

A Study on Women Entrepreneurship in Tamil Nadu: Problem and Opportunity

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ABSTRACT

Women entrepreneurship in Tamil Nadu is a subject of growing interest due to its potential to drive economic growth, promote gender equality, and foster social development. This study explores the challenges and opportunities faced by women entrepreneurs in the region, aiming to provide insights for policymakers, industry stakeholders, and civil society organizations. Through a comprehensive analysis of the entrepreneurial landscape, including factors such as access to finance, cultural norms, support infrastructure, work-life balance, and gender biases, the study identifies significant barriers hindering the progress of women entrepreneurs. Despite these challenges, the study also highlights promising opportunities available to women's entrepreneurs across various sectors, including textiles, information technology, healthcare, agribusiness, tourism, handicrafts, education, renewable energy, and social entrepreneurship. By addressing the systemic barriers and leveraging the available opportunities, Tamil Nadu can unlock the full potential of women entrepreneurship, driving inclusive economic growth, social development, and gender empowerment. Empowering women entrepreneurs is not only imperative for individual empowerment but also essential for realizing Tamil Nadu's vision of becoming a global leader in entrepreneurship.

Keywords: Empowerment, Women Entrepreneurs, Entrepreneurship, Sustainable Development, Challenges and Opportunities

1. INTRODUCTION

Women's entrepreneurship is increasingly recognized as a critical driver of economic growth, social development, and gender equality worldwide (Brush et al., 2009; OECD, 2019). In the context of Tamil Nadu, a state renowned for its vibrant entrepreneurial ecosystem and robust economic activities, women entrepreneurs play a pivotal role in contributing to innovation, job creation, and sustainable development (Shajahan & Mohamed, 2015; Government of Tamil Nadu, 2020). However, despite their significant contributions, women entrepreneurs in Tamil Nadu encounter numerous challenges that impede their progress and limit their potential for success (Devi & Subramaniam, 2017; Deepika & Sasikala, 2020).

This study aims to delve into the multifaceted landscape of women entrepreneurship in Tamil Nadu, with a specific focus on identifying the prevalent problems and exploring existing opportunities. By conducting a comprehensive analysis of factors such as access to finance, cultural norms, support infrastructure, work-life balance, and gender biases, this study seeks to unravel the underlying barriers hindering the growth of women entrepreneurship in the region (World Bank, 2020; Narayanamoorthy & Shanthi, 2021).

Furthermore, by examining various sectors and emerging trends in the entrepreneurial ecosystem, this study aims to uncover untapped opportunities that hold the potential to empower women entrepreneurs and drive sustainable development in Tamil Nadu (UNDP, 2020; Ramachandran et al., 2021). Through bridging the gap between research and practice, this study endeavors to provide actionable insights for policymakers, industry stakeholders, and civil society organizations to formulate targeted interventions and support mechanisms that foster an inclusive and equitable environment for women entrepreneurs in Tamil Nadu. This study aspires to contribute to the collective efforts aimed at promoting women's entrepreneurship, fostering gender equality, and unlocking the socio-economic potential of Tamil Nadu, thereby paving the way for a more prosperous future for women entrepreneurs in the region.

2. LITERATURE REVIEW

Women entrepreneurship has emerged as a significant area of research globally, with scholars exploring various aspects of women's participation in entrepreneurial activities, the challenges they face, and the opportunities available to them. In the context of Tamil Nadu, a state known for its vibrant entrepreneurial ecosystem, a growing body of literature provides valuable insights into the dynamics of women entrepreneurship, highlighting both the problems and opportunities inherent in the region.

Devi and Subramaniam (2017) conducted an exploratory study on the problems faced by women entrepreneurs in Tamil Nadu, identifying challenges such as limited access to finance, family responsibilities, and societal norms. Similarly, Deepika and Sasikala (2020) examined the problems and prospects of women entrepreneurs in Tiruchirappalli district, emphasizing issues related to finance, market access, and business support services.

On the other hand, Shajahan and Mohamed (2015) conducted a SWOT analysis of women entrepreneurship development in Tamil Nadu, highlighting strengths such as government support programs, educational opportunities, and access to markets, alongside weaknesses such as cultural barriers and limited access to finance. Narayanamoorthy and Shanthi (2021) explored the role of women entrepreneurs in the economic development of Tamil Nadu, emphasizing their contributions to job creation, innovation, and inclusive growth.

