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Reimagining Entrepreneurship: Women on a Transformational Journey

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Abstract

This study primarily emphasizes analyzing the problems faced by women entrepreneurs in starting a new business. To overcome these hurdles the Government of Tamilnadu has initiated many schemes. Rural Entrepreneurship Development Program (REDP), Prime Ministers Employment Generation Program (PMEGP), Employment Development Department (EDD) in Karur city, Tamilnadu. This Research examined the problems faced by women entrepreneurs to start a new business with the three training programs from Karur city. A conceptual model with three hypotheses was developed and data were collected from 207 women entrepreneurs in the form of a structured questionnaire from the women entrepreneurs. To analyze the problems of women entrepreneurs, 207 respondents were selected by stratified random sampling method. A well-structured questionnaire was designed to collect information from the women entrepreneurs. The data were collected from the District Industries Centre (DIC), Karur district from the beneficiaries of the state-sponsored scheme. There is a significant impact of training programs on problems faced by women

entrepreneurs across the socio-economic characteristics of entrepreneurs. The Government of India has introduced many new entrepreneurial development schemes to provide sufficient financial assistance and provide training on development skills to climb the ladder of success. Gender-specific training should also be given to city entrepreneurs on socio-economic conditions.

Keywords: Entrepreneurship, Rural Entrepreneurship Development Program, Prime Minister Employment Generation Program, Employment Development Department

I. INTRODUCTION

India is a great representative country united by different statuses, languages, philosophies, and customs. Hence the theme of entrepreneurship in India is complicated and nuanced, where an entrepreneur has to analyze the different phases and the complete qualities involved in India's trading which help an entrepreneur to agile the desired commercial goal.

A woman who takes on an unstable profession in order to provide for her family and achieve financial individuality is an entrepreneur. Entrepreneurial women have a natural drive to have a moral impact in the world, and they are able to achieve it in ways that benefit their families and communities. It is clear that women in India are making an important impact on the economy via their entrepreneurial endeavors and the businesses they run. Notably, the 1990s experienced an increase in the number of women entrepreneurs. The next wave of women-owned businesses is aggressively courting investors, specializing in local and global markets via the use of cutting-edge technologies. Despite the fact that firms run by women have much greater potential and can accomplish much more. Formulating strategic assistance and maintaining their efforts in the correct path are of the main priority. "A business where women hold at least 51% of the equity and provide at least 51% of the employment opportunities created by the business to other women." A woman who is self-assured, creative, and open to new ideas is an entrepreneur. She can become financially independent on her own or with others, and she creates jobs for others by starting, growing, and running a business while also managing her personal, household, and social life.

Statement of the Problem

Despite the increasing contributions of women entrepreneurs to India's economy, women in the Karur district face persistent challenges in establishing and sustaining businesses. These challenges are exacerbated by socio-economic factors, inadequate training, limited financial resources, and lack of support from family and society. Existing training programs, such as the Rural Entrepreneurship Development Program (REDP), Prime Ministers Employment Generation Program (PMEGP), and Employment Development Department (EDD), aim to alleviate these issues but require further evaluation to assess their effectiveness. This study investigates the barriers women entrepreneurs face and evaluates the impact of these training programs in empowering women entrepreneurs in the Karur district.

Research Questions

1. What are the socio-economic characteristics of women entrepreneurs in the Karur district?
2. How effective are the training programs (REDP, PMEGP, and EDD) in addressing the challenges faced by women entrepreneurs in the region?
3. What are the key internal and external challenges that women entrepreneurs encounter, and how do they vary across different socio-economic groups?
4. What improvements can be made to existing training programs to better support women entrepreneurs in overcoming these challenges?

Literature review

With the correct mindset and set of skills, women entrepreneurs in micro-enterprises have been able to raise their families' and, in some instances, their employees' level of living through their successful small businesses, as discussed in the study titled "Entrepreneurial success and life satisfaction among women entrepreneur in micro- enterprises" (Al-ma'aitah, M.A., 2024). Women entrepreneurs gained a feeling of self-worth, respect, and prestige via their business endeavors and successes, which in turn boosted their confidence and sense of pride. Among the many things these women do for other women in their lives, the most essential is that they serve as role models for them. These brave endeavors persist in spite of several obstacles, including bias and an uneven playing field. It has been determined that women may achieve entrepreneurial success by combining the correct mindset with the necessary abilities. This will allow them to provide for their family while also satisfying themselves.

