

# Problems and Challenges Faced by Women Entrepreneurs : A Study with Special Reference to Schedule Tribes and Schedule Caste Women Entrepreneurs in Yellagiri and Jawadhu Hills of Tamil Nadu

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## Abstract

The purpose of the study focused on the problems and challenges faced by women entrepreneurs in Yellagiri and Jawadhu Hills. Women empowerment is an ongoing process whereby women become able to acquire and organize themselves to increase their self-reliance, stress their independent right to make appropriate choices, and control resources, which has been assisting in challenges and eliminating their subordination. Entrepreneurship has become one of the most rational fields in management over the past three decades. In most developing countries, entrepreneurs are the real and most powerful heroes of economic life. The entrepreneurs in tribal areas like Yellagiri and Jawadhu Hills, in their latest intellect, are called self-starters and doers of businesses. Entrepreneurs are individuals who have established their own enterprise, firm, or business concern. In general, almost anyone who commences an industry, enterprise, or trading center is treated as an entrepreneur. We adopted a descriptive research design and used demographic information with well-structured research tools based on the following objectives: socio-economic conditions, knowledge of government schemes, and challenges faced by women entrepreneurs.

**Keywords :** women entrepreneurs, risk, research, uncertainty, power, problems, and challenges

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The process of imparting and improving entrepreneurial skills through institutional training and development initiatives is known as women's entrepreneurship development. The visualization of this research has made it possible to learn new information on women entrepreneurs from Schedule Caste and Schedule Tribe in the Yellagiri and Jawadhu highlands. In general, a good entrepreneur is considered to be energetic, capable, aware of new opportunities, and able to accept the scenario of changing technology for producing quality products. The World Bank expressed its views on women entrepreneurs and suggested giving more importance to women entrepreneurs, which will help to break inequalities and reduce poverty. The importance of female entrepreneurs is significant in nearly all developing nations, including India. These days, women entrepreneurs in India and other developing nations are shifting from being job searchers to being job providers.

It is a privilege to create a good nation under the leadership of Honorable Former President Dr. APJ. Abdul Kalam, who consistently emphasized the empowerment of women. As such, policymakers in the federal and state governments must support women entrepreneurs who will boost per capita income, the GDP and GNP of our country, and personal income. Nowadays, there are a plethora of issues facing women entrepreneurs, particularly

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those from Schedule Tribes and Schedule Castes: finance, marketing, storage, raw materials, lack of knowledge about various schemes, lack of technological updating, lack of knowledge about nodal agencies, lack of accessibility in financial institutions, distribution, and infrastructure.

Scholars, academics, and legislators have all shown a great deal of interest in and inspiration for the study of entrepreneurship. There are many opportunities for women to start their businesses in India now that the country has undergone privatization, liberalization, and decentralization. It is also clear that these women entrepreneurs increase employment and per capita income while also lowering poverty.

## **Need for the Study**

In order to create a vision, women entrepreneurs must apply their energy and enthusiasm to ideas and novel solutions. This is a dynamic process. An all-encompassing approach is needed to see the growth of entrepreneurship in a nation. This includes providing technological and economic information, mentoring in the industry selection process, and encouraging entrepreneurial education. Supporting activities are essential for every entrepreneur; they include mobilizing finance, providing land, sheds, power, and other utilities, supplying capital machinery and scarce raw materials, facilitating management consultancy, and sustaining them to challenges.

In the past two to three decades, there have been some research studies carried out by researchers on entrepreneurship. Nevertheless, not much research has been done on women who own their businesses, particularly in Yellagiri and Jawadhu Hills. Nonetheless, there aren't many studies on women's entrepreneurship that have been conducted outside of metropolitan areas like Delhi, Mumbai, Kolkata, and Chennai. As a consequence, the researcher has discovered that in order to identify the best answer for resolving numerous problems and challenges in the field of entrepreneurship, the research gaps on women entrepreneurs from Schedule Tribes and Schedule Castes need to be addressed.

Through various programs, the government and non-governmental groups are contributing significantly to the mobilization of women to become entrepreneurs. As a result, there is an increasing number of women who are starting their businesses; the goal of the research is to determine this figure. In addition, it focuses on specific issues, such as what programs are supported and what issues and difficulties women entrepreneurs from Schedule Tribes and Schedule Castes encounter. The government is bringing out many policies and programs for the upliftment of deserving people, especially women entrepreneurs. However, women entrepreneurs are unable to know the availability of government, semi-government, and non-governmental organizations.

