

Entrepreneurship



WOMEN ENTREPRENEURS IN MICRO ENTERPRISES IN INDIA: ISSUES AND INTERVENTIONS OF WOMEN ENTREPRENEURSHIP

Sandhya Anvekar^a and Uma Balakumar^b

^a *Head-Research & Publications, M.S.Ramaiah Institute of Management,
MSRIT P.O., MSR Nagar, Bangalore. Karnataka State, India.
sandhya_anvekar1@yahoo.co.in*

^b *Astt. Professor, M.S.Ramaiah Institute of Management
MSRIT P.O., MSR Nagar, Bangalore. Karnataka State, India
umab@msrim.org*

Abstract

Women entrepreneurs can play powerful role in confidence building and creating awareness in other women to promote self-reliance. On the other hand, women entrepreneurs have to face more problems than men entrepreneurs. Their risk taking ability is less. They have to devote more time to the family and maintain a balance between their family responsibility and business. Other obstacles faced by women entrepreneurs include being accepted as a woman in business, lack of a role model, lack of professional interaction, difficulties in gaining the confidence of their clients and suppliers, lack of adequate training, and lack of related experience. This paper focuses on 50 women entrepreneurs of micro enterprises belonging to Tamil Nadu. These women are involved in a variety of micro enterprises thus creating employment and income in the region. The study examines the issues and interventions of entrepreneurship and thereby offers suggestions for development and motivation. It is based on qualitative research and the secondary data was collected from literature and government publications. The primary data was collected by survey method of administering questionnaires to a sample of 50 women entrepreneurs from micro enterprises. The survey was followed by visits to the stores/production units in order to gain a better understanding of their operations. Data collected thus was analysed by using simple percentage method. It was found that unlike the urban women entrepreneurs, women in rural areas lack literacy, infrastructure, basic amenities, market and marketing intelligence, financial and marketing assistance and most predominantly the motivation required for entrepreneurship

Keywords: Micro Enterprises; Motivation; Women Entrepreneurship

1.0 Introduction

In the past, in Indian culture, women were treated as subordinates and executors of the decisions made by male members of traditional family structure. They were considered as a ‘weaker gender’ in the society. But this scenario is gradually changing in the modern era due to women literacy, socio-economic empowerment and change in attitudes. Women in India constituted 48.46% of the total population as per census 2011 and almost 65.46% of them are literates. (Population Census, Government of India, 2011). The globalization across the world and in India in particular, has given impetus to a more active participation of women in the

workforce especially the service sector where they account for more than 70% of employees. Today's Indian women are not confined to homes alone, their talents and capabilities are explored in almost all fields competing equally with the male counterparts. Their status in the society is witnessed as vibrant and filled with aspirations demanding a new lifestyle. Further, in the entrepreneurs' league, women entrepreneurs are gaining momentum where they account for 10.11% (Prabhakar, 2012).

The women entrepreneurs are, no doubt, contributing their mite towards self-employment, income generation and economic development but are in immediate needs of motivation, support system and commercial networking. In this backdrop, the present study focuses on the women entrepreneurs from micro enterprises that unveil their problems, gaps in their operational system and business potentials. The qualitative research was carried out for empirical investigation of issues and interventions of women entrepreneurship in the state of Tamil Nadu, India.

2.0 Statement of the Research Problem

Women entrepreneurs can play powerful role in confidence building and creating awareness in other women to promote self-reliance. On the other hand, women entrepreneurs have to face more problems than men entrepreneurs. In most of the cases, women do not have access to productive resources. Their risk taking ability is less. They have to devote more time to the family and maintain a balance between their family responsibility and business. Other obstacles faced by women entrepreneurs include being accepted as a woman in business, lack of a role model, lack of professional interaction, difficulties in gaining the confidence of their clients and suppliers, lack of adequate training, and lack of related experience.