Government reports and policy documents provide further insights into the status of women entrepreneurship in Tamil Nadu. The Government of Tamil Nadu (2020) outlined its vision for empowering women and promoting entrepreneurship in the state, highlighting initiatives such as skill development programs, financial assistance schemes, and market linkages for women entrepreneurs. The United Nations Development Programme (UNDP, 2020) conducted a situational analysis of gender equality in Tamil Nadu, identifying barriers to women's economic participation and proposing strategies for promoting gender-inclusive policies and programs.

Global perspectives on women entrepreneurship offer valuable insights that can inform research and policy in Tamil Nadu. The OECD (2019) published a report on women entrepreneurs in the Asia-Pacific region, highlighting the importance of addressing gender disparities in access to finance, markets, and networks. The World Bank (2020) conducted a study on scaling up women's entrepreneurship, emphasizing the need for legal reforms, institutional support, and gender-responsive policies to enable women's economic empowerment.

STATEMENT OF THE PROBLEM

Women entrepreneurs in Tamil Nadu encounter a number of obstacles that impede their advancement and reduce their chances of success, despite the growing understanding of the role

that women's entrepreneurship plays in creating gender equality and economic prosperity. These difficulties span a number of facets of the ecosystem surrounding entrepreneurship, such as financial availability, social and cultural standards, work-life balance, support systems, and gender prejudices. The focus of this study is on identifying and investigating the unique obstacles that women entrepreneurs in Tamil Nadu confront, as well as evaluating the opportunities that are now accessible to them.

The central questions guiding this study include:

What are the main obstacles faced by Tamil Nadu's female entrepreneurs at every step of the business lifecycle, from start-up to expansion and growth?

What effects do work-life balance, gender biases, cultural norms, financial accessibility, and support systems have on women's entrepreneurship in Tamil Nadu?

What possibilities do women entrepreneurs in Tamil Nadu now have, and how may these be used to support their success and encourage inclusive economic growth?

What are the consequences for economic development and gender empowerment if the obstacles and opportunities for women's entrepreneurship in Tamil Nadu are addressed?

Through the examination of these issues, the research hopes to offer a significant understanding of the complex aspects of women's entrepreneurship in Tamil Nadu. This will help to inform evidence-based policy choices and interventions that are intended to foster an atmosphere that promotes women's entrepreneurship and helps the area's socioeconomic development.

OBJECTIVE OF THE STUDY

The study aims to investigate the state of women-led entrepreneurship in Tamilnadu, evaluating their contributions, influence, importance, backing from the government, and obstacles.

3. RESEARCH METHODOLOGY

Gather secondary data from government reports, academic papers, and statistical sources to supplement primary research and provide context. Conduct a comprehensive review of existing literature on women entrepreneurship, focusing on studies specific to Tamil Nadu. This will provide a theoretical framework and background understanding of the topic. Provide recommendations for policymakers, stakeholders, and aspiring women entrepreneurs based on the research findings. Evaluate existing government policies and programs aimed at supporting women entrepreneurs in Tamil Nadu. Analyze their effectiveness, implementation challenges, and potential areas for improvement.

4. RESULT AND DISCUSSION

In Tamil Nadu, several government schemes and initiatives have been implemented to support and empower women entrepreneurs across various sectors.

Present the Status of Women Entrepreneurs in Tamil Nadu

Women entrepreneurs in Tamil Nadu make a substantial contribution to the state's economy by owning 23.5% of registered MSMEs, which is higher than the national average. These businesses create a significant number of jobs and attract a large amount of investment, highlighting the crucial role that women play in promoting economic growth and innovation in the region.

Table - 1: Women-Owned MSMEs' Contribution on Udyam Portal (July 2020 - Jan 2024)

Category	Total	Employment	Investment	Turnover
			(Rs In Crore)	(Rs In Crore)
Women MSME	4,667,278	28,407,069	126845.12	1714992.98
MSMEs	22,819,417	15,16,68,034	1,137,237	16,784,358
%age of Women owned MSMEs	20.50%	18.73%	11.15%	10.22%

Source: Women Entrepreneurs in MSMEs. (2024).

Women possess a 20.50% stake in all MSMEs that are registered on the Udyam site. Women-led enterprises contribute 18.73% of the jobs created by MSMEs. Furthermore, the proportion of investment in the MSME sector contributed by women-owned MSMEs is 11.15%. Their revenue is 10.22% of the total turnover of all MSMEs (Anon, n.d.). The data highlights the significant and growing impact of women entrepreneurs in the MSME sector (Jadhav, 2024).