## **Scope of the Study**

The most often used metrics for evaluating women's empowerment combine asset ownership and income. The integration of women into the workforce and society is reflected in their social standing and economic independence. When a woman advances in her economic endeavors at the same time as her family does, it may be seen in the development of societies. Consequently, the country will advance toward national accomplishment. Yellagiri and the Jawadhu Hills are both very important tourist places in northern Tamil Nadu. Both hills are diversified into two important bases, like tourism and agriculture. Though the tribal women and scheduled caste women are involved in traditional activities like selling vegetables, fruits, honey, and tender coconut, So far, there has been a specific study on women's entrepreneurship in Yellagiri and Jawadhu Hills, especially among tribal women and scheduled caste women. The proposed study focused on the issues and challenges faced by women entrepreneurs and how they develop managerial skills in entrepreneurial settings. Nevertheless, the researcher has attempted to systematically study the various facets of women entrepreneurship in the Yellagiri and Jawadhu hills, which would be a good place to start.

## Review of Literature

Pharm and Sritharan (2013) stated that women entrepreneurs are facing problems in rural areas, how they could manage their concerns, and what type of managerial skills they have. The research found that the regularity of the business is not up to standard, and they are also facing problems in procuring raw materials, difficulties in mobilizing finance and other infrastructural facilities, as well as a lack of technical know-how. Veena and Nagaraja (2014) revealed the problems encountered by women entrepreneurs in some parts of the Mysore District of Karnataka. The study covered nearly 240 respondents and found that the researchers had a problem with financial crises, inadequate institutional support, a lack of marketing facilities, and the unavailability of skilled and professional employees and labor.

Bhuvaneswari and Raju (2014) revealed that to develop new technologies and innovation for rural women entrepreneurs, the primary focus of the study is on how women entrepreneurs can receive support from the state, how the government acknowledges women entrepreneurs, how these individuals could be identified, and what kinds of corrective actions the entrepreneurs anticipate. Pravesh (2016) concluded that most entrepreneurs are struggling to fulfill the infrastructure, functional expertise, business idea generation, government funding, and forecasting of marketing demand. Apart from these, the study discovered that the majority of entrepreneurs lacked motivation, high labor and raw material costs, and experience with product marketing, operations, and supply chain management.

Nagenderan and Sumathy (2016) stated in their studies that women entrepreneurs play a vital role in society. Most of the time, they felt that they should send their own family, but sometimes they felt that they were all away from their family. The empowerment of women is based on the success of their achievements. As a result, women entrepreneurs can relax optimistically, listen deeply, and respond carefully. Socio-economic conditions of women entrepreneurs in Tamil Nadu, and the study found that women have to be taken into consideration as a specific target group for all development programs. Various skills are to be extended to women entrepreneurs through governmental agencies, NGOs, managerial experts, technical expertise, and management expertise.

Khan et al. (2022) found that women entrepreneurs are given high respect for their ability to overcome conflict economies, create ventures, and create entrepreneurial inspiration. The study concluded that depending on the geopolitical environment, Jammu and Kashmir's union territory needed to adopt varied policies. Making fundamental changes among women through entrepreneurship is a prerequisite. Sweetlin (2023) stated that the study on women entrepreneurship in Tamil Nadu, with special reference to Thirunelveli District, and the research found that women entrepreneurs prove their talent in various fields, such as designers, interior decorators, manufacturers, and exporters. Women entrepreneurs are contributing to the wealth of society efficiently.

## Objectives of the Research

- (1) To study the socio-economic status of respondents.
- (2) To study the schemes offered by the government to the respondents.
- (3) To study the problems and challenges faced by respondents.

## Methodology

The primary data were gathered from the respondents using a structured schedule; the researcher used descriptive research methodology. In addition to the source data, the researcher gathered secondary data from unpublished theses and reports, research articles, and census reports from the districts of Tirupattur and Tiruvannamalai. The population size of the women entrepreneurs is very small; however, the researcher used simple random sampling

and covered a total of 106 respondents. Among the 106 respondents, 61 were from Yellagiri, and 45 were from Jawadhu Hills.