It was noted in the article Aziz, B., & Hamilton, G. 2023) titled "Enforcing reputation constraints on business process workflows." that there was a steady rise in the number of women entrepreneurs who took advantage of subsidies from 2019 to 2023. Women business owners received an excessive number of loans from the public sector compared to loans from private lenders. Training and skill-upgrading programs were offered by the Entrepreneurship Development Programme to women entrepreneurs. This meant that many women business owners had taken advantage of the single window program's term loans and working capital support. Consequently, the government should do more to support women business owners. Research on "Women Entrepreneurship towards women Empowerment in India: Plan Initiatives" was conducted in (Balve, 2022). Women must be economically empowered before they can be considered empowered. It is widely acknowledged that a country's degree of entrepreneurship is a measure of its growth. The entrepreneurial endeavors of Indian women have the potential to greatly aid their economic independence and self-sufficiency. One distinctive aspect of entrepreneurship is the multiplicative effect it has on the labor market. A nation's economic development and sustainability are dependent on it.

Research on "Women entrepreneurs" was conducted in (Kavita Sangolagi & Mallikarjun, 2022). Technology, modernity, industrialization, urbanization, education, and government-initiated development projects are constantly changing the commercial landscape in India. For

women, the work landscape shifted dramatically under these circumstances. The traditional view of Indian women as confined to the house is gradually changing. The Indian woman is still striving for economic independence, despite all the obstacles she has encountered. The government has made a number of privileges and incentives available just to women entrepreneurs. To promote and foster women's entrepreneurship, broad policies might be put in place. Because any woman, regardless of her level of education, has the ability and will to systematically launch, maintain, and oversee her own business. With the correct support from family, community, and the government, these women entrepreneurs may become a part of the national economy and help advance the country's economy.

Jayan (2022) demonstrates the upward trend in small-scale industry growth over the past decades; a surge has also been revised in investment and employment.

Rajendhidran and Kousalyadevi (2018) have studied the recent trends in women entrepreneurs and general problems faced by women entrepreneurs and provided solutions to problems like startups, investing, confidential thinking, EDP schemes provided by the government to meet the financial needs and make every entrepreneur to self-stand in the society.

To change the attitude of family members towards women entrepreneurship, the authors of the article (Singh Kamal, 1992) emphasized that women entrepreneurs can become significant performers and contributors to society and families in particular with the help of government and non-profit organizations. The findings will pave the way for more studies to shed light on women entrepreneurs in Kalaburagi district, since this is among the few studies on this topic in the backward region's growing districts.

Objectives of the Study

- To examine the socio-economic traits of women entrepreneurs in Karur.
- To assess how training initiatives have affected the issues of women entrepreneurs in Karur district.
- To test the significance of the impact of training programs on problems faced by women entrepreneurs across the socio-economic characteristics of entrepreneurs

Methodology

This study focuses on the problems of women entrepreneurs in selected credit schemes. It is based on the data obtained from the women entrepreneurs and it is limited to the selected training programs such as the Rural Entrepreneurship Development Program (REDP), Prime Ministers Employment Generation Program (PMEGP), Employment Development Department (EDD), and many others.

To analyze the problems of women entrepreneurs, the sample of 207 respondents was selected by proportionate random sampling method (Table 1).

A structured questionnaire method was adopted to collect the data based on the selected

training programs. The information was obtained from the District Industries Centre (DIC), Karur district from the beneficiaries of state-sponsored schemes such as the Rural Entrepreneurship Development Program (REDP), Prime Ministers Employment Generation Program (PMEGP), Employment Development Department (EDD) and other type of training programs. These secondary data were acquired from public sources, including websites, relevant journals, annual reports of MSME, and economic reviews.

Table I: Training Programme-Wise Distribution of Samples

S.No.	Training programme	Number of samples
1.	REDP	49
2.	PMEGP	55
3.	EDD	71
4.	Others	32
	Total	207

Data Analysis and Interpretation

Table II: Frequency Distribution of Demographic Characteristics of Women Entrepreneurs Based on Their Entrepreneurial Training Programs

