



PROCEEDINGS OF
ONE DAY – NATIONAL LEVEL SEMINAR ON
"Inhibitions of Transgender Entrepreneurs
with special reference to Coimbatore District"



Edited by,

Dr. K. Sathyaprasad

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Sponsored

A One Day National Seminar on
Inhibitions of Transgender Entrepreneurs
with Special Reference to Coimbatore District

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Organized by

Department of Commerce

SRI KRISHNA ARTS AND SCIENCE COLLEGE

An Autonomous College, Accredited with 'A' Grade by NAAC

Kuniyamuthur P.O.,

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EDITORIAL NOTE

The ICSSR-SRC Sponsored One-Day National Level Seminar on “Inhibitions of Transgender Entrepreneurs with Special Reference to Coimbatore District” scheduled on December 20, 2024, at Sri Krishna Arts and Science College, Coimbatore, is a significant academic initiative aimed at fostering inclusive economic growth and social empowerment. Entrepreneurship is a powerful tool for self-reliance and economic independence, yet transgender individuals continue to face multifaceted challenges, including societal stigma, lack of financial support, and policy-level barriers. This seminar seeks to explore these inhibitions in depth, particularly within the Coimbatore district, and propose viable solutions to promote sustainable entrepreneurial opportunities for transgender individuals. Eminent scholars, policymakers, researchers, and activists will come together to deliberate on key issues, share insights, and recommend inclusive strategies. The discussions will focus on policy interventions, financial inclusivity, skill development, and support systems that can facilitate the growth of transgender entrepreneurs. We believe that this seminar will serve as a valuable platform for meaningful discourse, inspiring both academia and industry to work towards a more equitable business ecosystem. We extend our gratitude to ICSSR-SRC for their support and to Sri Krishna Arts and Science College for hosting this impactful event.

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CONTENT

S.No	TITLE	Page No
1	Economic Empowerment for Transpreneurs: The Role of Financial Literacy in Fostering Success <i>Dr. D. Padma</i>	1
2	Accessibility of Digital Financial Services Through Digital Financial Inclusion Schemes <i>Dr. R. Gayathri</i>	7
3	A Study On the Problems Faced by The Trans Entrepreneurs with Special reference to Tiruppur Town –An explorative Analysis <i>Dr.R.Vasuki</i>	12
4	Women Entrepreneur’s in Udumalpet Talk <i>Dr. B. Mythili</i>	21
5	Challenges and Problems of Transgenders in Coimbatore District <i>Dr. P. Gomathi</i>	25
6	Opportunities and Challenges Faced by Transgender Entrepreneurs <i>Dr. M. Rajapriya and Vinithaa. A</i>	29
7	Redefining Business Norms: The Rise of Transgender Entrepreneurs in A Dynamic Economy <i>Dr. B. Rohini</i>	34
8	Barriers in Securing Capital and Loans for Business Ventures in MSME With Special Reference To Coimbatore District <i>Dr. S. Shanthakumari</i>	42
9	Opportunities for Transgender Entrepreneurs in India <i>Dr. S. Kaleeswari</i>	50
10	Cultural Barriers to Entrepreneurship <i>Dr. P. Jayanthi, Ms. S. Mekala and Mr. K. Shaulhammed</i>	56
11	Economical Empowerment Through Entrepreneurship <i>Dr. A. Prakalathan, S. Varun Kumar and E. Gokulakrishnan</i>	62
12	Management Practices and Economic Empowerment of Trans Entrepreneurs <i>Dr. J. Nithya, R. Nandhitha and B. Anushree</i>	66
13	Cultural Barriers to Entrepreneurship <i>Dr. S. Poongodi, A. Harish and S. Kavinkumar</i>	71
14	Cultural Barriers to Entrepreneurship <i>Dr. P. V. Amutha, K.Yugesh, V. P. Sri Charan and S.Sanjay</i>	75
15	Empowering Women Entrepreneurs: A Pathway to Holistic Development, Self-Sufficiency, And Socioeconomic Transformation <i>Dr. M. Pushpalatha</i>	84
16	Stigma and Discrimination Towards Transgender in Society <i>P. Nishanthi</i>	91
17	Challenges Faced by Transgender Entrepreneurs in Coimbatore District <i>Ms. Abinaya. C</i>	97
18	Empowering Transgender Entrepreneurs: Exploring Opportunities, Challenges, And Solutions in Coimbatore District <i>Ms.V. Lathika</i>	100
19	Legislative Reforms for Transgender Rights: A Theoretical Analysis with Focus On Coimbatore District <i>Anand. K, Arsadh. M. S, Veerakesavan. B. N</i>	105
20	Financial Inclusion and Literacy: A Pathway to Empowering Transgender Entrepreneurs in Coimbatore District <i>Rithanya. S, Dheenath. D, Satheeshkumar. V</i>	109