Table - 2: Women-Owned Informal Micro Enterprises' Contribution on Udyam Assist (Jan 2023 - Jan 2024)

Category	Total (numbers)	Employment (no.of persons)
Women IME	91,08,058	1,10,23,945
IMEs	1,29,20,177	1,55,61,967
%age	70.49%	70.84%

Source: Women Entrepreneurs in MSMEs. (2024).

On the Udyam Assist platform, 70.49% of all informal micro enterprises (IMEs) are owned by women. The employment created by IMEs is predominantly attributed to women-owned IMEs, which account for 70.84% of the total. The data emphasizes the strong prevalence and substantial impact of women-owned Informal Micro Enterprises (IMEs) on both the overall number of businesses and the generation of employment in the informal sector (Jadhav, 2024).

Table - 3: Women-Owned MSMEs in Southern States: Registration, Employment, Investment, & Turnover

Sl. No.	State Name	Total	Micro	Small	Medium	Employment	Investment	Turnover
							(Rs In Crore)	(Rs In Crore)
1	ANDHRA PRADESH	2,17,359	2,13,987	3,228	144	18,03,672	7229.41	73435.96

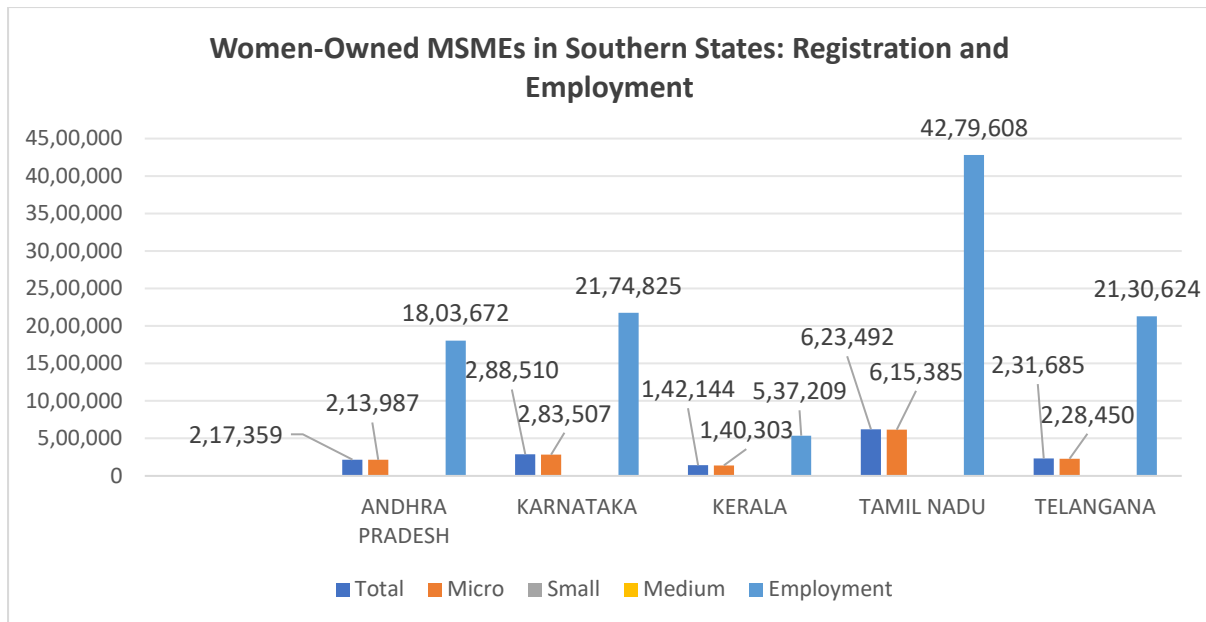
2	KARNATAK A	2,88,510	2,83,507	4,756	247	21,74,82 5	9053.61	113609
3	KERALA	1,42,144	1,40,303	1,759	82	5,37,209	3289.73	41139.99
4	TAMIL NADU	6,23,492	6,15,385	7,705	402	42,79,60 8	17206.32	191942.7 9
5	TELANGAN A	2,31,685	2,28,450	3,056	179	21,30,62 4	8786.43	73600.24
All India Total		46,67,27 8	45,94,55 0	69,262	3,466	2,84,07,0 69	126845.1 2	1714992. 98

Source: Women Entrepreneurs in MSMEs. (2024).