This study focuses on problems of women entrepreneurs in Srirangam Manachanallur, Taluks of Trichirappalli District of Tamil Nadu. These women are involved in a variety of micro enterprises thus creating employment and income in the region. The study examines the issues and interventions of entrepreneurship and thereby offers suggestions for development and motivation. The rural women entrepreneurs from Allur, Kelatheru, Melatheru, Thirupuraithurai (Kovillur), Mutharasamnallur, Pettaivaithalai, Thirusenthurai Mandabham, and Samayapuram were personally surveyed by the authors for primary data collection and their units were visited-on field.

3.0 Literature Review

3.1 Concept of Entrepreneur

The word 'Entrepreneur' is derived from the French word 'Entreprendre' (to undertake). In the early 16th century it was applied to persons engaged in military expeditions and extended to cover construction and civil engineering activities in the 17th century. But during the 18th century the word 'entrepreneur' was used to refer to economic activities. Many authors have defined 'entrepreneur' differently. According to J.A Schumpeter "entrepreneur as an innovator who carries out new combinations to initiate the process of economic development through introduction of new products, new markets, conquests of new source of raw materials and establishment of a new organization of industry". (Schumpeter, 1954) According to Casson, "an entrepreneur is someone who specializes in taking judgmental decisions about the coordination of scarce resources" (Casson, 1982).

3.2 Women Entrepreneurship

Women in India often have to play different roles like mother, wife in the houses as well as entrepreneurs in the businesses. Multitasking and work-life balance are the orders of the woman's day. They have to manage

both family commitments also business requisites. Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations. "Having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business" by Starcher, 1996. (Nicole Seymour, 2008).

Entrepreneurship amongst women is a recent phenomenon. When an enterprise is established and controlled by women, it not only boosts economic growth, but also has many desirable outcomes. Women entrepreneurship is defined by Government of India, "the women entrepreneur is an entrepreneur, who runs an enterprise owned and controlled by her and having minimum financial interest up to 51 percent of capital and giving at least 51 percent of the employment to women." (Shiva Malik, Taranjit Kaur Rao, 2008) Women have innate flair for entrepreneurship.

Women Entrepreneurship development is getting a position of great importance for tackling the major problem of unemployment due to rapid population. Some information on women entrepreneurs is available at national level household survey under the broad category of self-employment. As per the census 2001 -02 the total number of enterprises owned by women was 1,063,721, accounted for 10.11% of total small-scale enterprises. They were dispersed all over India with the highest number located in Maharashtra and Gujarat and lowest in Punjab. Approximately 60% of them represented small scale units, 15% represented large scale units and the rest comprised cottage and micro enterprises. (Prema Basargekar,2007). In this 12.93% of the SSI run by the women entrepreneurs were registered and 87.07% of the SSI were unregistered (Mathivannan & Selvakumar, 2007).

Many women in developing nations lack the education needed to spur successful entrepreneurship. They are ignorant of new technologies or unskilled in their use, and often unable to do research and gain the necessary training (UNIDO, 1995b, p.1). Although great advances are being made in technology, many women's illiteracy, structural difficulties, and lack of access to technical training prevent the technology from being beneficial or even available to females ("Women Entrepreneurs in Poorest Countries," 2001). According to The Economist, this lack of knowledge and the continuing treatment of women as second-class citizens keep them in a pervasive cycle of poverty ("The Female Poverty Trap," 2001). (Nicole Seymour, 2008).

The traditional role of women, gender identity with submissiveness, dependence, and obedience do not go very well with the competencies required for development of entrepreneurship such as assertiveness, independence, risk taking and organizing. The very important argument is that women entrepreneurs have low-level management skills. They have to depend on office staffs and intermediaries, to get things done, especially, the marketing and sales side of business. Here there is more probability for business fallacies like the intermediaries take major part of the surplus or profit. Marketing means mobility and confidence in dealing with the external world, both of which women have been discouraged from developing by social conditioning. Even when they are otherwise in control of an enterprise, they often depend on males of the family in this area. (Vikram chawla, 2009).

Patel (1986) points out that because of lack of market exposure, insufficient industrial awareness and low mobility, a majority of women entrepreneurs grow at a very low pace (based on the survey of 900 women entrepreneurs) and stated that 48.15% of the women entrepreneurs were faced the marketing problems (Prema Basargekar,2007).