CULTURAL BARRIERS TO ENTREPRENEURSHIP

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Abstract

Entrepreneurship is a multifaceted phenomenon influenced by many factors, ranging from economic conditions and technological advancements to individual characteristics and institutional frameworks. Among these factors, culture stands out as a powerful force shaping entrepreneurial behavior and outcomes. Cultural factors encompass a wide array of elements, including values, beliefs, norms, traditions, and social practices, which collectively influence how individuals perceive entrepreneurship, approach risk, and navigate business environments. Understanding the complicated interplay between culture and entrepreneurship is essential for policymakers, educators, and practitioners seeking to foster entrepreneurial ecosystems that are sensitive to cultural diversity and conducive to innovation and growth. Thus, culture plays a fundamental role in the entrepreneurial activity of a society. In this sense, it is necessary to study the social and cultural context of an individual influences the corporate behavior of citizens, particularly in the creation of business, thereby constituting cultures that encourage more entrepreneurship.

Keywords: Cultural- Barriers-Entrepreneurship-Technology.

Introduction

The essence of entrepreneurship is the initiation of change through creation or innovation. New markets, customers and jobs are created through innovation and organizational renewal, which create an impact on both the social and economic systems of industrial sectors, regions and nations (Morrison et al., 1999). Entrepreneurship is considered a systemic phenomenon, which requires individuals to take the risk and the challenge of creating a new company, and to necessitate an environment to promote this individual initiative. Culture combines elements that are characteristic of a society and that can be differentiated from other populations. It also determines, among other things, the behavior of individuals in society. Culture as shared motives, values,

beliefs, identities and interpretations or meanings of events that result from common experiences among members of a community and are transmitted from generation to generation. Thus, culture plays a essential role in the entrepreneurial activity of a society. In this regard the present study brief about cultural barriers to women entrepreneur.

Culture and Entrepreneurship

The cultural dimensions traditionally related to entrepreneurial activity and entrepreneurship include individualism, power distance and uncertainty avoidance. Ozgen (2012) presents a theoretical and conceptual article, a study about the influence of cultural dimensions proposed by the GLOBE project (2002, 2004) to support the recognition of opportunities in the emerging economies and how these cultural aspects create an impact on the recognition of opportunities by the entrepreneur and the entrepreneurial activity. His approach focused on female entrepreneurship and business activities motivated by opportunities rather than necessity. The research program Global Leadership and Organizational Behavior Effectiveness (GLOBE) House et al. (2002), House and Javidan (2004) suggest nine cultural dimensions to analyze culture: power distance, uncertainty avoidance, institutional collectivism, in group collectivism, gender egalitarianism, assertiveness, future orientation, performance orientation, human orientation, and distinguishes between two types of cultural manifestations: cultural practices and cultural values. This approach was developed out of the psychological tradition and behavioral study of culture, and assumes that members of a particular culture should study its interpretations (Segall et al., 1998; House et al., 2010). Thus, the practices (society "is") are the perceptions of people of how things are done in their countries and values (society "should be") are the aspirations of people on the way things should be done.