Tamil Nadu has the biggest number of women-owned Micro, Small, and medium firms (MSMEs) among the southern states, with a total of 6,23,492 firms. There are a total of 6,15,385 micro-enterprises, 7,705 small enterprises, and 402 medium enterprises. These enterprises collectively employ 4,279,608 workers, making it the highest employment count in the region. According to a source, women-owned micro, small, and medium enterprises (MSMEs) in Tamil Nadu have received investments of Rs 17,206.32 crore and have generated a turnover of Rs 1,91,942.79 crore. This significant contribution has positively impacted the economy of the state (Anon, n.d.).

Overall, Tamil Nadu leads in every category, showcasing a strong presence of women-owned MSMEs that drive employment, investment, and economic output in the southern region (Jadhav, 2024).

Chart 1: Women-owned MSMEs in Southern States: Registration and Employment



Source: Women Entrepreneurs in MSMEs. (2024).

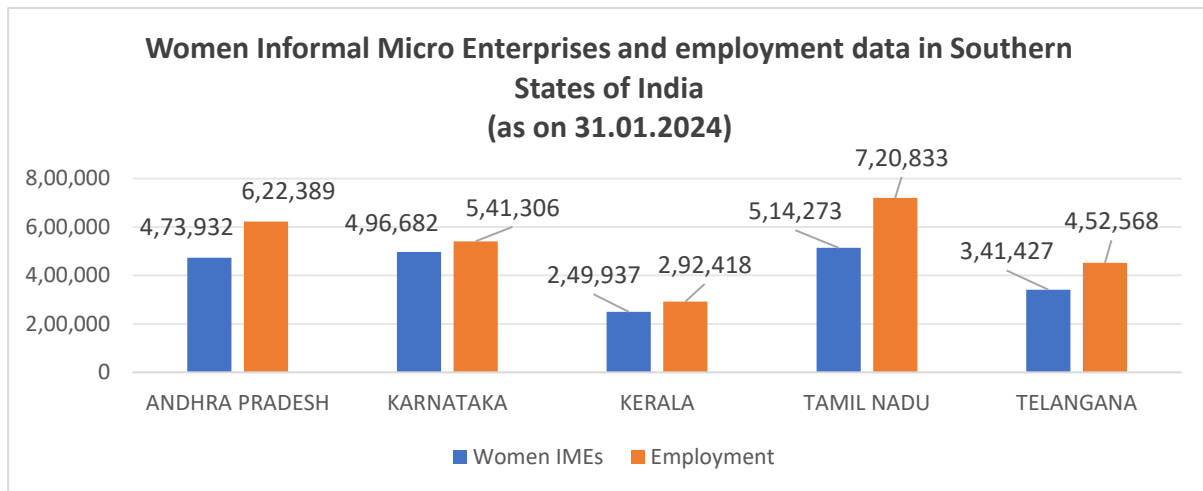
Table - 4: Women Informal Micro Enterprises and employment data in Southern States of India as on 31.01.2024

S. No.	Name of the State	Women IMEs	Employment
1	ANDHRA PRADESH	473,932	622,389
2	KARNATAKA	496,682	541,306
3	KERALA	249,937	292,418
4	TAMIL NADU	514,273	720,833
5	TELANGANA	341,427	452,568
All India Total		9,108,058	11,023,945

Source: Women Entrepreneurs in MSMEs. (2024).

Table 4 presents information regarding Women Informal Micro Enterprises (IMEs) and their employment statistics in the Southern States of India as of January 31, 2024. Tamil Nadu has the biggest number of Women IMEs, with a total of 514,273, and also has the highest employment produced by these firms, amounting to 720,833 (Anon, n.d.). The statement emphasizes the significant representation and impact of women in the informal micro-enterprise sector in Tamil Nadu, highlighting its crucial role in the region's economy (Jadhav, 2024).

Chart 2: Women Informal Micro Enterprises and employment data in Southern States of India as on 31.01.2024



Source: Women Entrepreneurs in MSMEs. (2024).

Table - 5: Women-Owned and Managed MSMEs in India and Tamil Nadu

Characteristics	Registered				Unregistered				Total			
	India	%	TN	%	India	%	TN	%	India	%	TN	%
Size of the sector	15.53	5.94	2.34	9.00	245.48	94.06	23.61	91.00	261.01	100	25.95	100
No. of women enterprises	2.15	13.84	0.55	23.50	17.5	6.95	3.41	14.44	19.2	7.40	3.96	15.26
No. of units managed by women	1.57	10.11	0.5	21.37	NA	NA	NA	NA	NA	NA	NA	NA

Source: Fourth All India Census of MSMEs (2006-07)

Tamil Nadu (TN) comprises 9% of registered MSMEs and 91% of unregistered MSMEs, making up the entire sector. Within TN, 23.5% of registered MSMEs are women-owned, exceeding the national average of 13.84%. For unregistered MSMEs, TN's share is 14.44%, which is also above the national average of 6.95%. Additionally, 21.37% of registered MSMEs in TN are managed by women, significantly higher than the national average of 10.11%. Data for unregistered units is unavailable (Anon, n.d.). Overall, Tamil Nadu significantly contributes to women-owned and managed MSMEs, particularly in the registered category (Jadhav, 2024).