## Analysis and Results

Age is always a prime factor in determining behavior, thoughts, and predictions, and every thought has a lot to do with age and experience. Table 1 shows the distribution of age, and the analysis clearly states that one-fifth (20%) of the respondents are in the age group of 25–35 years. The majority (50%) of the respondents belong to the age group of 36–45 years, and more than one-fourth (30%) of the respondents are above 45 years. The majority of the women entrepreneurs, both from Yellagiri and Jawadhu Hills fall under 36–45 years old. The study deduced from this finding that respondents are making decisions for their future lives at this age and that these age groups are both psychologically and physically brave enough to conduct business.

### *Educational Qualifications of the Respondents*

Education is the backbone of every nation, especially the Schedule Tribal and Schedule Caste respondents from Yellagiri and Jawadhu Hills; in general, education brings intellectual and innovative ideas about their businesses.

Table 2 displays the results, which indicate that almost one-third (31.13%) of the respondents have an HSC, little more than one-fourth (25.47%) have a degree, and over one-third (43.40%) of the respondents are illiterate. While missionaries work with underprivileged communities in Yellagiri Hills and Jawadhu Hills to educate them, there is no opportunity for them to receive technical support or education from their homes. In addition to this, the majority of the younger population in Yellagiri Hills has the opportunity to attend Yellagiri itself for further education. Education has a significant role in promoting gender parity in opportunities within indigenous

**Table 1. Age of the Women Respondents**

Age of the Respondents	No. of Respondents	Percentage
25–35 Years	21	20
36–45 Years	53	50
Above 45 Years	32	30
Total	106	100

**Table 2. Educational Qualification of the Respondents**

Educational Qualification of the Respondents	Frequencies	Percentage
Illiterate	46	43.40
HSC	33	31.13
ITI/ Diploma/Degree	27	25.47
Total	106	100.00

**Table 3. Family Members of the Respondents**

Family Members	No. of Respondents	Percentage
Up to 4 Members	75	70.75
5–6 Members	22	20.75
Above 6 Members	9	8.50
Total	106	100.0

communities. Therefore, this is encouraging for the respondents to start a small business or an industry that is solely focused on the tribal group.

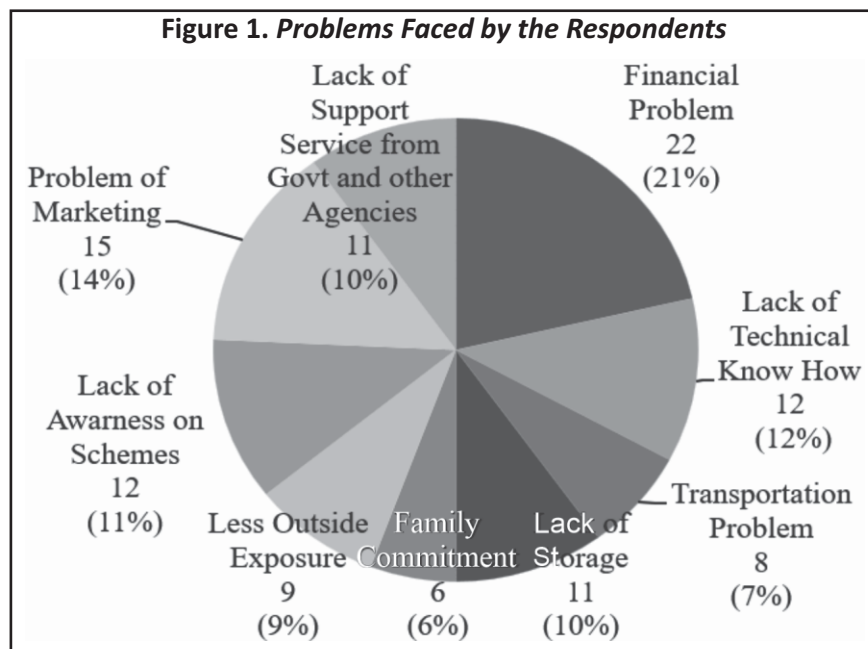
Table 3 presents the findings, which indicate that over 70.75% of the participants have four children, while the lowest percentage of respondents have five or six children. There are only 8.50% of families with an extremely small number of family members.

Table 4 unequivocally shows that over two-tenths (44%) of the participants strongly believe that it is challenging for female entrepreneurs to obtain support and encouragement from other female entrepreneurs. The team is always greatly changed by peer encouragement, but individual growth within the team is greatly altered when a team member is inspired.