Barriers to Entrepreneurship

Financial Barriers:

One of the most significant hurdles aspiring face is financial constraints. Starting a business requires capital for everything from product development to marketing and operational expenses. Accessing funding can be particularly challenging for those without a track record or collateral to secure loans. Additionally, the high risk associated with startups can dissuade traditional lenders from extending credit. Solution: Alternative financing options such as crowdfunding, angel investors, venture capital, or government grants can provide avenues for funding. Additionally, financial literacy programs and mentorship initiatives can empower entrepreneurs to better manage their finances and navigate the complexities of securing funding.

Regulatory Barriers:

Navigating regulatory requirements and bureaucratic red tape can be a daunting task for entrepreneurs'. Complex licensing procedures, zoning laws,

and compliance with industry regulations can consume valuable time and resources, hindering business growth and innovation. Moreover, regulatory uncertainty and inconsistency across jurisdictions can create additional challenges for startups. Solution: Governments and regulatory bodies can streamline processes, simplify compliance requirements, and provide clearer guidelines for startups. Establishing regulatory sandboxes or innovation hubs can foster collaboration between regulators and entrepreneurs, enabling experimentation while ensuring compliance with existing laws.

Lack of Access to Networks and Resources:

Building a supportive network of mentors, advisors, and peers is crucial for entrepreneur success. However, individuals from underrepresented communities or marginalized backgrounds often face barriers to accessing such networks. Limited access to mentorship, networking events, and business incubators can hinder the growth prospects of aspiring entrepreneurs. Solution: Initiatives aimed at fostering inclusive entrepreneur, such as mentorship programs, networking events, and accelerator programs targeted at underrepresented groups, can help bridge the gap. Creating partnerships between established businesses, educational institutions, and community organisations can facilitate knowledge sharing and provide valuable resources to aspiring entrepreneurs.

Cultural and Social Barriers:

Cultural norms and societal expectations can influence attitudes towards entrepreneur particularly in cultures where risk aversion is prevalent. Moreover, biases based on gender, race, or socioeconomic status can limit opportunities for certain groups of entrepreneurs, perpetuating inequality in the entrepreneurial ecosystem. Solution: Promoting a culture of entrepreneur through education, media representation, and public awareness campaigns can challenge stereotypes and encourage individuals from diverse backgrounds to pursue entrepreneurial ventures. Implementing diversity and inclusion initiatives within organisations and funding bodies can ensure equitable access to resources and opportunities.

Socio-cultural barriers of Women Entrepreneur

Social Barriers

The traditions and customs prevalent in Indian societies towards women sometimes stand as an obstacle before them to grow and prosper. Castes and religions dominate with one another and hinder women entrepreneurs too. In rural areas, they face more social barriers.

Family Ties

Women in our country are very emotionally attached to their families. They are being very less practical. They are supposed to do all the household work, to look after the children and other members of the family. They are overburdened with family responsibilities like care of children extra attention to husband, and in laws which take away a lots of their time and energy. **Lack of**

Family Support

This has been suggested to have a negative impact on women's entrepreneurial behaviour (Inman, 2000). Iliya, Abdullahi, Adama and Audu (2017), note that the support of the husband in fulfilling family responsibilities can be extremely helpful for these females. Jamali, (2009), lamented that a study conducted in the UAE shows that husbands do not lay an active role in the daily household responsibilities – the fact that females need to leave their children in order to pursue entrepreneurial activities is not appreciated. Studies of (Halkias, 2011) and (Jamali, 2009) respectively reveal two opposing pictures in this respect. In some cases, families are very supportive and play an important and supportive role in helping female to develop business ideas whereas families are regarded as constraint by female. They receive no appreciation for their work and in most cases they are discouraged (Itani, Sidani and Baalbaki, 2011).

Lack of Education

Even in 21st century, most rural women in Nigeria are lagging far behind in the field of education. Most of the rural women are illiterate. Women in rural areas who are educated are provided either less or inadequate education than their male counterpart partly due to poverty, early marriage, low socioeconomic status, partly due to son's higher education. Lack of education is one of the biggest obstacles for rural women who want to start an enterprise. Due to lack of proper education, women entrepreneurs remain in dark about the development of new technology, new methods of production, marketing and other governmental support which will encourage them to flourish.