Role of the Women Entrepreneurs in Tamil Nadu

Women entrepreneurs play a crucial role in the socio-economic development of Tamil Nadu, contributing to job creation, innovation, and inclusive growth.

Economic Contribution: Women entrepreneurs in Tamil Nadu make significant contributions to the economy by starting and operating businesses across various sectors. They contribute to GDP growth, generate employment opportunities, and drive innovation and competitiveness in the marketplace.

Job Creation: In Tamil Nadu, women-owned businesses play a major role in the generation of jobs, especially in industries like information technology, healthcare, agriculture, handicrafts, and textiles. Women entrepreneurs open up jobs through their enterprises, not only for themselves but also for women from underrepresented groups.

Diversity and Inclusion: The Tamil Nadu entrepreneurial ecosystem benefits from the diversity and inclusivity that women entrepreneurs provide. Their involvement in entrepreneurship and leadership positions advances gender parity, dispels myths, and creates a culture that is more welcoming and equal.

Innovation and Creativity: Tamil Nadu's female entrepreneurs exhibit inventiveness, ingenuity, and fortitude in establishing and overseeing enterprises. They launch novel goods, services, company structures, and technological advancements that meet consumer demands and boost the economy's expansion and competitiveness.

Community Development: In Tamil Nadu, women entrepreneurs are frequently involved in community development projects. They work on community-based initiatives, corporate social responsibility (CSR) programmes, and social entrepreneurship initiatives that empower women and girls, solve regional issues, and advance sustainable development.

Role Models and Mentors: For aspiring business owners, particularly other women and girls, female entrepreneurs act as mentors and role models. They encourage and enable people to follow their business dreams and overcome obstacles by sharing their success stories, leadership traits, and entrepreneurial accomplishments.

Empowerment and Self-reliance: Entrepreneurship empowers women in Tamil Nadu by providing them with economic independence, financial security, and self-reliance. Through their businesses, women gain confidence, decision-making skills, and leadership abilities, enabling them to assert their rights and participate more actively in society.

Promotion of Traditional Crafts and Culture: Many women entrepreneurs in Tamil Nadu are involved in preserving and promoting traditional crafts, arts, and cultural heritage. They are essential to the revival of traditional handicrafts, handlooms, folk arts, and indigenous knowledge systems, which protect Tamil Nadu's rich cultural legacy and provide jobs for craftspeople.

Contribution to Sustainable Development Goals (SDGs): Through their efforts to address issues like gender equality, decent work and economic growth, decent education, poverty reduction, and sustainable communities, women entrepreneurs help to achieve the Sustainable Development Goals (SDGs) of the United Nations. By supporting the achievement of several SDGs, their companies help Tamil Nadu's growth become more inclusive and sustainable.

Policy Advocacy and Leadership: In order to influence government policies, programmes, and initiatives pertaining to entrepreneurship, gender equality, and economic empowerment, women entrepreneurs in Tamil Nadu frequently take on leadership roles and engage in policy advocacy. They promote policies that alleviate gender inequality, encourage women to start their own businesses and foster an atmosphere that is conducive to innovation and corporate expansion.

Ultimately, through their business ventures, women entrepreneurs contribute to inclusive and sustainable development, taking on a multifarious and revolutionary role in Tamil Nadu's economy and society. To fully realize the potential of women's entrepreneurship in Tamil Nadu, it is imperative to acknowledge and encourage their contributions.

Impact of the Women Entrepreneurs in Tamil Nadu

An analysis of the influence of female entrepreneurs in Tamil Nadu entails exploring several aspects of their economic, social, and overall developmental contributions to the region.

Economic Growth: The economic progress of Tamil Nadu is facilitated by the establishment and operation of enterprises by women in a variety of areas. Their business endeavours boost local economies, produce revenue, and open up job prospects. Analysing the economic impact entails determining how much women-owned companies contribute to GDP, employment creation, tax receipts, and general economic activity.