Figure 1 clearly indicates that more than one-fifth (21%) of the respondents have to face the problem of finance.

**Table 4. Challenges Faced by the Respondents**

Variables	Strongly Agree	Agree	Neutral	Strongly Disagree	Dis-Agree	Total
Women entrepreneurs	8(34%)	5(20%)	3(13%)	5(20%)	3(13%)	24(100%)
need to act like men	(20%)	(27%)	(29%)	(19%)	(20%)	(23%)
The impact of nurturing and emotional abilities on women entrepreneurs	6(40%)	3(20%)	2(10%)	3(20%)	1(10%)	15(100%)
	(15%)	(18%)	(14%)	(13%)	(14.28)	(14%)
The influence of emotional intelligence and nurturing skills on female entrepreneurs	17(44%)	6(16%)	3(13%)	6(16%)	6(16%)	38(100%)
	(42%)	(36%)	(29%)	(25%)	(45%)	(36%)
Maintain the family balance	8(45%)	1(9%)	1(9%)	5(27%)	2(9%)	17(100%)
	(20%)	(9%)	(14%)	(19%)	(10%)	(16%)
Afraid of failure	1(11%)	1(11%)	1(11%)	6(14%)	3(22%)	12(100%)
	(3%)	(7%)	(14%)	(25%)	(20%)	(11%)
Total	46	16	10	25	15	106



Finance is the backbone of every entrepreneur, but the respondents could access it without any struggles. More than one-tenth (12%) of the respondents expressed that technological assistance and learning opportunities are less. From the analysis, the women entrepreneurs are struggling to lead their businesses or production.

## Testing of Hypotheses

### *Relationship between Educational Qualifications and Awareness of Government Schemes*

In order to test the relationship between educational qualification and the level of awareness of government schemes, the following hypotheses were framed:

↪ **H0** : There is no significant relationship between educational qualifications and government schemes.

↪ **H1** : There is a significant relationship between educational qualifications and awareness of government schemes.

Their educational background and degree of familiarity with government initiatives positively impact their capacity for entrepreneurship. One may say that respondents' awareness of government programs is correlated with their level of education (Table 5). However, a chi-square test has been done to find out the statistical association between educational qualification and awareness of government schemes (Table 6). If the level of significance is more than 0.05, H0 is accepted, and hence, it could be stated that there is no relationship between educational qualification and awareness of government schemes.

**Table 5. Educational Qualifications and Level of Awareness of the Respondents**

Educational Qualification	Awareness of Government Schemes			Total
	Low	Moderate	High	
SSLC/HSC	5	12	3	20
ITI/ DIPLOMA	9	30	8	47
DEGREE	6	20	13	39
Total	20	62	24	106

**Table 6. Chi-Square Test**

Chi-Square Value	Degrees of Freedom	Level of Significance
1.452	4	0.835

## Summary and Conclusion

It is discovered by the study that most of the participants had difficulty obtaining financial support from financial institutions, and that their status likely stems from their financial situation. The government of India has been developing numerous welfare programs for women from Schedule Tribal and Schedule Caste backgrounds. Still, more effective resources would be the relevant laws and programs designed specifically for female entrepreneurs. Scheduled caste and tribal women entrepreneurs, however, are not eligible to participate in these initiatives. Individual women entrepreneurs have different attitudes. If female entrepreneurs are well educated, they perceive entrepreneurship as ambitious and challenging. In addition, many view entrepreneurship as a means of generating extra cash if they lack the necessary education. Entrepreneurs will feel somewhat more confident in their ability to succeed after they receive ongoing support from their peers, family, and society.



## Authors' Contribution

Dr. K. Anbalagan conceived the idea and developed qualitative and quantitative designs to undertake the empirical study. Dr. K. Anbalagan and Dr. P. Saravanan both extracted research papers with high reputations, filtered these based on keywords, and generated concepts and codes relevant to the study design. Dr. P. Saravanan verified the analytical methods and supervised the study. Dr. K. Anbalagan conducted the interviews, some in colloquial language and some in English. The calculations involving numbers were completed by Dr. K. Anbalagan. Using SPSS 20.0, Dr. K. Anbalagan collaborated with the co-author while writing the manuscript.

## Conflict of Interest

The authors certify that they have no affiliations with or involvement in any organization or entity with any financial interest or non-financial interest in the subject matter or materials discussed in this manuscript.

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