3.3 Women Entrepreneurs

In India, in the year 1981, only 5.2 percent of women to total were self employed, but as per Census 2001, this figure increased to 11.2 percent. Women are becoming entrepreneurs at a faster rate as compared to men. It is estimated that women entrepreneurs presently are 10% of the total number of entrepreneurs in India, and this figure is found to be increasing every year. If the prevailing trend continues, it is likely that in another five years, women will comprise 20% of the entrepreneurial force. The women – owned enterprises in India have increased to 7%, with Tamil Nadu recording the highest growth of 18%. (M M Shankar and M E Vijayalakshmi, 2007). Women entrepreneurs have been making a significant impact in all segments of the economy and the areas chosen by women are retail trade, restaurants, and hotels, education, cultural, cleaning, insurance and manufacturing (Anil kumar.S and Hagarg Rajnalkar Laxmani, 2011).

The small scale industrial units owned by women entrepreneurs in India show that Kerala tops the list with 1.39 Lakh units, followed by Tamil Nadu with 1.30 Lakh units. Lakshadweep has the lowest number of small-scale units owned by women entrepreneurs, 67 unit. (Prabhakar, 2012). Hisrich and Brush (1987) surveyed 468 women entrepreneurs and found that it is most likely that a typical woman entrepreneur generally starts her venture late after she is 35 years, and her biggest business startup problems are finance, credit and lack of business training. They concluded that female entrepreneurs experience varying business problems, particularly problems with weak collateral positions, obtaining credit and overcoming society's belief that women are not as serious as men about business. (Prema Basargekar, 2007)

While these are important issues, many researchers feel that tension between personal lives and career pursuits is the most significant problem that women entrepreneurs face (e.g., Belcourt, et al, 1991, Lee-Gosseling & Grise, 1990, Neider, 1987). For example, Neider (1987) found in a study on female entrepreneurs in Florida that tension between personal life and career was a major problem for these women. Husbands are generally not very involved in their wives' businesses, are not supportive of them (e.g., Decarlo & Lyons, 1978; Flesher & Hollman, 1980; Goffee and Scasse, 1985) and expect them to continue with their household duties despite the demands of their business (Goffee and Scasse, 1985). This, perhaps, is not surprising for until recently, women were confined to private, domestic roles. Hence, they need to be twice as persistent and assertive to make their presence felt in a predominantly male business world.

4.0 Women Entrepreneurs of Srirengam, Manachanallur taluks of Trichirappalli District of Tamil Nadu

The Government of Tamil Nadu defines the micro enterprises on the basis of investment done in plant and machinery thus-“ A micro manufacturing enterprise is the one whose investment in plant and machinery does not exceed Rs.25 lakhs and a small manufacturing enterprise is the one who has 25 lakhs invested in the same. Investment above 5 crores up to 10 crores in plant and machinery is called as medium manufacturing enterprises” (http://www.tn.gov.in/acts-rules/msme/msmi_guidlines).

The present study concentrated on the women entrepreneurs of Srirengam and Manachanallur, Taluks of Trichirappalli District of Tamil Nadu. In Srirengam, majority women entrepreneurs are involved in manufacturing of Halo bricks, running departmental / provisional stores, hotel, manufacturing of plastic bags, making pottery in a large scale, garments and agro-business. In Manachanallur, they are involved in tailoring business, dairy products, manufacturing of Phenyl & Candles, poultry farms and floral business.

Overall, the types of micro industries in which the women entrepreneurs of Srirengam operate are- Manufacturing of Hallo bricks; Running Departmental / Provisional stores; Tailoring business; Hotels; Dairy products; Manufacturing of Plastic bags; Manufacturing of Phenyl & Candles; Making pottery in a large scale; Poultry Farms; Garments Industries; Agricultural business; Floral business.

5.0 Objectives of the Study

The primary objective of this study was to examine the issues and interventions of women entrepreneurship of Srirengam, Manachanallur taluks of Trichirappalli district of Tamil Nadu. The research questions posed by this study were-

- What are the problems faced by women entrepreneurs of Tamil Nadu in their daily chores of business?
- What are the general problems the women entrepreneurs of micro enterprises face?
- Can women entrepreneurship be motivated by identifying the problems and offering suggestions for development?

