



# **A STUDY ON TRAITS AND CHALLENGES FACED BY WOMEN ENTREPRENEURS WITH REFERENCE TO CHENGALPATTU DISTRICT, TIRUVALLUR**

*Submitted by*

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## **ABSTRACT**

The rapidly growing business environment in India brings many challenges and some top of the mind business issues for the Business Sector. Today's business workforce is undergoing a massive change as a result of powerful global forces. Women Entrepreneurs are ready to accept challenges that help them to meet their personal needs and transform themselves as economically independent. Women Entrepreneurs are affected by unnecessary fear, lack of motivation, financial constraints, inadequate institutional support, Non-availability of good employees. The aim of the study is to identify the constraints required for an entrepreneur and major problems faced by women entrepreneurs in the rural area. Rural areas are the best indicators of the economic and social development of a country. In this study, an attempt is made to identify the role of women entrepreneurs in the Chengalpattu district, Chennai. The roles and responsibilities of women entrepreneurs are transforming as the modern business faces pressures of Industrialization. The percentage of women entrepreneurs in rural areas is almost unstable. Hence, the general glass ceiling cannot be identified as the sole reason for lower presence of women to do their own business. Thus, this research paper is a humble attempt to explore the requirements and retrospective analysis of Rural women's representation in the business sector.

**Keywords:** *Business Environment, Glass Ceiling, Industrialization, Retrospective Analysis, Women Entrepreneur.*

## INTRODUCTION OF WOMEN ENTREPRENEURS.

Business Industry symbolizes free flow of funds and efficient usage of human resources across the world presenting an ever-changing competitive business environment. Women Entrepreneurship means a business or organization started by a woman or group of women. Women entrepreneurship is the process in which women initiate a business, gather all resources, undertake risks, face challenges, provide employment to others and manage the business independently. Large number of qualified women are in good positions in running their business successfully today. But the scenario is totally different in the rural areas. Rural sector has generated significant instability and high volatility in global capital markets. While the full impact is yet to be determined, it's expected that the adverse impact is likely to continue from the business' knock-on effects. There has been a drastic change in the role of women due to growth in education, urbanization, industrialization and awareness of democratic values. Out of 200 entrepreneurs in India, only 14 are female in the rural sector, says the Mastercard Index of Women Entrepreneurs. As per the UNO-Bain report, only 30% of businesses in the country are owned by women, while the 2022 report by the World Economic Forum also shows a massive gender gap of 52% in India's labor market.

## REVIEW OF LITERATURE.

The purpose of this research paper is to analyze a variety of opinions and views of the issues related to the glass ceiling in the Business Industry in the rural areas. For this purpose, the researcher has tried to review the relevant literature on this subject.

Glass ceiling is one of the most forceful metaphors used for describing gender discrimination between the business and to describe the barriers faced by women while advancing through their career ladder. The concept glass ceiling often refers to a collection of all invisible barriers which minorities and women face as they try to seek advancement to the next level of business or when they search for new business requirements, to be a successful women entrepreneur.. Here are reviews related to traits and challenges faced by rural women entrepreneurs;

Depending on the definition of entrepreneurship, **Frad Anthony Rio** says: A woman entrepreneur is defined as an enterprise who believes in starting business in all spheres of modern life in different dimensions and updates. Hence, entrepreneurship is a multi-dimensional process. (**World of entrepreneurs, Vol 3, 2009, P7- P9.**)

Many theorists have explained the new social and economic process of the concept of women entrepreneurs. Business theory advocates believe that the iron wall crumbles at the territory of the former Soviet Union and other eastern bloc nations capable of articulating the state element for future national rural developments. Therefore, it

should have a new pattern and model-based theory of the Business developments (Industrialization) is analyzed.

(Thausif, 2011, Vol II, P864.)

A long-standing track record of rural whole; the discussion about Industrialization meant the start of the decade and its transparent microeconomic 20<sup>th</sup> century vogue. Industrialization in the Rural regions are conceptual and functional changes with the passing of time of Glass Ceiling, so that the purely economic dimension behind and into areas such as politics, power, technology, communication, information, sociological and psychological issues are also included. (Rajadi, Seui, 2013, P116, 117)

Based on the feedback of the human resource manager of 12 different countries, international competition, the most important factor is effective business resource management in this survey, the privatization of the business structures and economic globalization becoming the 5<sup>th</sup> and 6<sup>th</sup> positions respectively. Pranei, & Sanoli. Et. Al. 2014, P16-P18).