Job Creation: In Tamil Nadu, the generation of jobs is significantly aided by female entrepreneurs. Their companies give others, especially women and young people, job possibilities in addition to themselves. Analysing the quantity and distribution of jobs created by women-owned firms across various industries, as well as the calibre of employment produced, is necessary when examining the influence on job creation.

Innovation and Entrepreneurship: Tamil Nadu's female entrepreneurs foster innovation and entrepreneurship by launching novel goods, services, and company plans. Their creative endeavours promote creativity, competitiveness, and technical progress. Analysing the influence on innovation entails determining the kinds of ideas introduced, the degree to which women entrepreneurs innovate, and the consequences for market development and business expansion.

Social Empowerment: Through their businesses, women entrepreneurs in Tamil Nadu promote economic independence, challenge conventional gender stereotypes, and advance social empowerment and gender equality. Their influence elevates women's standing and ability to make decisions. Examining this entails looking at how women's agency, economic engagement, and impact on family and community dynamics have changed throughout time.

Community Development: Tamil Nadu's female entrepreneurs frequently participate in community development projects, enhancing the welfare and advancement of their localities. Their companies assist regional farmers, craftspeople, and suppliers; they also support environmental sustainability; and they tackle social issues including poverty reduction, healthcare, and education. Evaluating women-owned enterprises' social, environmental, and cultural benefits to local communities as well as their long-term sustainability is a necessary part of researching the impact on community development.

Policy Advocacy and Leadership: Tamil Nadu's female entrepreneurs support laws that promote economic growth, gender equality, and entrepreneurship. Because of their leadership, government actions are influenced, improving the climate for female entrepreneurs. Examining their effects entails analysing resource allocation, institutional reforms, and policy changes, emphasising their contribution to reducing gender gaps and fostering inclusive growth.

Role Modeling and Mentoring: Aspiring business owners, especially women and girls, are motivated and mentored by female entrepreneurs. Others are inspired to follow their aspirations by their leadership skills and success stories. Examining their effects entails gauging shifts in beliefs, goals, and actions as well as determining how well support systems and mentorship programmes function to encourage entrepreneurship.

Diversity and Inclusion: The Tamil Nadu entrepreneurial ecosystem benefits from the diversity and inclusivity that women entrepreneurs provide. Through their involvement, gender stereotypes are contested, gender equality is advanced, and a more inclusive and equitable society is fostered.

Innovation and Creativity: Tamil Nadu's female entrepreneurs exhibit inventiveness, ingenuity, and fortitude in establishing and overseeing enterprises. Through their endeavours, new goods, services, and business strategies are introduced, increasing competition and promoting an innovative culture.

Resilience and Adaptability: In the face of difficulties and hardship, Tamil Nadu's female entrepreneurs show perseverance and adaptation. They successfully negotiate social barriers, market swings, and economic uncertainty by using their networks and skill sets to get past roadblocks and succeed.

Global Competitiveness: Women entrepreneurs help Tamil Nadu become more globally competitive by growing their companies, breaking into new markets, and promoting cross-border partnerships. Their business endeavours strengthen the area's standing as a centre for entrepreneurship, innovation, and sustainable development.

Government Schemes for Women Entrepreneurs in Tamil Nadu

The government of Tamil Nadu has taken proactive measures to promote women entrepreneurship through various schemes and initiatives. By providing financial support, training, and capacity building opportunities, these schemes aim to empower women to realize their entrepreneurial aspirations and contribute to the socio-economic development of the state.

Udyogini Scheme: Launched by the Tamil Nadu Corporation for Development of Women Limited (TNCDW), the Udyogini Scheme provides financial assistance and support services to women entrepreneurs for setting up and expanding small-scale enterprises. Under this scheme, women can avail of loans at subsidized interest rates, along with training, marketing assistance, and technical guidance.

Tamil Nadu Industrial Investment Corporation (TIIC) Women Entrepreneur Scheme: TIIC offers financial assistance and support services to women entrepreneurs in Tamil Nadu through its Women Entrepreneur Scheme. Under this scheme, women can avail of term loans, working capital assistance, and financial incentives for starting or expanding businesses in manufacturing, service, and agribusiness sectors.

Tamil Nadu State Women Development Corporation (TNWDC) Schemes: TNWDC implements various schemes and programs to promote women's entrepreneurship and economic empowerment in Tamil Nadu. Some of the key schemes include:

Mahalir Thittam: This scheme provides financial assistance, training, and marketing support to women self-help groups (SHGs) for undertaking income-generating activities and starting microenterprises.

