

## **CHALLENGE PERCEPTIONS AMONG WOMEN MICRO ENTREPRENEURS IN GARMENT MICRO ENTERPRISES OF ERODE DISTRICT**

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### **ABSTRACT**

The Indian technical textile industry offers vast opportunities for Micro Small and Medium Enterprises which plays an important role in Indian economy in terms of development, employment and growth. Micro and small scale sectors have enormous opportunities since they require less capital, adding more to their benefits are factors like government support, reservation for exclusive manufacture by small scale sector and exclusive purchase by the government, finance and subsidies, raw material and machinery procurement, manpower training, export promotion etc. Textile industry in India is also the only industry that has employed women since a very long time. Moreover, in India, from beginning garment manufacturing has always been one of the most women oriented sectors. Entrepreneurship among women can help them to overcome their vulnerability within the family and the society as a whole. Women micro entrepreneurs face lot of challenges like shortage of finance, high competition, conflict between work and domestic commitments, etc. In this paper an attempt has been made to analyze the challenge perceptions among women micro entrepreneurs in garment micro enterprises of Erode District.

### **Introduction**

The Government of India has defined a women entrepreneur as an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women. The industrial policies of Government of India announced from time to time have laid considerable emphasis on promotion of women entrepreneurship. Today, women are entering in many industries like fabrics, engineering, plastics, garment industry etc. The look of Indian economy has been changed by the women entrepreneurs, as the amount of employment and revenue has increased to a great extent. Also, the number of enterprises run by women is increasing at a faster pace. There are many reasons for women should enter into small scale textile entrepreneurial ventures. Entrepreneurship among women can help them to overcome their vulnerability within the family and the society as a whole. Entrepreneurship Development Programmes (EDPs) are conducted for women to be as entrepreneur. Entrepreneurship development is usually associated with development of Micro Small and Medium Enterprises and has great importance in developing countries. The Indian

technical textile industry offers vast opportunities for small and medium enterprises which plays an important role in Indian economy in terms of development, employment and growth. Small scale sector has enormous opportunities since it requires less capital, adding more to its benefits are factors like government support, reservation for exclusive manufacture by small scale sector and exclusive purchase by the government, finance and subsidies, raw material and machinery Procurement, manpower training, export promotion etc. Textile industry in India is also the only industry that has employed women since a very long time. Moreover, in India, from beginning garment manufacturing has always been one of the most women oriented sectors. The opportunities available for women in this modern era are facilitating them to turn from job seekers to job creators. Entrepreneurship among women can help them to overcome their vulnerability within the family and the society as a whole. Women micro entrepreneurs face lot of challenges like shortage of finance, high competition, conflict between work and domestic commitments, etc. In this paper an attempt has been made to analyze the challenge perceptions among women micro entrepreneurs in garment micro enterprises of Erode District.

### Review of Literature

The author has reviewed the literatures relating to woman entrepreneurs in the following pages.

Asghar Afshar Jahanshahi et.al, in an article have pointed out that political and economic transformations seem to be occurring everywhere-as countries convert from command to demand economies, dictatorships move toward democracy, and monarchies build new civil institutions. These changes have created economic opportunities for women who want to own and operate businesses<sup>1</sup>.

Reena Agrawal, in an article has mentioned that entrepreneurship is an engine of economic growth and social development. Women entrepreneurship though has been growing around the world, but the evidences suggest that women entrepreneurs continue to be adversely affected by the numerous socio-economic issues in the male dominated business societies, which hugely undermine the morale of women entrepreneurs<sup>2</sup>.

Ms. Sweety Gupta and Ms. Aanchal Aggarwal in an article have remarked that women are one of the most relevant untapped resources if you talk about entrepreneurship. Female entrepreneurship is gaining attention and importance in light of the evidence of the importance of new business creation for economic growth and development<sup>3</sup>.

Dr. Anjula Rajvanshi in an article has mentioned that women's entrepreneurship has been recognized during the last decade as a new jobs and success for themselves and others also. By providing this, they are giving different ideas, jobs and solutions to management,

<sup>1</sup> Asghar Afshar Jahanshahi, Prof. Dr. Bairagi Kachardas Pitamber, Khaled Nawase, Issues and challenges for women entrepreneurs in global scene, with special reference to India, Australian Journal of Basic and Applied Science, Australian Journal of Basic and Applied Sciences, 4(9): 4347-4356, 2010 ISSN 1991-8178

<sup>2</sup> Reena Agrawal, Constraints and Challenges Faced by Women Entrepreneurs in Emerging Market Economy and the Way Forward Jaipuria Institute of Management, Lucknow, India

<sup>3</sup> Ms. Sweety Gupta, Ms. Aanchal Aggarwal, Assistant Professor, Opportunities and Challenges faced by Women Entrepreneurs in India , Rukmini Devi Institute of Advanced Studies Research Scholar, Ansal University

organization and business challenges as well as women exploitation. Although the number of women entrepreneurs are very less but they are doing their best. Because of the male dominated society, women entrepreneurs are largely neglected in normal life of society<sup>4</sup>.