Glass ceiling concept includes the barriers faced by women in any business environment and the measures taken by her to break the glass ceiling in the rural regions. (Alessio & Julie, 2015, Pg N0 58-59)

The Rural women entrepreneurs effect displays that women experience significant challenges while advancing through their careers than men (Jackson et al., Rowan Lee 2016). He identified six factors that affect the glass ceiling of academic women in India: unfairness in pay, absence of equal policies, unsupportive culture, lack of educational and training opportunities for women, unfairness of performance appraisal procedures, and unequal promotion opportunities.

### **OBJECTIVES OF THE STUDY.**

- To study and analyze the qualities and traits required for rural women entrepreneurs with reference to chengalpattu district, Tiruvallu.
- To examine the challenges faced by women entrepreneurs in the rural areas.
- To discover how the rural women entrepreneurs strive hard to break the glass ceiling and be successful in the market .
- To ensure women entrepreneurs update their skills based on the upgradation and how the government helps to motivate rural women entrepreneurs in chengalpattu district .

### **QUALITIES NEEDED FOR A SUCCESSFUL RURAL WOMEN ENTREPRENEUR.**

Women entrepreneurs have a great potential to play a crucial role in an emerging economy like India taking advantage of globalization and a technology-driven ecosystem. Leaving behind the drawbacks of rural customs, women's entrepreneurship, in today's digital age, is a very important tool for development in rural areas. The opportunity to become an entrepreneur requires four criteria. First, there must be opportunities or situations to

recombine resources to generate profit. Second, entrepreneurship requires differences between people, such as preferential access to certain individuals or the ability to recognize information about opportunities. The aim of this paper is to give some insights about the awareness that is to be created for future rural entrepreneurs in order to be successful in business. The important thing is that now rural women entrepreneurs are emerging even from the remotest parts of India and can connect with one another as well as experts, investors, and mentors and technology developers in the country. There are many organizations with communities of women entrepreneurs across India who allow women to share their views, ideas, collaborate on new projects and connect with each other. This is an excellent opportunity for rural women who might not otherwise develop with the country's growth and they have access to the resources available to them or even know how they could get them.

### **CHALLENGES FACED BY RURAL WOMEN ENTREPRENEURS.**

The challenges and constraints experienced by rural women entrepreneurs have resulted in restricting the growth of rural women entrepreneurship. Women in India face many hurdles to get ahead in their life and in business. Most Rural Women entrepreneurs face a series of problems starting from the beginning till the end business functions. Being a woman itself poses various problems to a rural woman entrepreneur. A feasible atmosphere is necessary for every woman to develop and upgrade entrepreneurial values and involve greatly in business dealings. But Women in rural areas are facing many problems to get ahead in business.

**Family is the top priority** - Women in Rural areas are emotionally attached to their families. They are supposed to engage themselves in all the domestic work, to take care of their children and other members of the family. They are overburdened with family responsibilities like excess attention to husband, children and in-laws, which requires a lot of their time and energy. In such a situation, it will be very difficult to concentrate and run the business successfully.

**Male dominated society**- Even though the preamble of the constitution speaks of equality between gender, male chauvinism is still existing today. Women are not treated equally to men especially in rural areas. Today, urban areas are developing where priorities are equal to both male and female. Their entry to business requires the permission, support and approval of the head of the family. Entrepreneurship has traditionally been seen as a male preserved factor. All these put a break in the growth of rural women entrepreneurs.

**Lack of education** - Women in Rural areas are lagging far behind in the areas of education. Most of the women in rural areas (around fifty six per cent of total women) are illiterate. Those who are well educated are provided either less or inadequate education than their male counterparts partly due to early marriage, due to son's higher education and partly due to poverty. Due to lack of technology upgrading, lack of proper education, lack of skill development,

women entrepreneurs remain in the dark about the development of new advancement technology, new methods of production, marketing and other governmental support which will encourage them to flourish.

**Self-Confidence** – In India, women especially in rural areas like Chengalpattu, have a lack of self-confidence in their strength and ability. The family members and the society are unwilling to stand beside their business growth and development. Women in rural areas often feel isolated from their communities, and they feel insecure to go beyond the family status. Presently, they are in relatively smaller ones working outside of the home, so they don't have access to extended support networks like men do.