Demographic characteristics		Entrepreneurial Training Programmes			
		REDP	PMEGP	EDD	Others
Age (in years)	20 to 30	9(18.3%)	7(12.7%)	10(14.1%)	6(18.8%)
	30 to 40	19(38.8%)	17(30.9%)	14(19.7%)	11(34.3%)
	40 to 50	14(28.6%)	25(45.5%)	38(53.5%)	7(21.9%)
	Above 50	7(14.3%)	6(10.9%)	9(12.7%)	8(25.0%)
Marital status	Married	42(85.7%)	48(87.3%)	65(91.5%)	25(78.1%)
	Unmarried	7(14.3%)	7(12.7)	6(8.5%)	7(21.9%)
Family Type	Joint	21(42.9%)	6(10.9%)	11(15.5%)	12(37.5%)
	Nuclear	28(57.1%)	49(89.1)	60(84.5%)	20(62.5%)
Educational status	Illiterate	8(16.3)	12(21.8)	10(14.1%)	7(21.9%)
	School	25(51.0%)	27(49.1%)	34(47.9%)	8(25.0%)
	College	9(18.4%)	8(14.5%)	16(22.5%)	9(28.1%)
	PG	7(14.3%)	8(14.5%)	11(15.5%)	8(25.0%)
Annual Income (Rs. in Lakhs)	<1	18(36.7%)	25(45.5%)	28(39.4%)	11(34.4%)
	1-3	14(28.6%)	11(20.0%)	22(31.0%)	8(25.0%)
	3-5	9(18.4%)	12(21.8%)	13(18.3%)	7(21.9%)
	>5	8(16.3%)	7(12.7%)	8(11.3%)	6(18.8%)

Source: Primary source

The demographic characteristics such as age, marital status, family type, educational status, and annual income of the women entrepreneurs for the selected training programs attended by the women entrepreneurs in Karur district are shown in Table 2. It reveals that, regarding the REDP training program attended by the women entrepreneurs, 38.8% of women entrepreneurs are in the 30 to 40 age group, 51.0 percent have completed school level of education, 85.7% of them were married, 57.1% of them have the nuclear type of family and 36.7% of the entrepreneurs have less than rupees One lakh as annual income. Regarding the PMEGP training program attended by the women entrepreneurs, 45.5% of the women entrepreneurs in the 40 to 50 age group, 49.1 percent were completed school level of education, 87.3% of them were married, 89.1% of them had a nuclear type of family and 45.5% of the entrepreneurs have less than rupees one lakh as annual income. Regarding the EDD training program attended by the women entrepreneurs, 53.5% of women entrepreneurs in the 40 to 50 age group, 47.9 percent were completed school level of education, 91.5% of them were married, 84.5% of them have a nuclear type of family and 39.4% of the entrepreneurs have less than rupees one lakh as annual income. Also from the table, regarding the other training programs attended by the women entrepreneurs, 34.4% of women entrepreneurs are in the 30 to 40 age group, 28.1 percent have completed college level of education, 78.1% of them were married, 62.5% of them have the nuclear type of family and 34.4% of the entrepreneurs have less than rupees One lakh as annual income.

Findings and Suggestions

- The women of the age group 30 to 40 years who were married and living in a nuclear family including the Educational Status show that women are engaged in entrepreneurship with REDP, PMEGP, EDD, and other training programs.
- The women with below rupees one lakh and rupees, one to three lakhs of annual income were engaged in entrepreneurship with REDP, PMEGP, EDD, and other training programs.
- The internal and external problems faced by the women entrepreneurs who participated in the training programs significantly varied with two groups of marital status, and family type and positively associated with age group and educational status of women entrepreneurs.
- Creating awareness of various training programs for women and there is a need for pre-entrepreneurial training programs for women entrepreneurs.
- The government needs to take the required actions to enhance the training programs and ensure their availability at all levels.
- Gender-specific training to be given to women entrepreneurs on socio-economic conditions.

II. CONCLUSION

This study underscores the critical role of targeted interventions and training programs in addressing the socio-economic and operational challenges faced by women entrepreneurs in the Karur district. Findings reveal that women entrepreneurs, predominantly in the 30–40 age group and with limited annual income, benefit from initiatives like REDP, PMEGP, and EDD. However, significant barriers, such as societal bias, financial limitations, and inadequate gender-specific training, persist. To foster the development of women entrepreneurship, the government should prioritize creating awareness about these programs, provide pre-entrepreneurial training, and tailor initiatives to address specific socio-economic challenges. Additionally, community support and family encouragement are essential to enhancing women's participation in entrepreneurial activities. By implementing the recommendations from this study, policymakers and program designers can ensure that women entrepreneurs are equipped with the necessary skills, resources, and confidence to contribute meaningfully to the economic growth and sustainability of the region. This, in turn, will empower women and strengthen their roles in society and the economy.

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