Sabrina Korreck in an article has pointed out that *an increasing number of startups and new businesses have been founded in India over the last decade, the majority of them by men. While many Indian women have entrepreneurial ambitions, it is often more difficult for them to succeed*<sup>5</sup>.

## Research Gap

The literatures reviewed by the researcher have not analyzed the challenge perceptions among women micro entrepreneurs in garment micro enterprises of Erode District. Therefore, the author thought it appropriate to prepare this paper.

## Research Issue

The important research issue taken for the analysis in this paper is to assess the challenge perceptions among women micro entrepreneurs in garment micro enterprises of Erode District.

## Methodology of the Study

The data for this paper have been collected both from primary and secondary sources. The secondary sources of data have been collected from Books, Articles and Reports. The primary sources of data have been collected from the data furnished to the one hundred women micro entrepreneurs engaged in the production of readymade garments in consultation with the District Industries Center Erode. The researcher has made use of structured interview schedule for the collection of primary data. Pre testing was done to ensure that necessary data for the study are collected. The necessary changes were made in the interview schedule accordingly. In order to analyze the challenges encountered and significant difference of challenge perceptions among women micro entrepreneurs, the author has made use of 't' test.

## t' Test

$$T = \frac{X_1 - X_2}{\dots}$$

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<sup>4</sup> Dr. Anjula Rajvanshi, Women Entrepreneurs In India: Challenges And Opportunities, IOSR Journal Of Humanities And Social Science (IOSR-JHSS) Volume 22, Issue 4, Ver. 5 (April 2017)

<sup>5</sup> Sabrina Korreck, Women entrepreneurs in India: What is holding them back?, Issue Briefs and Special Reports Sep 25 2019

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 $SE (X_1-X_2)$

Where

$X_1$  = Mean score for good performance

$X_2$  = Mean score for poor performance

SE = Standard Error of  $(X_1-X_2)$

**Challenges Encountered by the Women Micro Entrepreneurs**

The challenges encountered by the women micro entrepreneurs calculated among the challenges perceived and non challenges perceived by women micro entrepreneurs are analyzed in the following table 1

**Table 1**  
**Challenges Encountered by the Women Micro Entrepreneurs**

Sl.No	Nature of Challenges	Average Score		Pooled
		Challenges Not-Perceived	Challenges Perceived	
1.	Conflict between Work and Domestic Commitments	1.0816	2.7211	1.7211
2.	Lack of Finance	2.2115	4.1631	3.0569
3.	Lack of Confidence and Faith	2.6251	4.0608	2.8171
4.	Lack of Proper Training and Education	1.1345	3.7172	2.2511
5.	Market Oriented Risk	1.3641	2.8578	2.0064
6.	Absence of Entrepreneurial Aptitude	2.2141	3.0072	2.5151
7.	Shortage of Raw Materials	3.0621	2.0519	2.5349
8.	Heavy Competition	1.8211	1.7345	1.7942
9.	Cost of Production	2.6119	2.3146	2.4714

10.	Ignorance of Opportunities	0.8231	2.6651	1.6245
11.	Challenges in Running Enterprise	3.1009	2.8141	3.0653
12.	Cheating and Misbehavior by Customers and Suppliers	1.1211	4.0611	2.3343
13.	Lack of Mental Strength	1.1141	4.0553	3.9216
	<b>Overall Average</b>	<b>2.0096</b>	<b>2.8686</b>	<b>2.3215</b>

Source: Survey Data

The above table reveals that among the entrepreneurs of non challenges perceived the mean score for conflict between work and domestic commitments is 1.0816; for lack of finance is 2.2115; for lack of confidence and faith competition is 2.6251; for lack of proper training and education is 1.1345; for market oriented risk is 1.3641; for absence of entrepreneurial aptitude is 2.2141; for shortage of raw materials is 3.0621; for heavy competition is 1.8211; for cost of production is 2.6119; for ignorance of opportunities is 0.8231; for Challenges in Running Enterprise is 3.1009; for Cheating and Misbehavior by Customers and Suppliers is 1.1211 and for lack of mental strength is 1.1141.

The above table reveals that among the entrepreneurs of challenges perceived the mean score for conflict between work and domestic commitments is 2.7211; for lack of finance is 4.1631; for lack of confidence and faith competition is 4.0608; for lack of proper training and education is 3.7172; for market oriented risk is 2.8578; for absence of entrepreneurial aptitude is 3.0072; for shortage of raw materials is 2.0519; for heavy competition is 1.7345; for cost of production is 2.3146; for ignorance of opportunities is 2.6651; for Challenges in Running Enterprise is 2.8141; for Cheating and Misbehavior by Customers and Suppliers is 4.0611 and for lack of mental strength is 4.0553.