Based on above research questions, the following specific objectives were framed-

- To explore the issues of concern encountered by women entrepreneurs in their daily chores of business,
- To find out the problems of women entrepreneurs from micro industries,
- To offer suggestions for developing women entrepreneurship in the sample location taken for study.

6.0 Study Design and Methods

6.1 Sample

For examining the issues and interventions of women entrepreneurship, a sample of 50 Women entrepreneurs belonging to the rural areas of Allur, Kelatheru, Melatheru, Thirupuraithurai (Kovillur), Mutharasamnallur, Pettaivaithalai, Thirusenthurai Mandabham, and Samayapuram from the taluks of Trichirappalli district of Tamil Nadu was drawn randomly. The study concentrated only on the women entrepreneurs as research problem was focused on them. The variables identified were the age of respondents, education levels, years of doing business and the investment in the micro enterprises. Table 1 describes the demographic profile of the sample drawn.

Table 1: Demographic Profile of Women entrepreneurs of Tamil Nadu (%)

Age (years)	Below 20	21-30	31-40	>40
	00	16	36	48
Education	< SSLC	SSLC	Degree	P.G.
	76	12	8	4
Years in business	>1 yr	2-5	5-8	<8
	8	36	8	48
Investment (in Rs. Lakh)	<.5	5.0-2	2-5	>5
	68	28	00	04

As indicated in Table 1, 48% of the women entrepreneurs were above 40 years of age. This shows that majority of the women entrepreneurs started their career in business in later part of their life. This is one of the major factors which make the women to only concentrate on the business they have started and lack the

enthusiasm for the next level of the existing business or further diversification.

6.2 Data Collection

The present study focused on problems of women entrepreneurs in Srengam Manachanallur, Taluks of Trichirappalli District of Tamil Nadu. It was a purely qualitative research where the authors used the survey method to collect the primary data pertaining to the issues and interventions. The secondary data was collected from literature and the government publications. The questionnaires were distributed personally to 50 rural women entrepreneurs to collect the required information by random selection of samples from Allur, Kelatheru, Melatheru, Thirupuraithurai(Kovillur), Mutharasamnallur, Pettaivaithalai, Thirusenthurai Mandabham, and Samayapuram.

The survey was followed by visits to the stores/production units in order to gain a better understanding of their operations. A questionnaire was used to gather primary data but the focus was also on collecting qualitative data. Data collected thus was analysed by using simple percentage method.

7.0 Data Analysis and Findings

The primary data revealed that 76% of the women entrepreneurs are educated only up to Secondary level of education. The economic background of many people who are in the rural areas is still average or below average wherein the income earned is just sufficient for them to make their ends meet. The focus of these people is more work oriented that would fetch some amount of income for the families than towards education, and hence not much importance is given to education. Even the girls who cross the hurdles and educate themselves beyond the primary or secondary levels, lack the general awareness that is associated with the education.

Further, 68% of the women entrepreneurs have invested Rs.50, 000 or less to start their business. This shows that the financial status of the women is below average level. It shows that they belong to Micro Rural Entrepreneurs. Only 28% of them have invested above Rs.50, 000 and less than Rs.2, 00,000. This is one of the major setbacks for the women who are interested to do business but lack in financial status.

48% of the women entrepreneurs are running the business for more than 8 years. The figures seem to be encouraging as the women despite the hardships faced have put a brave front and succeeded in carrying the business forward.

7.1 Significant Findings

Based on the research conducted in the study area, the findings were-

- Majority of women entrepreneurs are above 40 years of age and studied up to Secondary Level.
- Business is confined only to the domestic market and transacting business within the rural jurisdiction.
- Technology usage is lowest and the latest technology is almost unknown to them.
- The study reveals that only 16 % of the survey own vehicles and remaining 84% depend on the external sources for transportation.
- Business is not done at the appropriate locations.
- Availability of skilled laborers is a major problem.
- Mobility of the women entrepreneurs is very minimal. Moving across cities, interacting with

wholesalers or engaging in business with other vendors etc. are usually done by their family members.