New Entrepreneur-cum-Enterprise Development Scheme (NEEDS): NEEDS aims to support first-generation women entrepreneurs by providing financial assistance, training, and handholding support for setting up new enterprises in priority sectors.

Adi Dravidar and Tribal Women's Development Corporation (ADWDC) Schemes: ADWDC offers financial assistance and support services to women belonging to Scheduled Castes (SCs) and Scheduled Tribes (STs) for starting and expanding businesses. The corporation provides loans, training, and marketing assistance to empower women entrepreneurs from marginalized communities.

MUDRA Loans: The Pradhan Mantri Mudra Yojana (PMMY) is implemented in Tamil Nadu to provide financial support to women entrepreneurs through loans offered by banks and financial institutions. Women entrepreneurs can avail of loans under the Shishu, Kishor, and Tarun categories based on the scale of their enterprises.

Skill Development Initiatives: The Government of Tamil Nadu conducts various skill development programs and vocational training courses to enhance the employability and entrepreneurial skills of women. These initiatives aim to empower women by providing them with the necessary knowledge and skills to start and manage businesses successfully.

Innovation and Startup Support: Tamil Nadu government's initiatives like Tamil Nadu Startup and Innovation Mission (TANSIM) provide support to women entrepreneurs in the startup ecosystem. Through funding, mentorship, networking opportunities, and infrastructure support, women entrepreneurs are encouraged to innovate and build scalable businesses.

These are some of the key government schemes and initiatives for women entrepreneurs in Tamil Nadu. By leveraging these schemes, women entrepreneurs can access financial assistance, training, mentoring, and other support services to start and grow their businesses, contributing to economic growth and women's empowerment in the state.

Opportunity for Women Entrepreneurs in Tamil Nadu

Women entrepreneurs in Tamil Nadu have a range of opportunities across various sectors, driven by the state's vibrant economy, supportive ecosystem, and conducive business environment.

Textiles and Apparel: Tamil Nadu is known for its textile and apparel industry, offering opportunities for women entrepreneurs in areas such as garment manufacturing, handlooms, textiles, and fashion design. With access to skilled labor, raw materials, and export markets, women entrepreneurs can tap into this sector for business opportunities.

Information Technology (IT) and Software Services: Tamil Nadu has a thriving IT industry, with Chennai being a major IT hub in the country. Women entrepreneurs can capitalize on opportunities in IT services, software development, digital marketing, e-commerce, and IT-enabled services, leveraging the state's robust infrastructure and skilled workforce.

Healthcare and Wellness: The healthcare sector in Tamil Nadu presents opportunities for women entrepreneurs in areas such as healthcare services, wellness centers, fitness studios, pharmaceuticals, medical devices, and telemedicine. With growing demand for quality healthcare services, there is scope for innovation and entrepreneurship in this sector.

Agribusiness and Food Processing: Tamil Nadu has a diverse agricultural sector, offering opportunities for women entrepreneurs in agribusiness, food processing, organic farming, and value-added food products. With support from government schemes and initiatives, women can explore opportunities in crop cultivation, dairy farming, poultry, fisheries, and food processing units.

Tourism and Hospitality: Tamil Nadu is a popular tourist destination, known for its rich cultural heritage, historical monuments, and natural attractions. Women entrepreneurs can capitalize on opportunities in tourism and hospitality by starting businesses such as homestays, boutique hotels, travel agencies, tour operators, and souvenir shops.

Handicrafts and Handlooms: Tamil Nadu has a rich tradition of handicrafts and handlooms, offering opportunities for women entrepreneurs in artisanal crafts, handloom weaving, pottery,

basketry, and traditional crafts. Women can leverage their skills and creativity to produce and market unique handmade products for domestic and international markets.

Education and Skill Development: The education sector in Tamil Nadu offers opportunities for women entrepreneurs in areas such as coaching centers, skill development institutes, vocational training programs, and online education platforms. With a focus on quality education and skill development, there is demand for innovative solutions and personalized learning experiences.

Renewable Energy and Sustainability: Tamil Nadu has been at the forefront of renewable energy adoption, with significant investments in wind, solar, and biomass energy. Women entrepreneurs can explore opportunities in renewable energy projects, energy efficiency solutions, green technologies, and sustainable practices, contributing to environmental conservation and sustainable development.

Art and Culture: Tamil Nadu has a rich cultural heritage, offering opportunities for women entrepreneurs in art, music, dance, theater, literature, and cultural tourism. Women can showcase their talents, promote traditional arts and crafts, organize cultural events, and establish cultural centers to preserve and promote Tamil Nadu's cultural heritage.