The above table reveals that aggregate, the important challenges perceived by the women micro entrepreneurs for conflict between work and domestic commitments is 1.7211; for lack of finance is 3.0569; for lack of confidence and faith competition is 2.8171; for lack of proper training and education is 2.2511; for market oriented risk is 2.0064; for absence of entrepreneurial aptitude is 2.5151; for shortage of raw materials is 2.5349; for heavy competition is 1.7942; for cost of production is 2.4714; for ignorance of opportunities is 1.6245; for Challenges in Running Enterprise is 3.0653; for Cheating and Misbehavior by Customers and Suppliers is 2.3343 and for lack of mental strength is 3.9216.

### Significant difference of Challenge Perceptions among Women Micro Entrepreneurs

The significant difference between the non-challenges perceived and challenges perceived women micro entrepreneurs regarding different aspects of challenges in enterprising is analyzed by the 'T' statistics and the results are shown in table 2.

**Table 2**  
**Significant difference of Challenge Perceptions among Women Micro Entrepreneurs**

Sl.No	Challenges in Enterprising	Average Score		T value
		Challenges Not-Perceived	Challenges Perceived	
1.	Conflict between Work and Domestic Commitments	1.0921	2.7315	1.4309
2.	Lack of Finance	2.2216	4.1621	1.8611
3.	Lack of Confidence and Faith	2.6959	4.1141	0.7145
4.	Lack of Proper Training and Education	1.1345	3.0719	2.0163
5.	Market Oriented Risk	1.3616	2.8615	1.7261
6.	Absence of Entrepreneurial Aptitude	2.2219	3.0073	1.3415
7.	Shortage of Raw Materials	3.0621	2.0619	1.4211
8.	Heavy Competition	1.8236	1.7316	0.3211
9.	Cost of Production	2.6219	2.3145	0.5261
10.	Ignorance of Opportunities	0.8221	2.6619	2.0621
11.	Challenges in Running Enterprise	3.1101	2.8161	0.6122
12.	Cheating and Misbehavior by Customers and Suppliers	1.1141	4.0621	0.3211
13.	Lack of Mental Strength	1.1145	4.0551	2.2861
	<b>Overall Average</b>	<b>2.9911</b>	<b>2.9941</b>	<b>1.6121</b>

Source: Significant at 5 per cent level

The above table reveals that among the entrepreneurs of non challenges perceived the mean score for conflict between work and domestic commitments is 1.0921; for lack of finance is 2.2216; for lack of confidence and faith competition is 2.6959; for lack of proper training and education is 1.1345; for market oriented risk is 1.3616; for absence of entrepreneurial aptitude is 2.2219; for shortage of raw materials is 3.0621; for heavy competition is 1.8236; for cost of production is 2.6219; for ignorance of opportunities is 0.8221; for Challenges in Running Enterprise is 3.1101; for Cheating and Misbehavior by Customers and Suppliers is 1.1141 and for lack of mental strength is 1.1145.

The above table reveals that among the entrepreneurs of challenges perceived the mean score for conflict between work and domestic commitments is 2.7315; for lack of finance is 4.1621; for lack of confidence and faith competition is 4.1141; for lack of proper training and education is 3.0719; for market oriented risk is 2.8615; for absence of entrepreneurial aptitude is 3.0073; for shortage of raw materials is 2.0619; for heavy competition is 1.7316; for cost of production is 2.3145; for ignorance of opportunities is 2.6619; for Challenges in Running Enterprise is 2.8161; for Cheating and Misbehavior by Customers and Suppliers is 4.0621 and for lack of mental strength is 4.0551.

The above table reveals that aggregate, the important challenges perceived by the women micro entrepreneurs for conflict between work and domestic commitments is 1.4309; for lack of finance is 1.8611; for lack of confidence and faith competition is 0.7145; for lack of proper training and education is 2.0163; for market oriented risk is 1.7261; for absence of entrepreneurial aptitude is 1.3415; for shortage of raw materials is 1.4211; for heavy competition is 0.3211; for cost of production is 0.5261; for ignorance of opportunities is 2.0621; for Challenges in Running Enterprise is 0.6122; for Cheating and Misbehavior by Customers and Suppliers is 0.3211 and for lack of mental strength is 2.2861.

### **Findings**

There is significant difference between the non-challenges and challenges perceived among women micro entrepreneurs regarding difference aspects of challenges encountered by women micro entrepreneurs. There is also significant difference between two groups of women micro entrepreneurs (non-challenges perceived and challenges perceived) noticed in a few challenges namely Conflict between Work and Domestic Commitments, Lack of Finance and Lack of Confidence and Faith. The 't' statistics indicate that there is significant difference among the above said groups of women micro entrepreneurs regarding their challenge perceptions.

### **Conclusion**

The analysis of the study with reference to challenges encountered by the women micro entrepreneurs and significant difference of challenge perceptions among women micro entrepreneurs reveals that women face lot of challenges which prevent them to become successful entrepreneurs. In order to overcome the challenges faced by women, efforts should be made to inspire, encourage, motivate and cooperate among women entrepreneurs and awareness programmes should be contacted on a mass scale with the intention of creating awareness among women about the opportunities available to them to become successful entrepreneurs.