- General awareness on market trends, consumer preferences etc. are lacking among the women entrepreneurs.
- Women entrepreneurs lack managerial qualities.

These findings were grouped as follows,

- **Issues and concerns faced by the women entrepreneurs in daily chores of business:**
The women entrepreneurs are finding it difficult to manage their business as far as the administration is concerned.
- **Difficulty in administration**
In the competitive business scenario women have to interact with whole sellers, marketing agents, bank officials, customers, laborers etc. The majority of women entrepreneurs taken as a sample, of Srirangam & Manachanallur taluks of Trichirappalli district often faced problems in administrating their business. Knowledge of alternative source of raw materials availability and high negotiation skills are the basic requirement to run a business. Getting the raw materials from different source with discount prices is the factor that determines the profit margin. Lack of knowledge of availability of the raw materials and low-level negotiation and bargaining skills are the factors, which affect women entrepreneur's business adventures in India.
- **Dealing with laborers**
Hailing from the rural back ground wherein the interactions with the men folk is very minimum and mostly confined to their family members, these women are facing issues with the labourers who are major men folk. These women entrepreneurs are directly or indirectly being stressed by the men labourers as the ego of the men still does not accept women at the helm of the affairs.
- **Dealing with wholesalers/dealers**
The women entrepreneurs lack the aggression required to negotiate with the wholesale dealers who always deal tough. These factors do have a direct impact on their profits as they tend to sell their produce at lower prices, than what the male entrepreneurs might have sold.
- **Dealing with customers**
Customers always are considered as supreme entity in markets and to gain more while purchasing products from women entrepreneurs. The women entrepreneurs are most of times forced to close the deals in favour of customers since they are taken as granted.
- **Lack of marketing abilities**
The basic ability of these women entrepreneurs to market their produce is not too very satisfactory. One of the major reasons for this being lack of education. The education level of most of these women is below graduation. Hence the awareness and competencies in these women are found to be average. They also lack the basic knowledge of measurement and accounting.
- **Multi tasking by women entrepreneurs**
There are many instances where the Women are required to stretch beyond their regular schedules. The family obligations sometimes make the women not to undertake orders which involve more time dedication to the business which results in losing out to their competitors.
- **Intense competition**
Women entrepreneurs face stiff competition from organized industries and male entrepreneurs. The organized industries compete by selling their produce at a lesser cost. They also sometimes

adopt the “No Profit No Loss” strategy to gain their stake in the market. However the women entrepreneurs who are less organized cannot afford to adopt this strategy and hence tend to lose to their competitors.

Problems faced by women entrepreneurs from micro enterprises’ sector,

- Shortage of Capital

This is one of the major factor which leads to de-motivation of the women to take up business. The financial institutions are skeptical about the entrepreneurial abilities of women. The bankers consider women borrowers as higher risk than men debtors. The bankers put unrealistic and unreasonable securities to lend loans to women entrepreneurs.

Shortage of...	
YES	NO
80%	20%

Despite the financial assistance provided for setting the enterprise, the women entrepreneurs feel that the capital is just sufficient to initial setting of the business and still find it difficult to run the business activities. The revenue generated through the business many a time is just adequate to make the ends meet or sometimes may not.

- Procurement of raw-materials/resources

In case of these women entrepreneurs, they have faced the problems of the procuring the raw materials. Also there are instances when raw materials are not available at the scheduled time of production. Almost 32% of them are facing the problem of getting the resources. Sometimes they are forced to purchase the raw materials at a higher rate due to non-availability of the materials locally or the raw materials getting damaged during transportation. For example: Whenever there is a demand for a particular brand of bananas, the banana saplings are purchased at a higher price. Due to negligence during transportation, there are good chances of saplings getting damaged.

- Unhealthy competition

The study reveals that 80% of the women entrepreneurs are not facing unhealthy competition. But 20% of the women entrepreneurs face the unhealthy competition in the form of low cost, acquiring low quality goods from cities and selling at a lesser price by their competitors.