They require a supporting hand and motivation from their family and relatives that would help them to be successful in their business and she would be able to support her family positively, and she can contribute to the development of the economy.

## **WAYS TO OVERCOME THE CHALLENGES AND BE SUCCESSFUL IN THEIR BUSINESS .**

Many successful women CEOs shared a few suggestions to overcome their greatest challenges rural women entrepreneurs face today, and how to overcome them.

**Women entrepreneurs are in the myth that they need to act like men** - Most female business owners who have attended networking events can relate to this scenario. When women entrepreneurs have to talk business with primarily male executives, they feel embarrassed and it can be intimidating. To compensate and protect themselves, women often feel as though they need to adopt a stereotypically male attitude toward business.

**Emotions, Feelings and nurturing skills can affect women's businesses** - Though trying to act like a man does not give us a surety that she would be a successful female entrepreneur, allowing her „feminine“ qualities to stand in the way of getting things done is not necessarily recommended, either. By nature, women are more emotional and nurturing, which can sometimes be a hindrance to start a business initiative and run a business.

**Rural Women entrepreneurs lack the support of other female business leaders** – Various women business leaders feel insecure about being in the minority as women who excelled in math and science, and longed for more camaraderie and support from female peers in their fields. Many rural women entrepreneurs hesitate to tie up with other women entrepreneurs, where this aspect has to be eliminated.

**Many women have a myth that it is difficult to balance raising families with running their businesses** - Work-life balance is often a goal of entrepreneurs across the board, but mothers who start businesses have to simultaneously run their families and their companies and they are allowed to be successful. Rural women entrepreneurs require the same support and assistance that would help them to come out of this myth.

**Women entrepreneurs are afraid of failure** - According to "World Entrepreneur Monitor" the fear of failure is the top priority of concern for women who launch startups. Failure is a very real possibility in any business venture, but it should not be viewed as negative. They should try to overcome it and run their business.

## **ROLE OF GOVERNMENT IN THE DEVELOPMENT OF SUCCESSFUL RURAL WOMEN ENTREPRENEUR.**

The Government of India is taking many initiatives to improve the lifestyle of women entrepreneurs in the rural areas. As, per the recent finance budget 2023, women entrepreneurs are given priority to upgrade their business ideas and skills.

**Business skills**– All women are not born as business professionals. An entrepreneur is a skill that has to be inducted in every skillful business mind of women who is interested in making new business initiatives. Government is taking various measures to conduct workshops relating to development of rural women entrepreneurs.

**Personal life**– Many women entrepreneurs hesitate to start a business since they have personal commitments. They don't have an idea how to manage their work life balance. Hence the Government and many women entrepreneurs are taking initiatives to provide training and financial support to those women who have innovative ideas.

**Personal finances**– The Government of India has launched new venture institutions to support the women entrepreneurs who have the urge to start a business but they don't have adequate funds with them. The loan facility is also available to women entrepreneurs with flexible interest rates and feasibility to pay the loan amount at suitable tenures.

**Affordability & Access: Concerns for Rural Women Entrepreneur** - Skilling, upskilling and reskilling are all the necessary tools required for staying relevant and gaining friction in the business world relies on having adequate training programs. Blended learning models are required at affordable cost, that are flexible and accessible for rural women who cannot afford or find time for traditional training programs. They provide access to high-quality content through online learning modules and face-to-face workshops. This helps the women in the rural areas to manage their family as well as to manage their own start-ups with high accessibility and volatility.

## **CONCLUSION.**

Rural Women entrepreneurs face many challenges and hurdles in various aspects of finance, marketing, health and family. After globalization, law guaranteed equal rights and equal opportunities in education and employment for women and development of rural areas since rural areas are the lifeline for a country's growth. . The initial motivations to women to get success as an entrepreneur are not only in the form of financial assistance and government schemes, but there should be psychological support from family members and husband. Even though,

government provides aid and support in financial aspects, without having moral support from near and dear, a woman may not get success as an entrepreneur. When it is a business, business is all about profits, losses and tensions. There should be someone who should be supportive at all times positively to avoid problems. This support will mean a lot, not only women and all. Nowadays the aspirations of rural women entrepreneurs are increasing because their self- confidence, self-esteem, and self-motivation have increased. The literacy rate is gradually increasing, becoming well aware of all things; enhancements in knowledge levels will make women have aspirations in future.

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