Vocational Training Institute (NVTI) in Noida, there are 10 Regional Vocational Training Institutes (RVTIs) in different parts of the country.
- ✓ Aid The Weaker Trust (ATWT): In Bangalore, ATWT was founded by a group of activists to provide women with training in printing. In Asia, it is the only one. Women all over Karnataka benefit from it. It offers economic assistance and equips women with skills in different areas of printing and self-confidence building.
- ✓ Self-Employed Women's Association (SEWA): SEWA is a 1972 registered trade union. It is an association of self-employed women employees who are poor. The primary objectives of SEWA are to organize female employees to achieve full employment and self-reliance.
- ✓ Self-Help Group (SHG): The women's association was founded primarily for the purpose of uplifting the group of women belonging to the Below Poverty Line (BPL) to the Above Poverty Line (APL). Income generation programmes, informal banking, credit, trade unions, welfare, nutritional programmes, etc. are the main activities of the organization.
- ✓ Women Development Cells (WDC): The National Bank for Agriculture and Rural Development has funded the establishment of Women Development Cells (WDCs) in Regional Rural Banks and Cooperative Banks in order to streamline gender development in banking and to concentrate attention on the coverage of women by banks.

## **8. Financial Institutions Assisting Women Entrepreneurship in India**

Over the past few years, financial institutions have played a crucial role in providing women entrepreneurs with financial assistance and advisory services. The following institutions are included: i) National. Small Industries Company, ii) Development Banks of All-India, viz. Specialist Financial Institutions, iii) IDBI, ICICI, IDFC and SIDRI, viz. NABARD, iv) Investment Institutions, viz. LIC, GIC, MC, NIA, OIC, and UTI; (v) State-level regional institutions, viz. NEDFI, SIDCs and SFCs, vi) Corporate Banks, vii) Co-operative Banks, etc.

## **9. Organizations promoting Women Entrepreneurship in Tamil Nadu**

- ✓ The Integrated Women Development Institute: The institute was set up in 1989 to uplift women and girl children from the distressing situations they encounter, by setting up income generating programmes for deserving women to become self-employed
- ✓ The Tamil Nadu Corporation for Development of Women Ltd: The corporation was set up on 9<sup>th</sup> December 1983 under the Companies Act, 1956 to focus on empowerment of women to encourage entrepreneurship among women, to identify trade and industries suitable for women, to undertake marketing activities for products manufactured by women and encourage women to form SHGs through giving training and extending credit facilities.

- ✓ Women Entrepreneurship Promotional Association (WEPA): WEPA functioning in Chennai is an association of women entrepreneurs, providing training to women in various fields. The association also conducts exhibitions for the members and assists in marketing of the products of members
- ✓ Marketing Organization of Women Entrepreneurs: Provides comprehensive support to women entrepreneurs to achieve success in the business. Its main aim is to aid women in marketing and their products through exhibitions and thus provide an opportunity to tour the country also.

#### **10. Financial Institutions assisting Women Entrepreneurship in Tamil Nadu**

The Financial support for women entrepreneurs is provided in Tamil Nadu by Tamil Nadu Industrial Cooperative Bank Limited (TICBL), Tamil Nadu Industrial Investment Corporation (TIIC), Tamil Nadu Adi Dravida Housing Development Corporation (TAHDCO), Regional Rural Banks, Public Sector Banks, Private Sector Banks, etc. There are 36 specialized commercial bank branches of the Small Scale Industry in Tamil Nadu operating in different locations. There is a Mahila Banking Branch in some banks that is primarily intended for women and run by women.

#### **11. Conclusion**

In Tamil Nadu female population is almost half the total population (Census of India, 2011), but their involvement in entrepreneurship activities is substantially poor (about 20%) (Annual Report, 2018-19). There are many explanations for this, such as lack of technical and managerial skills, family commitments, inadequate supply of credit from financial institutions, repression by male family members, lack of trust, etc. Women entrepreneurs became much more optimistic with access to good education and training during the 1980s and 90s, and their presence in business grew considerably in the 21st century, and in many instances they have emerged as business leaders. Despite the increase in women's overall status, their average success as entrepreneurs in the MSME sector has not been satisfactory.

A variety of initiatives to encourage women's entrepreneurship have been implemented by the government. Unfortunately, in many instances, women entrepreneurs are either unaware of the schemes or the schemes are not sufficient for them. It is important to frame the promotional initiatives according to the needs of women entrepreneurs and ensure proper follow-up of the policies without launching a large number of schemes.

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