- Inadequate transportation facilities:

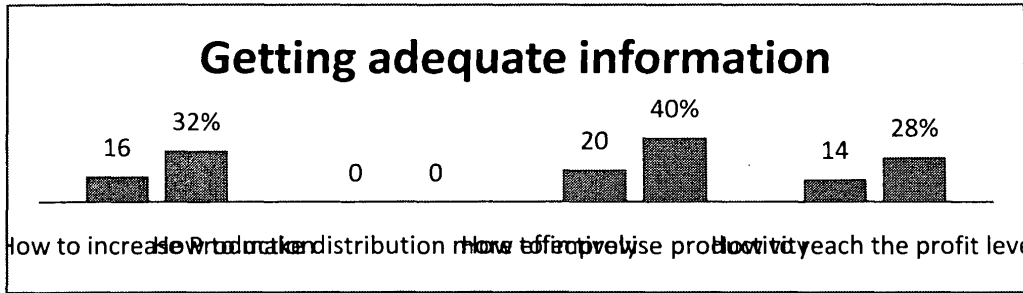
The women entrepreneurs are facing a major hurdle in unavailability of transportation. This is because of most of them being are directly dependant on the private transporters and end up in facing lot of practical issues like not getting them at the right time. The study reveals that only 16 % of the survey own vehicles and remaining 84% depend on the external sources for transportation.

The women entrepreneurs depending on the external sources for transportation poses problems in the form of non-availability of the raw materials for production or delay in supply schedules to the clients. Negligence during transportation results in damage of either raw materials or finished goods. Paying higher costs, especially during emergent situations thereby reducing the profits.

- Lack of information

As most of the women are from rural background, most of them lack latest information on market and technology. This sometimes lead the women entrepreneurs in purchasing the raw materials at higher

price or selling the finished product at a lower price.



The women entrepreneurs lack the ability to increase the production from the existing set up. One of the major reasons is the lack of information about the new technologies that are prevailing among the entrepreneurs in the urban areas. Also as per the table it is really surprising that none of the women entrepreneurs surveyed have the information about the methodologies to make the distribution more effective.

- Fixation of reasonable prices

Since women entrepreneurs sometimes purchase the raw materials at a higher cost or paying higher cost for the transportation, it has direct impact on the price of the finished goods.

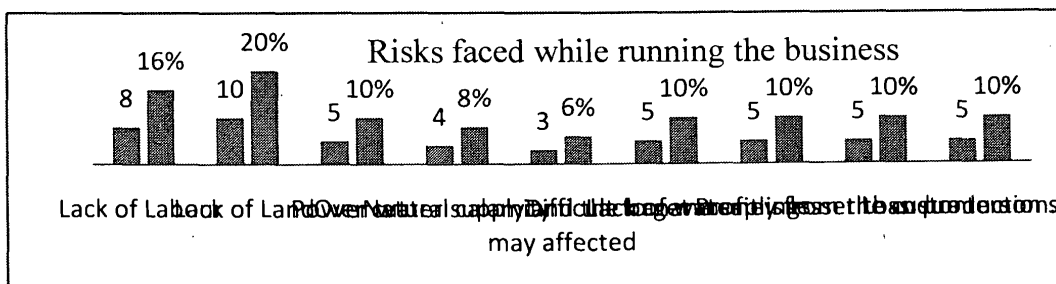
The study indicated that 84% of the women entrepreneurs did not fix the price of the product beyond the ceiling limit. But 16% of them said that they had fixed the price of the product below the floor limit. The reason for fixation of the price of the product below the floor limit was to meet the competition and also to retain the customers. This many a time has resulted in the break even situations.

- Diversification and business development

The study projected that 76% of the women entrepreneurs are not entering into diversifications and extensions. Major reasons being:

- Fear of losing the existing business, financial issues, lack of support, awareness of market all adds to this decision;
- The revenue generated from the existing business is just sufficient for running the existing business.
- Risks faced while running the business

The risk faced by the women entrepreneurs was in the form of labour which is 16% as per the study. The risk involved was the absenteeism of the workers especially the skilled workers. Being a micro scale of business, the women entrepreneurs are unable to have more number of skilled workers. The dependency on these skilled workers was very high and the absenteeism of these workers especially during critical schedules has always posed high risks.