Girl Child Early Marriage

Culturally, and especially in the rural setting, the girl child was not given equal opportunity to study like the boys; hence they had limited education and training which tended to affect effective performance in later life. This results to early marriage of a girl child and it is one of the major obstacles in the rural areas for women empowerment and education. In some parts of the nation, guardians and parents think that girls are their burden. So, they always try to marry them.

Male Dominated Society

In our constitution there are equal rights for men and women but in real sense equality does not exist in rural areas. Women are being neglected in many spheres of life. Women are not treated equal to men. As far as rural areas are concerned, people have a set attitude that women are only for household work. Their entry to business needs the approval of the head of the family. Entrepreneurship has traditionally been seen as a male preserve and male dominated. All these put a break in the growth of women entrepreneurs. Thus male entrepreneurs become hurdle in the success of women entrepreneurs.

Government Policies

Abdullahi et al, (2017), state that one of the major challenges of female entrepreneurship development in developing countries, particularly Nigeria, is

government policies. These range from infrastructure to tax policies. The country lacks infrastructures like good roads to ease the transportation of products, poor electricity supply which forced entrepreneurs to use other sources of power generation like generators.

Lack of Entrepreneurial Aptitude

This kind of lack is a major concern for rural women entrepreneurs. They have no entrepreneurial bent of mind. Sometimes even after attending various training programmes on entrepreneurship, women entrepreneurs fail to tide over the risks and troubles that may come up in an organizational working.

Inadequate information about improved technologies

It has been reported by different authors that inadequate information about the improved technologies was one of the constraints in agricultural production. Women do not have adequate access to agricultural information and innovations (Saito and Surling, 1993).

Lack of social awareness

Although the Nigerian government has initiated some policies to empower the women through education, it is very sad that their guardians and parents are not aware of sending their female children to the educational institutions. They think that women education is not essential. So, for their lack of awareness some women still remain uneducated in the rural areas.

Inadequate security measures

Another challenge is that of security, the life of the people are not secured, insecurity has led to the destruction of investment properties. In Africa, self-employed females mostly operate in a hostile environment which is not suitable for business purposes (Halkias, Nwajiuba, Harkidakis and Caracatsanis, 2011). When there is insecurity it will be difficult for women to participate in entrepreneurship. Loss of human life, property, displacements of large segments of the communities, disruption of socio-economic activities and livelihoods, increased hatred between communities, environmental degradation and threat to water catchments areas, increased economic hardships as a result of loss of business. Insecurity shatters the comfort of predictable daily routines and expectations (United Nations, 2000).

Lack of access to finance

Overtime, researchers have been emphasizing that lack of access to finance is also one of the major barriers that female entrepreneurs face (Jamali, 2009; Roomi and Harrison, 2009). A majority of the females rely on family funding (Halkins, 2011) or personal savings (Itani, Sidani and Baalbaki, 2011). A study conducted in Nigeria discovered that after family funding, these female entrepreneurs rely on donations, bank loans, governmental schemes and charity by church (Halkias, 2011) which oftentimes are not granted.

Credit Discrimination

This is one of the social cultural factors that may hinder women participation in entrepreneurial activities which invariably affect their economic empowerment. Women report

that bank officials tend to ignore them in meetings and prefer speaking to their male business partners. The fact that banks engage in gender bias prevents many women from even approaching them for financial assistance. Some women get so discouraged that they do not bother to seek bank financing and turn instead to informal savings groups. Often time, these women are requested, by the bank officials, to pay a certain percentage of the loan they apply for, present some cartons of beer and other items. Sadly, this does not guarantee that they will eventually receive the loan. Some are forced to open an account with the bank with a specific amount of money. They are threatened that they will not get the loan if they do not have an account with the bank. It is really sad. With this kind of attitude, how will poverty be alleviated and these women reasonably empowered economically?

Conclusion

Entrepreneurship is a systemic phenomenon that requires individuals who are willing to take the risk and the challenge of creating and developing a venture. Women have many socio- economic barriers that affect their economic empowerment through entrepreneurship in agriculture and that they can possibly overcome them, make impact in their environments and equally be empowered economically.

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