Social Entrepreneurship: Women entrepreneurs in Tamil Nadu can create social impact by starting businesses that address pressing social and environmental challenges. Opportunities exist in sectors such as healthcare, education, sanitation, environment, women's empowerment, and rural development, where innovative solutions are needed to create positive change in society.

Challenges for Women Entrepreneurship in Tamil Nadu

Studying the challenges faced by women entrepreneurs in Tamil Nadu involves examining various factors that impact their ability to start and grow businesses.

Access to Finance: Limited access to finance is a significant challenge for women entrepreneurs in Tamil Nadu. Women often face difficulties in obtaining loans from financial institutions due to lack of collateral, credit history, and gender biases. Moreover, women-owned businesses may receive smaller loan amounts with higher interest rates compared to their male counterparts.

Cultural and Social Norms: Traditional cultural and social norms in Tamil Nadu often dictate gender roles and expectations, which may discourage women from pursuing entrepreneurship. Women entrepreneurs may face stigma, discrimination, and societal pressure to prioritize family responsibilities over career aspirations.

Lack of Supportive Ecosystem: Women entrepreneurs in Tamil Nadu may lack access to a supportive ecosystem that provides mentorship, networking opportunities, and access to markets. The absence of formal support mechanisms, such as incubators, accelerators, and business networks, hinders women's ability to learn from peers and access resources for business growth.

Balancing Work and Family Responsibilities: Balancing work and family responsibilities is a significant challenge for women entrepreneurs in Tamil Nadu. Women often have caregiving responsibilities for children, elderly parents, and household chores, which can limit their time and energy to focus on business activities.

Limited Access to Information and Technology: Women entrepreneurs in Tamil Nadu may have limited access to information, technology, and digital literacy skills, which are essential for business success in today's digital economy. The digital divide exacerbates inequalities and hampers women's ability to leverage technology for business growth and innovation.

Market Access and Networking: Access to markets and networking opportunities is crucial for the success of women-owned businesses in Tamil Nadu. However, women entrepreneurs may face challenges in accessing formal markets, building business networks, and establishing partnerships due to gender biases and lack of visibility.

Legal and Regulatory Constraints: Women entrepreneurs in Tamil Nadu may encounter legal and regulatory constraints that hinder their business operations. Complex regulatory procedures, bureaucratic hurdles, and gender biases in the legal system can increase compliance costs and discourage women from starting and scaling businesses.

Skill Gaps and Training Needs: Women entrepreneurs in Tamil Nadu may lack access to entrepreneurship education, training, and skill development programs. Addressing skill gaps and training needs is essential to enhance women's entrepreneurial capabilities and competitiveness in the market.

Access to Infrastructure: Inadequate infrastructure, including transportation, electricity, and internet connectivity, poses challenges for women entrepreneurs in Tamil Nadu. Poor infrastructure hampers business operations, increases costs, and limits market reach, particularly for women-owned businesses in rural and semi-urban areas.

Gender Bias and Stereotypes: Gender bias and stereotypes persist in the entrepreneurial ecosystem in Tamil Nadu, affecting women's access to opportunities, resources, and support. Overcoming gender bias and challenging stereotypes are essential for creating an inclusive and equitable environment for women entrepreneurs to thrive.

Implementing targeted interventions, such as providing financial assistance, mentorship programs, capacity-building initiatives, and policy reforms, can help overcome barriers and create an enabling environment for women entrepreneurship in Tamil Nadu.

5. CONCLUSION

The study on women entrepreneurship in Tamil Nadu reveals the intricate challenges and opportunities faced by women entrepreneurs. It highlights barriers like limited access to finance, cultural norms, and gender biases, hindering their progress. Yet, the region's dynamic economy and diverse sectors offer avenues for advancement, particularly in textiles, IT, healthcare, and social entrepreneurship. Collaborative efforts from policymakers, industry, academia, and civil society are crucial to creating an enabling environment. This involves implementing targeted policies, enhancing access to finance, providing infrastructure, promoting gender equality, and offering mentorship. By overcoming barriers and leveraging opportunities, Tamil Nadu can unlock the full potential of women entrepreneurship, driving inclusive economic growth and social development. Empowering women entrepreneurs not only enriches lives but also fosters innovation and competitiveness. Their full participation is vital for Tamil Nadu to realize its vision of becoming a global entrepreneurial leader.

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