The graph shows the risks that were expressed by the women entrepreneurs. Absenteeism of the

skilled workers during high demand was a great risk faced. Festival seasons were always considered as risk as the absenteeism was more found during this time. Electricity has become a major threat as many of them still depend on the electricity supplied by the government as the generators are unaffordable for many.

Unexpected risks are natural calamities like floods, drought, etc particularly for the women entrepreneurs who were into the agricultural activities. Payment due from customers is a real risk faced as most of the business is done on a credit basis. The repayment is usually not done on time in most of the cases as customers usually take the women entrepreneurs granted.

- Inadequacy of land as a resource

The women entrepreneurs faced problems with the land especially when the rent paid for the land was high and the location of the land was suitable for their business.

Suggestions for developing women entrepreneurship in the sample location taken for study: This empirical study based on the primary data as an important tool to understand the various issues and interventions of women entrepreneurship put forward the following suggestions for developing the women entrepreneurship in the sample region of Tamil Nadu.

- Entrepreneurship Development programme can be organized to create the awareness that prevails amongst the male entrepreneurs or entrepreneurs in the urban areas.
- The focus of the programs should be to encourage the women to establish the business at a higher level.
- Motivation to diversify from the existing business.
- As transportation is a bottleneck, Banks can play more responsible role in coming forward to provide interest free loans or loans with minimal interest. This would speed up their production activities.
- The women entrepreneurs lack the administration abilities and tend to be submissive than being authoritative. Hence EDP programme can be organized on a regular basis which would give more insight into the administration activities and thereby strengthen their managerial capabilities.
- Entrepreneurship cell can be established in the Gram and Taluka panchayat to encourage more women entrepreneurs.
- Creating awareness about the latest technologies which will be a self- motivation.
- Organizing training sessions on the importance of healthy competition among the women entrepreneurs.
- Non government organizations like SEVAI in the Srirangam and Mannachanallur Taluka can issue a journal or magazine which can provide the information in terms of market trend, consumer preferences, importance of savings, strategy to overcome the labor problems etc.

8.0 Conclusion

The efforts and results of the Women entrepreneurs have helped women to contribute towards industrial output and thereby the economic development of our country. The urban based women entrepreneurs have more leverage on the basis of their location and the infrastructure available. While the women entrepreneurs in rural areas lack literacy, infrastructure, basic amenities, market and marketing intelligence, financial and marketing assistance and most predominantly the motivation required for entrepreneurship.

According to a report by the United Nations Industrial Development Organization (UNIDO), "despite evidence that woman's loan repayment rates are higher than men's, women still face more difficulties in obtaining credit," often due to discriminatory attitudes of banks and informal lending groups, UNIDO, 1995(Nicole Seymour, 2008) Women entrepreneurs lack financial resources during the initial stages of setting the enterprises. This study revealed that 76% of women entrepreneurs faced the problems of shortage of capital in the initial stages of setting the enterprises. However the assistance extended by Self Help Groups (SHP) is quite resourceful in this regard. These SHP's under the scheme of Mahalir Thittam, enable the women to avail loans through a Non-Governmental Organization called SEVAI. Some Commercial Banks (IOB, Canara bank) Central Bank and Non Banking Financial Institutions like Kongu finance etc also are helping these women entrepreneurs. A notable feature of their assistance is the 25% subsidy for the loans availed.

This research unveiled the problems faced by the Women entrepreneurs chosen from the sample. These problems are, no doubt, severe and sensitive but they are solvable. Apart from providing the financial relief in the form of subsidy, the Government should come forward to organize programs that would be beneficial to the entrepreneurs. These programs could be organized to update the women about the latest updates of the industries, latest technical updates, and organize programs to imbibe the managerial skills in the entrepreneurs. The Government should take necessary steps to address the root cause of all the issues and interventions of women entrepreneurship to prove what the first Premier of India, Late Jawahar Lal Nehru, once rightly remarked "when a woman moves forward, the family moves, the village moves and the nation moves."

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